

Aadhaar Seeding

1. What is Aadhaar :

Aadhaar is a 12-digit unique number which the Unique Identification Authority of India (UIDAI) issues for all residents of India. The number is being stored in a centralized database and linked to the basic demographics and biometric information, Photograph, Ten Fingerprints and Iris of each individual.

2. Benefits of Aadhaar Seeding in Bank Account:

From the perspective of banking operations linking / seeding of Aadhaar number in the account facilitates following three major benefits:-

- (i) Credit of various Govt. sponsored subsidy / benefit schemes such as DBT/DBTL/MGNREGA directly in Bank accounts through Aadhaar Payment Bridge System (APBS) thus preventing leakage / corruption.
- (ii) Used as KYC (Know your customer) in account opening process. Accounts are directly opened through e-KYC process available at Branch and BC network.
- (iii) Banking Services / Transactions using Aadhaar Enabled Payment System (AEPS) through BC network on the basis of biometric authentication of the customer from UIDAI data base.

3. Channels of Aadhaar Seeding in Bank Account:

Presently, Aadhaar seeding facility is available through various channels as under:-

- (i) At Branches to customers through "UIDNUM" menu in CBS
- (ii) Alternate Delivery Channels (ADC) i.e.
 - Internet Banking (IBS),
 - ATM &
 - Mobile / SMS
- (iii) Business Correspondent (BC) Channel

Note: Request received through Alternate Delivery Channels (ATM, IBS & SMS) & BC network are seeded on centralized basis after demographic authentication from UIDAI data base through "Demo Auth" process. Demo Authentication is a process, wherein

demographic details of customer in CBS (Name, DOB & Gender) are matched with demographic details held in UIDAI data base.

4. Process Flow of Aadhaar Seeding under various Channels:

Process flow under various channels of Aadhaar Seeding is mentioned below

4.1 Through Branches / CBS:

- (i) Branch would request customer to give explicit mandate for seeding of Aadhaar number in their bank account.
- (ii) Customer will submit request / mandate along with self-attested photocopy of Aadhaar card. Branch would verify the genuineness of the customer request.
- (iii) On receiving the mandate from the customer, branch will seed the Aadhaar number under maker-checker mode.
- (iv) After Seeding of Aadhaar number with the Bank account, it is mapped with NPCI mapper, which is being done at HO level wherein centralized application is run by HO Division.
- (v) For the purpose of KYC, copy of Aadhaar Number is obtained from the customer which is entered in system in # Details of Cust ID. Branches are requested to get those Aadhaar seeded in the account after taking separate mandate from the customer/s.

4.2 Through Alternate Delivery Channels (ADC):

4.2.1 Internet Banking (IBS) :

- (i) Login into Internet Banking and go to other services tab.
- (ii) Customer has to provide his/her Aadhaar number and select the account in which the Aadhaar is to be seeded.
- (iii) Customer will submit electronic mandate by selecting the provided checkbox / standard mandate.
- (iv) Thereafter, demographic details of customer will be verified through Demo Authentication Process from UIDAI data base.
- (v) After Demo Auth, Aadhaar seeding will take place through automated process.

(vi) On successful processing of file in CBS, Aadhaar seeding status, i.e. success/failure will be sent to customer through SMS to customer's registered mobile number.

SCREEN SHOTS

1. Customer has to login into **Internet Banking** and go to **Other Services** tab and select **Aadhaar Registration** from the menu.

The screenshot shows the Punjab National Bank Internet Banking interface. The top navigation bar includes 'Dashboard', 'My Accounts', 'Transactions', 'Value Added Services', 'Personal Settings', 'Other Services', and 'Mails & Messages'. The 'Other Services' menu is expanded, listing options such as 'Register for Govt. Initiatives', 'Statement on E-Mail', 'Service Request and Tracking', and 'Aadhaar Registration'. The 'Aadhaar Registration' option is highlighted. The main content area shows the 'My Accounts' section with a search bar and 'Search' and 'Clear' buttons.

2. Select the account number in which **Aadhaar** is to be seeded, enter the 12 digit **Aadhaar Number**, check the authorize button and click on **continue**.

