

SEEDING OF AADHAAR NUMBER IN BANK ACCOUNT

1. **Aadhaar** has been identified as a potent tool to facilitate various services based on biometric authentication of the person/citizen having Aadhaar number from UIDAI data base.

2. Aadhaar Seeding

Aadhaar seeding is a process of linking Aadhaar number with primary bank account number. In view of implementation of “Prime Minister Jan DhanYojana” (PMJDY), Aadhaar seeding has become more important and is a part of account opening process for customers having Aadhaar Numbers so as to enable them to operate their accounts through Aadhaar Enabled Payment System (AEPS) and to receive various DBT/DBTL subsidies.

3. Channels for receiving request of the customer for Aadhaar Seeding

Initially Bank had provided the facility for linking of Aadhaar number with account number in CBS through **branches**. Now this facility has been extended through other alternate delivery channels also: i.e. through **ATM, IBS and SMS Banking** and such requests are seeded on centralized basis after demographic authentication from UIDAI data base through “Demo Auth” process. Using these channels our Bank customer can link their account number with Aadhaar number. Bank has extended the service of Aadhaar seeding from **BC locations** also.

4. Benefits associated with Aadhaar Seeding:

- 4.1 No need to bank own database of biometric
- 4.2 Interoperability

AADHAAR SEEDING AND AUTHENTICATION OF ACCOUNTS

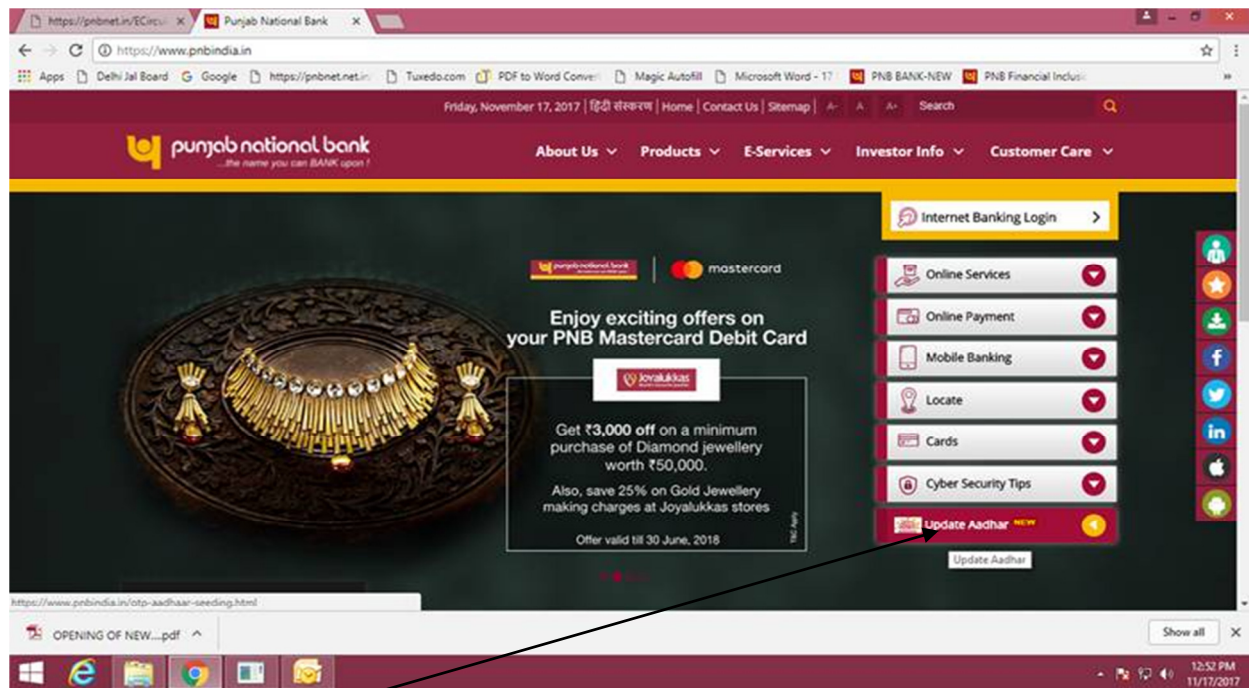
In terms of amendments made under Prevention of Money Laundering (Maintenance of Records) Second Amendment Rules, 2017, all accounts need to be aadhaar seeded and authenticated with biometric or Yes-No facility.

