To,
All NACH (APB) member banks

New consent form for Aadhaar seeding

Reference is drawn to our following circulars:
   a) Circular no 251 dated October 26, 2017
   b) Circular no 264 dated December 20, 2017
   c) Circular no 265 dated December 26, 2017

UIDAI vide their Gazette notification no 13012/79/2017/Legal-UIDAI/(No. 6 of 2017) dated December 19, 2017 has mandated few changes in the Aadhaar seeding process to ensure informed consent of the customer.

Indian Banks’ Association (IBA) vide their circular number PS & BT/Govt./4317 dated January 12, 2018 has advised banks to seek consent of the customers in the new format prescribed there in (enclosed).

We have already communicated the changes in the file format for Aadhaar seeding NPCI mapper with effect from January 01, 2018 vide our circular number 265 (enclosed).

Banks should take immediate steps to implement all the necessary changes for implementation to comply with the directive mentioned above and to ensure informed consent of the customer for seeding of Aadhaar in CBS and NPCI mapper. The new consent form prescribed by IBA is appended in the Annexure.

Please note:

As per the new format the customer want to change the subsidy credit to the account he/she, maintained with your bank from another bank then he/she, at the time of requesting the bank for seeding, has to provide the bank name to which his Aadhaar is already mapped in NPCI mapper. The bank should provide the IIN of that bank in the seeding file (as per the new mapper file format specifications) to get the Aadhaar number moved in to them.
1. **The source of getting the bank name to which the Aadhaar is currently mapped should be the customer only.** The bank should not use any other means like Aadhaar mapping query, look up facility or data from any government departments, to get the current bank IIN.

2. As per the Gazette notification of Government of India (cited above) any violation of the directions shall amount to violation of Sections 37, 40, 41, 42, and 43 of the Aadhaar Act, 2016 and Regulations framed thereunder and other applicable laws of India.

**Member banks should note that**

1. It is mandatory that all the banks implement the new consent format (Annexure I) both in physical as well as electronic formats used to obtain the customer consent. You may please be guided by NPCI circular no.251 and 265 dated October 26 and December 26 on the modalities to be followed for obtaining customer consent.

2. All the banks should submit a compliance report on implementation of the new format and compliance to various circulars as per the enclosed format (Annexure II) before January 31, 2018.

3. Submission of compliance is mandatory to have access to Aadhaar mapping process, NPCI may disallow mapping access to the banks that will not submit the compliance with in the timeframe specified. In the event of any bank being disallowed for mapping process then such bank will be allowed only to deactivate the Aadhaar numbers from mapper, they will not be able to do fresh seeding and also move in however the Aadhaar numbers if uploaded by another bank, as per the new format, will be allowed to be moved out to the new bank.
You may take note and issue directions to all the concerned for compliance. For any clarification your officials may please write back to us.

With warm regards,

(Girichar G M)

SVP - NACH & CTS Operations
Annexure I

APPLICATION FOR LINKING/SEEDING AADHAAR NUMBER AND RECEIVING DBT BENEFITS INTO BANK ACCOUNT-NPCI MAPPING

The Branch Manager,

Date:

Dear Sir,

Account No. 

Linking/Seeding of Aadhaar in NPCI-Mapping for Receiving Direct Benefits

I am maintaining a Bank account No. with your Branch.

2. I submit my Aadhaar number and voluntarily give my consent as

Use my Aadhaar Details to authenticate me from UIDAI
Use my Mobile Number mentioned above for sending SMS Alerts to me
Link the Aadhaar Number to all my existing new future accounts and customer profile CHN with your Bank.

(Signature Thumb Impression of customer)

OPTION FOR RECEIVING DBT BENEFITS (TICK ONE)

I request to seed my account No. with NPCI Mapper to enable me to receive Direct Benefit Transfer (DBT) including LPG Subsidy from Govt. of India (GOI) in my above account. I understand that if more than one Beneficiary is added to the account then the same account will be treated as non-compliant.

I already have an account with 

Name of Bank having (in Name)

and seeded with NPCI Mapper for receiving DBT from GOI. I request you to change my NPCI Mapped (DBT Benefit Account) to my account with your Bank.

3. I have been informed about the nature of information that may be shared upon authentication. I have been given to understand that my information submitted to the bank hereunder shall not be used for any purpose other than mentioned above, or as per requirements of law.

I hereby declare that all the above information voluntarily furnished by me is true, correct and complete.

Yours faithfully,

(Signature Thumb Impression of customer)

Name:

Mobile No.

Branch:

Note: Copy of Aadhaar

(NPCI Mapped : Mapping is a process of associating a Bank with Aadhaar number which is initiated by NPCI for Direct Benefit Transfer to the respective Bank who have linked the Aadhaar Number to a specific Bank account for receiving Direct Benefits to which customer has given the consent.

** NPCI Mapper will be provided by Banks receiving the consent Application.

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Annexure II

DECLARATION

This is reference to NPCI circular no. 268 dated January 16, 2018 with regard to seeding of Aadhaar number with explicit consent from the beneficiary / account holder.

1. With reference to the above we hereby confirm that Bank has put in place necessary process to obtain explicit consent of the customers both in physical as well electronic form in the standard format prescribed by Indian Banks' Association (circular number PS & BT/Govt./4317 dated January 12, 2018).

2. Aadhaar seeding in NPCI is carried out only after obtaining the declaration form from the customers as specified in the circular referred above.

To be provided on letter head, signed by the official in the rank of DGM/GM

To be submitted before January 31, 2018