The screenshot shows the 'Registration for Aadhaar Number' page. The breadcrumb trail is 'Other Services > Register for Govt. Initiatives > Aadhaar Registration > Registration for Aadhaar Number'. The page features a sidebar with 'My ShortCuts' and 'Account Statement'. The main form includes a 'Welcome' message, 'Logout' and 'Feedback' buttons, and a 'Last login time' indicator. The form fields are 'Account Number' (with an asterisk) and 'Aadhaar Number (12 digits)' (with an asterisk). A checkbox is checked, labeled 'authorize Punjab National Bank to get my Aadhaar details from Unique Identification Authority of India (UIDAI)'. 'Continue' and 'Clear' buttons are located at the bottom right.

3. On this screen kindly cross check the entered **account number** and the **Aadhaar number** and click on **submit**.

The screenshot shows the Punjab National Bank website interface. At the top, there is a navigation bar with the bank's logo and name in both Hindi and English. Below the navigation bar, there are several menu items: Dashboard, My Accounts, Transactions, Value Added Services, Personal Settings, Other Services, and Mails & Messages. The main content area is titled "Registration for Aadhaar Number" and includes a "Welcome" message, a "Logout" button, a "Feedback" button, and a "My ShortCuts" menu. The registration form itself has fields for "Account Number" and "Aadhaar Number". A note below the form states: "NOTE: Before submitting your request kindly recheck your Account and Adhar Numbers. Please note that this is One Time Registration. For any subsequent registration, kindly visit the branch Office." There are "Submit" and "Back" buttons at the bottom of the form.

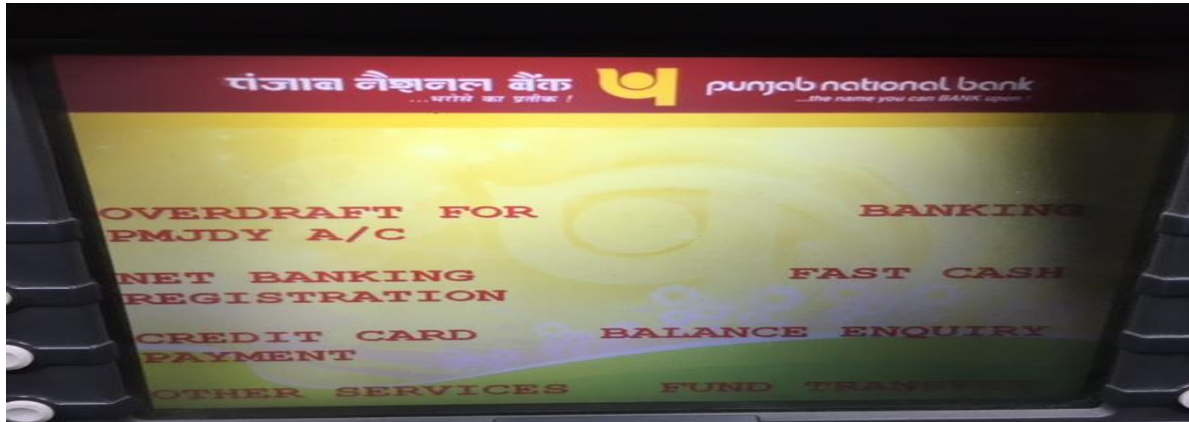
4. **Response** will be received that the request for **Aadhaar seeding** has been received.

The screenshot shows the Punjab National Bank website interface after the registration request. A green banner at the top of the main content area displays the message: "Your request for Aadhaar seeding in Account Number [Account Number] has been received. You can view status through link 'Accounts>Account Summary' after 48 hours." Below the banner, the "Registration for Aadhaar Number" form is visible, but the "Account Number" field is now a dropdown menu labeled "Select". The "Aadhaar Number (12 digits)" field is also present. There are "Continue" and "Clear" buttons at the bottom of the form.