In order to facilitate the customers to seed aadhaar in accounts/authenticate already seeded accounts, a facility has been provided at branch level through which they can seed/authenticate any account using biometrics of the customer.

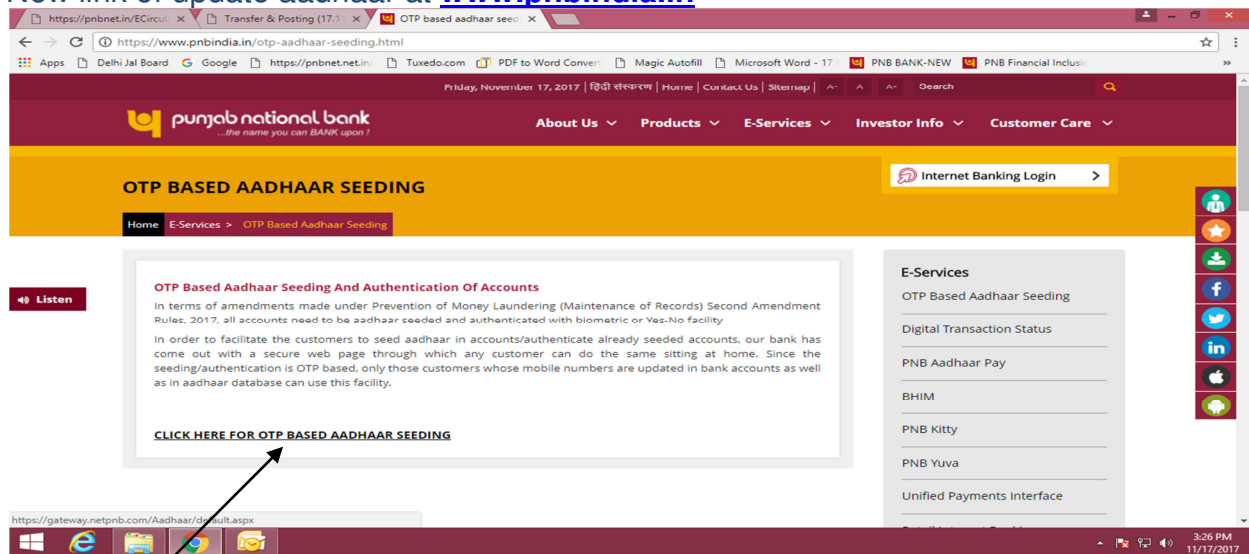
Our bank has come out with a secure web page through which any customer can do the same sitting at home. Since the seeding/authentication is OTP based, only those customers whose mobile numbers are updated in bank accounts as well as in aadhaar database can use this facility.

Details of the process for updation/seeding and authentication of aadhaar seeded accounts through this secure web page are given in Annexure - A.

