

NPCI/2017-18/NACH/Circular No. 251

October 26, 2017

To

All NACH member banks

**Aadhaar seeding - process to be followed for obtaining consent from the customer**

Refer to our circulars, on the subject, listed below

1. Circular no. 235 dated July 04 2017 on seeding of Aadhaar number to banks.
2. Circular no. 158 dated June 10, 2016 on customer consent mandatory - Aadhaar mapper mandate flag”.
3. Circular no. 80 dated Jan 07 2017 on seeding of Aadhaar number to bank accounts.
4. Circular no. 67 dated December 05, 2017 on “New mapper file format”

One of the important aspect of Aadhaar seeding is obtaining explicit consent from the customer for receiving subsidy and other credits as per the mapper data. Currently consent is obtained from the customers in two ways

1. Paper based consent
2. Electronic form

Banks are advised to note that as per the mapper design, if more than one bank uploads the Aadhaar number in NPCI mapper, the mapper will hold only the last record updated. For example, an Aadhaar number is updated by bank ‘A’ in NPCI mapper on January 15, 2017 and by Bank ‘B’ on December 02, 2017. In this case, the mapper database will show that Aadhaar number is mapped to bank ‘B’ and all the transactions will be routed to bank ‘B’ only.

In order to safeguard the interest of the beneficiaries and to prevent seeding Aadhaar no. without customer authorization, the process of obtaining consent was introduced in the year 2014. Banks should ensure to implement the following check points / validations at the time of obtaining the consent of the customer.

## 1. Paper based consent

- a. Adherence to the standard format.
- b. This should be a separate form. Banks should not include the consent text in a running booklet or application which may result in customer signing without noticing or be aware of the consent text.
- c. There should be provision for the customer to explicitly indicate that he/she is agreeing to Aadhaar seeding to the account with the Bank. Apart from signature, the consent form should have provision for the customer to tick indicating he/she has understood the content of the form and implication of executing it.

## 2. Electronic form

- a. Adherence to the standard format
- b. Consent form should be displayed separately and authenticated separately by the customer. The seeding consent text should not be part of overall application authenticated by the customer.
- c. The consent form should have 'NO' as default option, the customer should be made to tick the check box for 'YES'.

After following the due process for obtaining consent and completing the seeding, bank should proactively communicate to customer confirming seeding and provide the masked account number in which all the future credits will be received.

Please note that any unauthorized seeding will lead to the benefits being routed to a different account than the one in which the customer is expecting to receive credits. This will cause undue inconvenience to the customers leading to complaints.

All the banks are advised take a note of the above and to ensure strict compliance of the instructions contained herein.

With warm regards,

  
Giridhar G M  
(VP - NACH & CTS Operations)

Annexure 1



APPLICATION FOR LINKING AADHAAR NUMBER TO BANK ACCOUNT and CONSENT FOR AADHAAR BASED AUTHENTICATION

To

The Branch Manager,
.....Bank
.....Branch

Date:

I .....(name of the account holder) /S/w/d/O .....R/O..... wish to link my Aadhaar number to my proposed /Existing bank account number.

The particulars of the Aadhaar / UID letter are as under: (self-attested copy enclosed)
Aadhaar / UID number .....
Name of the Aadhaar Holder as in Aadhaar Card.....

2. I hereby state & undertake that I have no objection in authenticating myself with Aadhaar based Authentication system and hereby give my voluntary consent as required under the Aadhaar Act 2016 and Regulations framed thereunder for seeding my Aadhaar number to my bank account & to provide my identity information (Aadhaar number, biometric information & demographic information) for Aadhaar based authentication for the purpose of availing of the banking services including operation of account & for delivery of subsidies, benefits and services or any other facility relating to banking operations.

3. I hereby give my voluntary consent in seeding my Aadhaar Number to all my existing bank accounts and to my customer profile.

- i. Account Number 1: ..... ii. Account Number 2: .....
iii. Account number 3: ..... iv. Account Number 4: .....

4.. I hereby authorise to use my linked Aadhaar enabled bank account for receiving Government payment across schemes that I am eligible & /or any other payment using the Aadhaar based information and NPCI may MAP my primary account in the Aadhaar Mapper of NPCI.

5. (Tick (√) only one from below for NPCI Mapper for getting DBT benefits)

- o Map my account no. .... 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
o I already have an account with another bank linked to Aadhaar and only that will be used for NPCI mapper and for receiving Direct Benefit Transfer from Government of India.

6. I further request you to register my mobile number..... to my above account number. SMS alerts may be sent to this mobile number. Please also register my email-Id:.....

7. I have been explained about the nature of information that may be shared upon authentication. 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.

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

Yours faithfully

[if consent sent through BC/BDO/VO]

(Signature/Thumb Impression of customer)

- o I hereby authorise the Banking Correspondent .....
o I hereby authorise the Sarpanch/ V.O./B.D.O./..... to submit the above consent letter to the bank.

Name
Fathers / Spouse Name:
Account Number:
Address of the customer:
Branch Name:
Bank Name'

(Signature/Thumb Impression of customer)