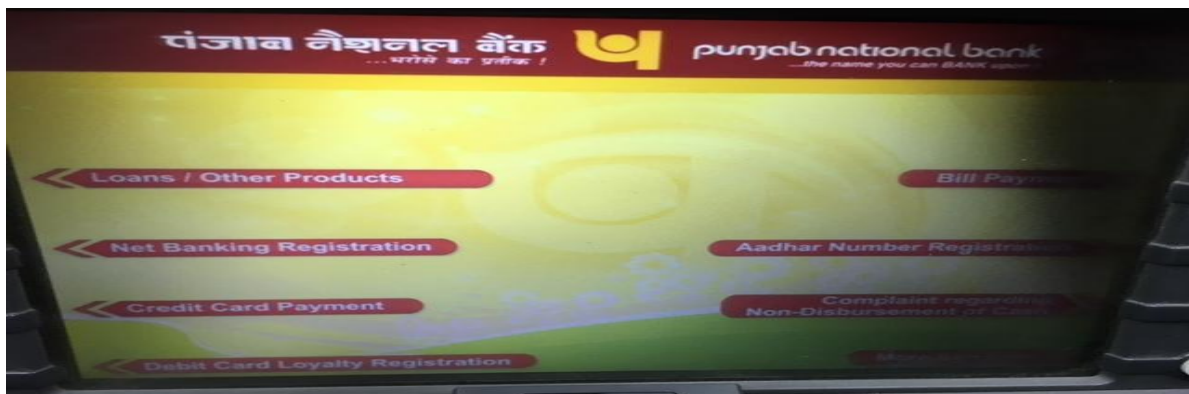
ATM :

- (i) Customer has to approach PNB ATM for Aadhaar Seeding via this route.
- (ii) Customer has to enter the Aadhaar number and select the type of account which is seeding is to be done.
- (iii) Thereafter, demographic details of customer will be verified through Demo Authentication Process from UIDAI data base.
- (iv) After Demo Auth, Aadhaar seeding will take place through automated process.
- (v) On successful processing of file in CBS, Aadhaar seeding status, i.e. success/failure will be sent to customer through SMS to customer's registered mobile number.
- (vi) On the main screen of the ATM, customer has to select **Other Services** option.