Accessing the Aadhaar validation application

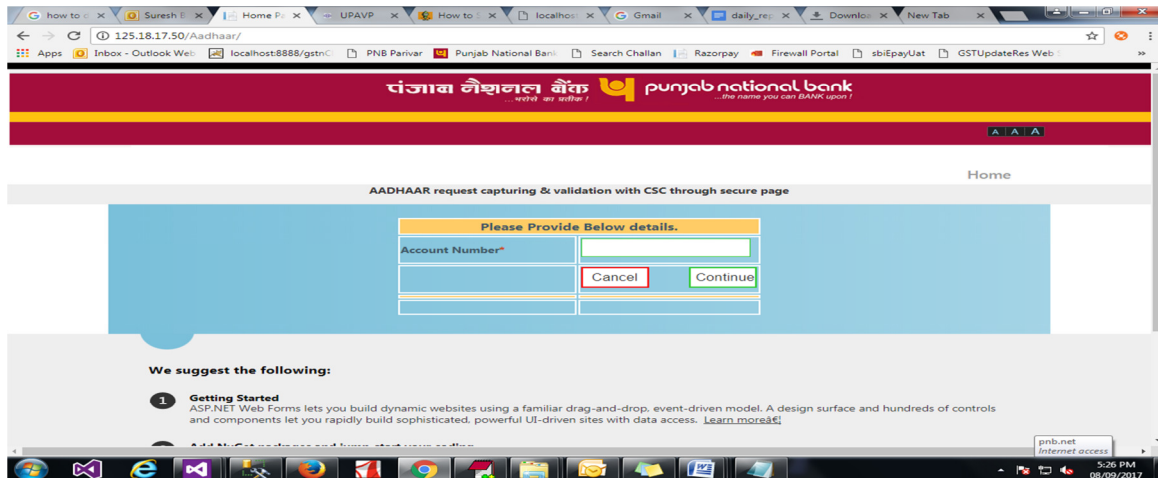


New link of update aadhaar at www.pnbindia.in

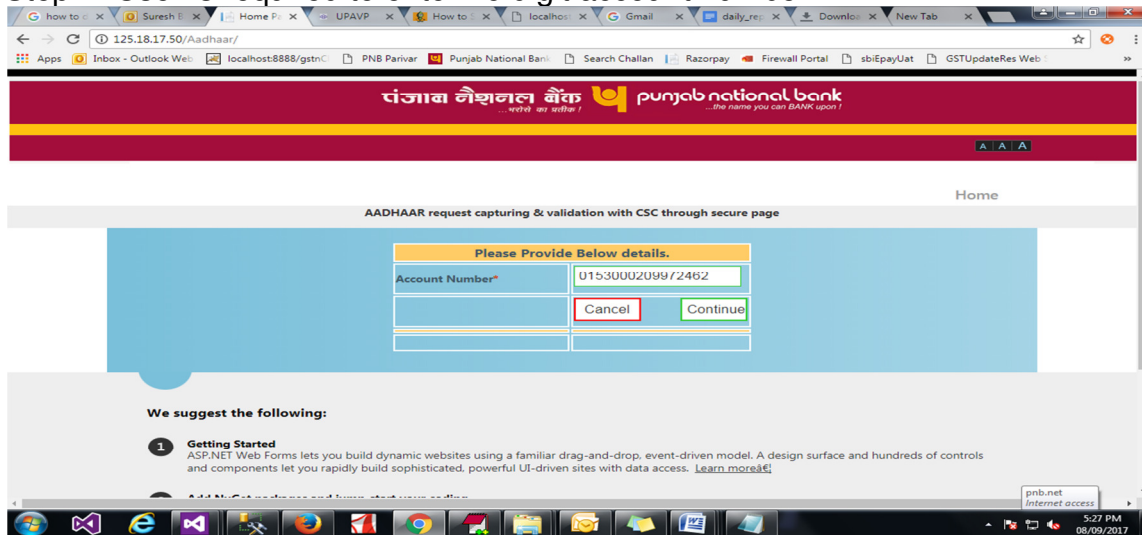


Click here to proceed
User authentication page for Aadhaar validation