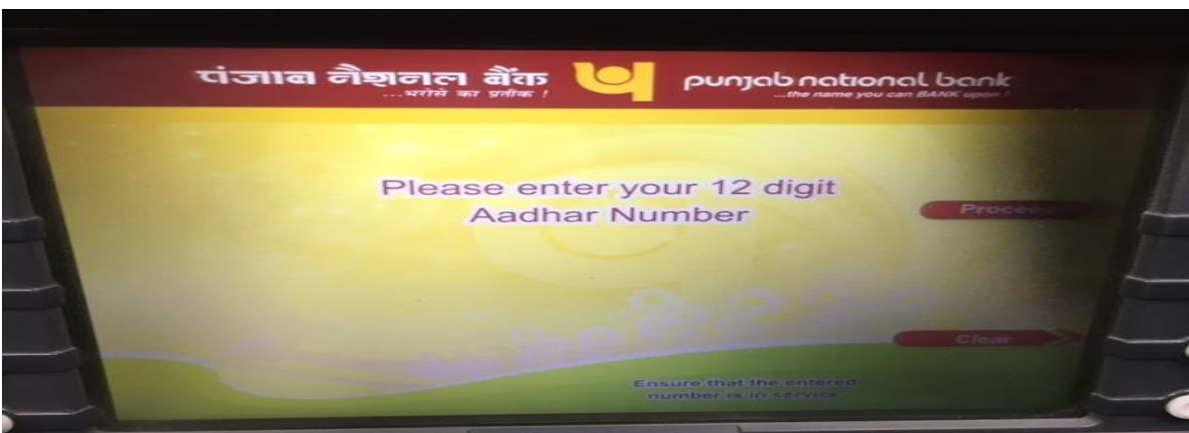
SCREEN SHOTS



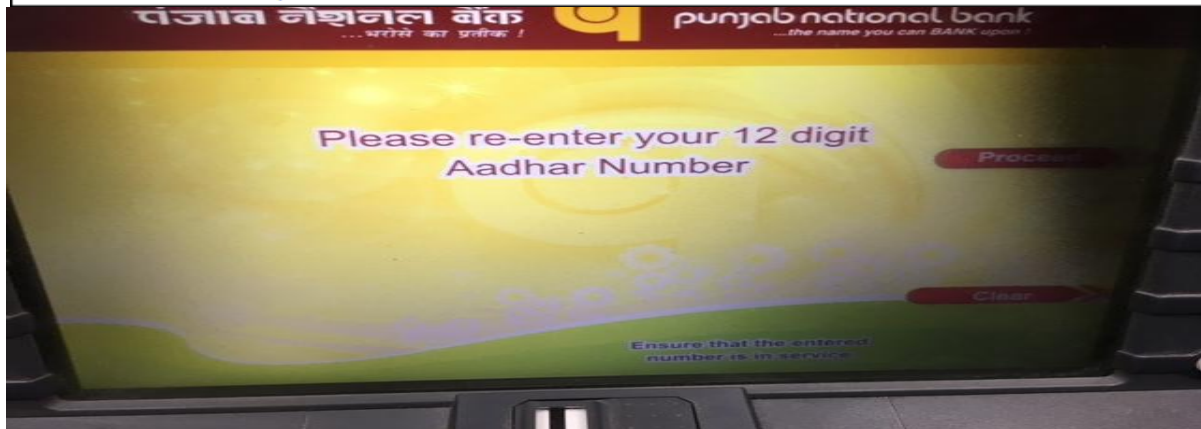
(vii) Now the customer has to select **Aadhaar Number Registration** option.



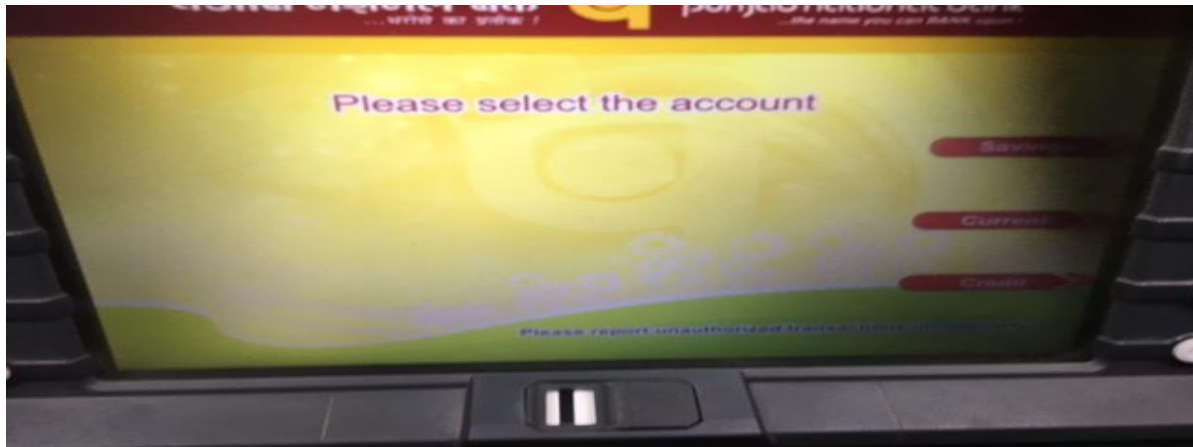
(viii) Customer will be asked to enter his/her **Aadhaar number**. After entering the same customer has to select **Proceed**.



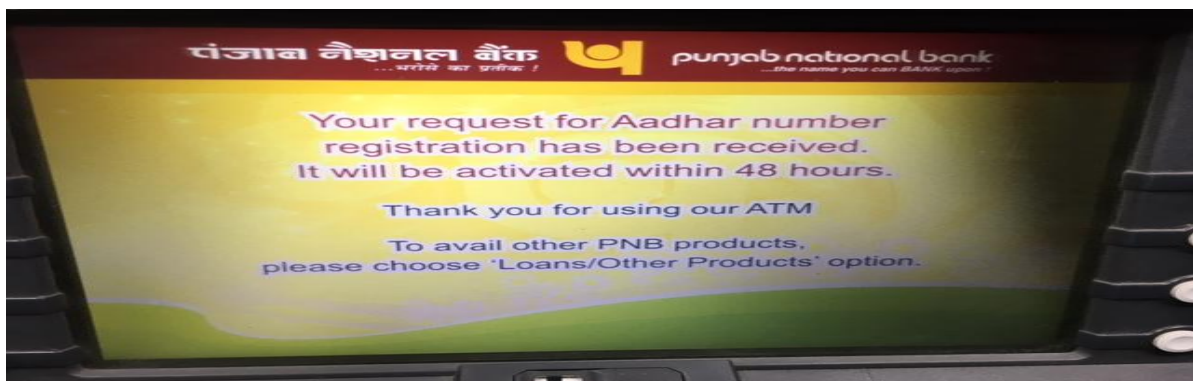
(ix) On the next screen customer will again be asked to enter his/her **Aadhaar number** and click on **proceed**.



(x) On this screen customer will be required to select the type of **account** in which **Aadhaar** is to be **seeded**.



(xi) A confirmation response will be generated.



4.2.2 SMS:

(i) Customer having mobile number seeded with the Bank account can submit request for Aadhaar Seeding.

- (ii) Customer needs to send SMS to 5607040 with the keyword AADHAR<space><Account Number><space><Aadhaar Number>.
- (iii) Demographic authentication of the Aadhaar number received through SMS / mobile are also done and in case of successful authentication, Aadhaar number is seeded with the bank account.

4.3 Through BC Network:

- (i) BCA will initiate Aadhaar seeding of the customer on the basis of his/her biometric request which would be authenticated from UIDAI data base.
- (ii) Customer will submit request electronically through Kiosk Banking Solution (KBS) application which will be forwarded to UIDAI database to get identity of customer verified through biometric authentication from UIDAI data Base.
- (iii) On successful authentication / establishing identity, Customer will provide his / her bank account number and details of the customer will be fetched from CBS and demographic details in Aadhaar Card and Bank (CBS) will be matched by the BC Agent.
- (iv) After successful identity / biometric authentication of the customer from UIDAI data base, in case demographic details of Accounts in CBS & Aadhaar Card match, BC Agent would submit for further action for seeding of Aadhaar number in bank account.
- (v) Thereafter, demographic details of customer in CBS would be verified with the UIDAI data base through Demo Authentication Process.
- (vi) After successful demographic authentication through Demo Auth, Aadhaar seeding will take place through automated process. Wherein demographic authentication is failed Aadhaar would not be seeded.
- (vii) On successful processing of file in CBS, Aadhaar seeding status, i.e. success/failure will be sent to customer through SMS to customer's registered mobile number and a response file will be forwarded to FI Gateway for updating of database.
- (viii) A status enquiry option is given to the BC Agent where he will enter the RRN number to check the status of seeding.

Date:

The Branch Manager

Bank

Branch.....

Dear Sir/Madam,

Bank Account No in my name

Linking of Aadhaar / UID Number with the account

I am maintaining a Bank Account number with your Branch (Branch name.....). I submit my Aadhaar number and voluntarily give my consent to;

- Seed my Aadhaar/UID number issued by the UIDAI, Government of India in my name with my aforesaid account.
- Map it at NPCI to enable me to receive Direct Benefit Transfer (DBT) from Government of India in my above account. I understand that if more than one Benefit transfer is due to me , I will receive all Benefit Transfers in this account
- Use my Aadhaar details to authenticate me from UIDAI
- Use my mobile number mentioned below for sending SMS alerts to me

The particulars of the Aadhaar/ UID letter are as under:

Aadhaar/ UID number:

Name of the Aadhaar Holder as in Aadhaar card:

I have been given to understand that my *information submitted to the bank herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.*

Yours faithfully,

(Signature/ Thumb impression of the account holder)

Name:

Mobile No.

Email:

Enclosure: copy of the Aadhaar letter self-attested,

.....
.....

Confirmation of insertion / linking of Aadhaar number with Bank Account:

The Account number of Shri / smt with ---

------(Bank) Branch has been linked with

Aadhaar/UID number And mobile number

Date

(Bank's authorized official)