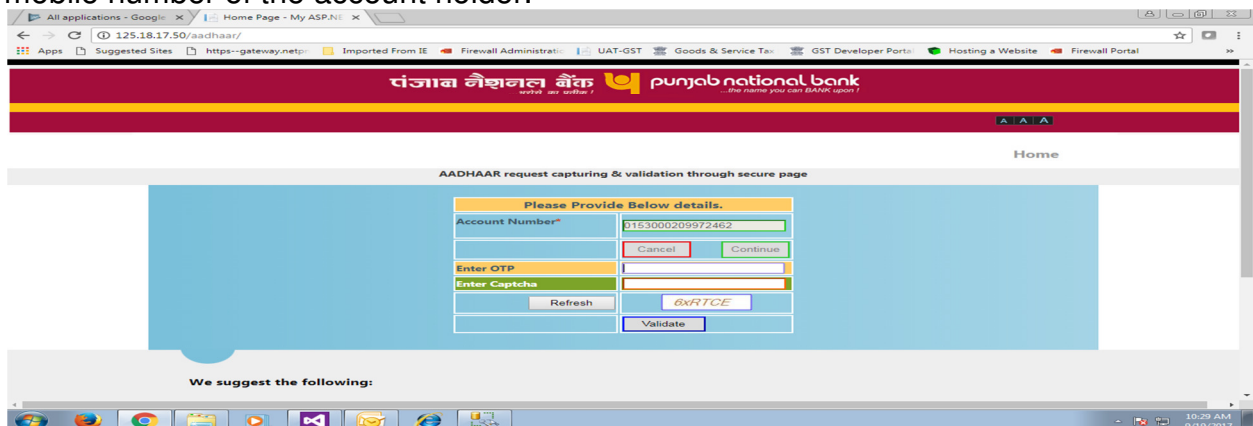
A typical Aadhaar validation lookup page will be displayed as below.



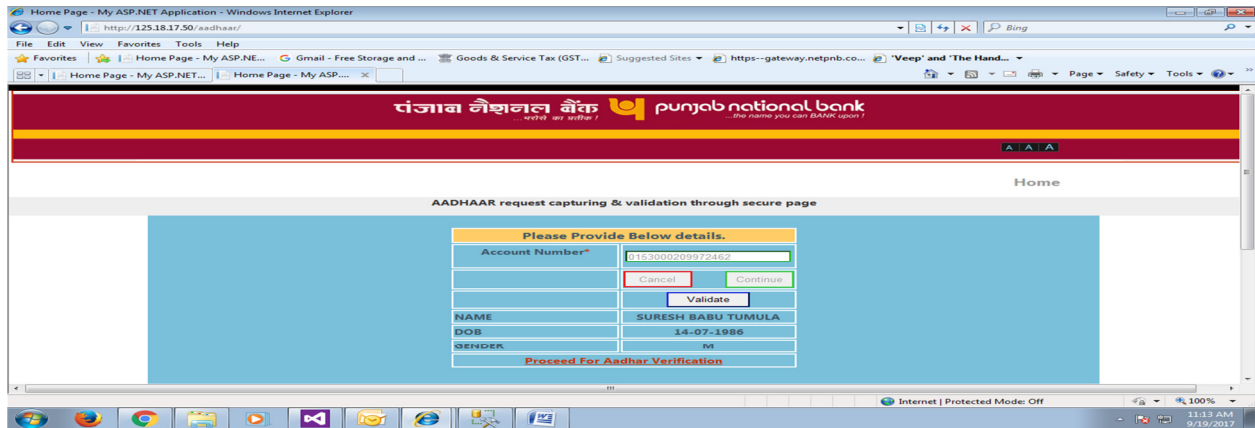
Step 2: User is required to enter 16 digit account number.



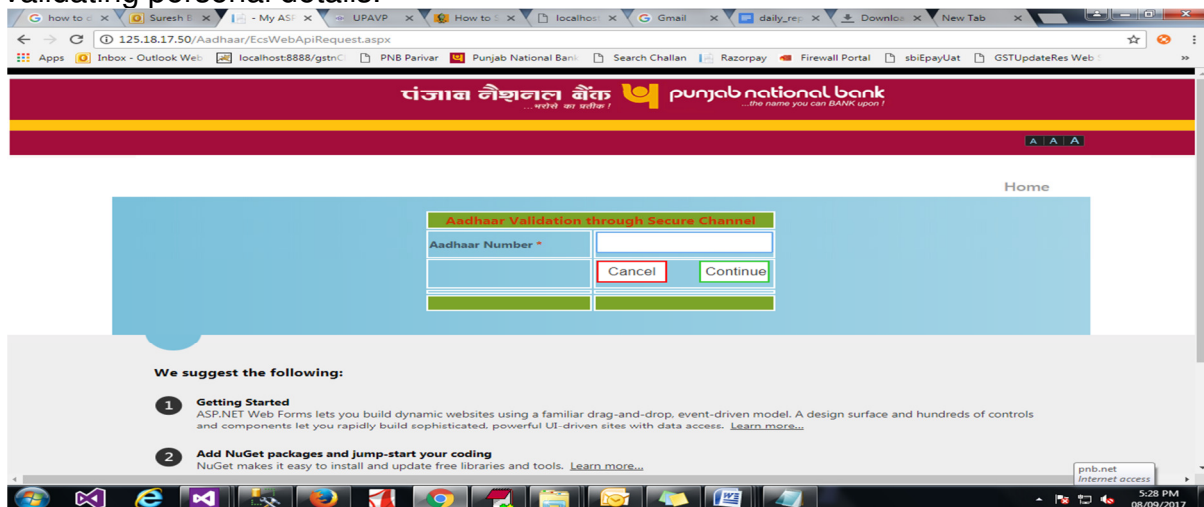
Step 3: Account number is validated followed by entered the OTP send to the registered mobile number of the account holder.



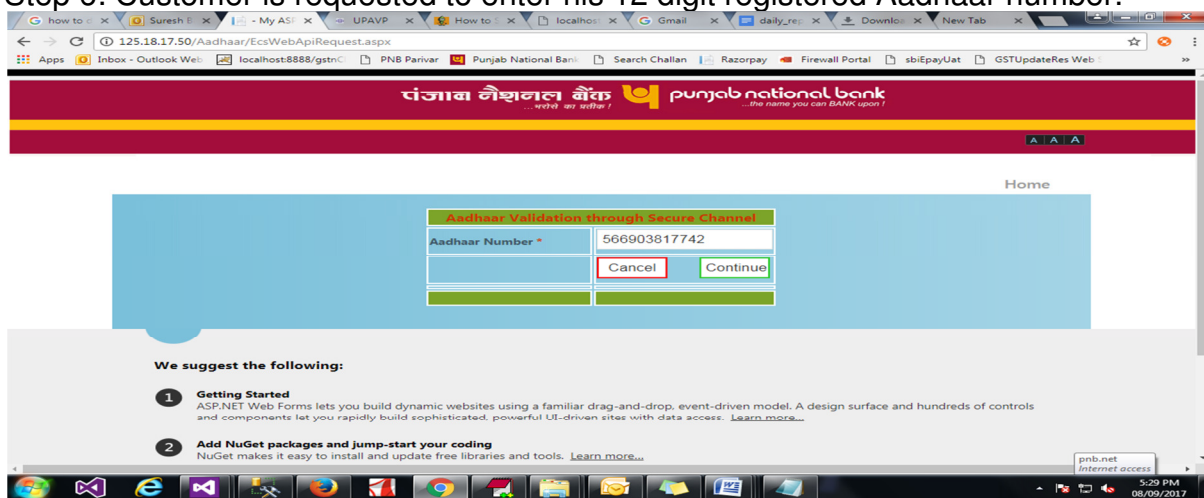
Step 4: Once the OTP and Captcha is validated customer specific information is displayed on screen in tabular format.



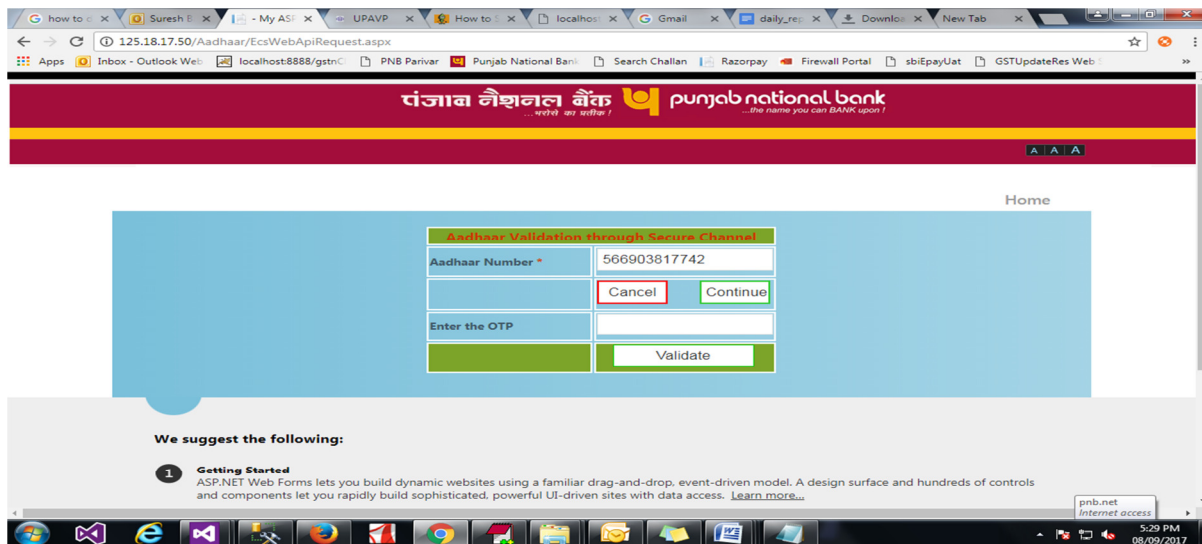
Step 5: Customer can Proceed for Aadhaar validation by clicking on the link after validating personal details.



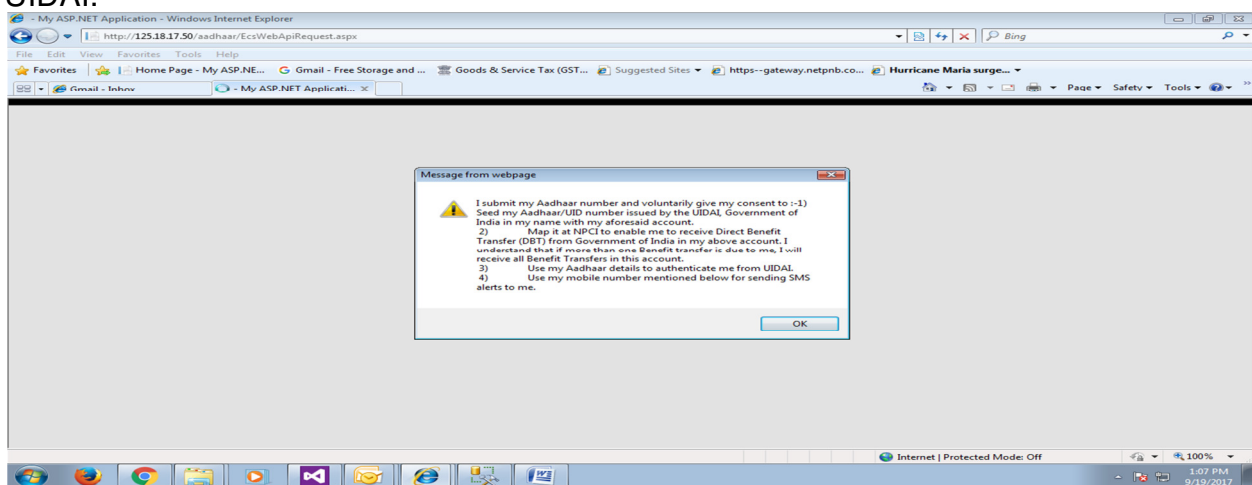
Step 6: Customer is requested to enter his 12 digit registered Aadhaar number.



Step 7: Now the Aadhaar number will be validated by request for OTP which will be send to the registered mobile number and Email ID of the Aadhaar user.



Step 8: After the Aadhaar OTP validation, a pop up will be generated confirming customer consent for allowing PNB to obtain customer aadhaar related information from UIDAI.



Step 9: Once the customer confirms, user related information will be displayed on the screen in tabular format.



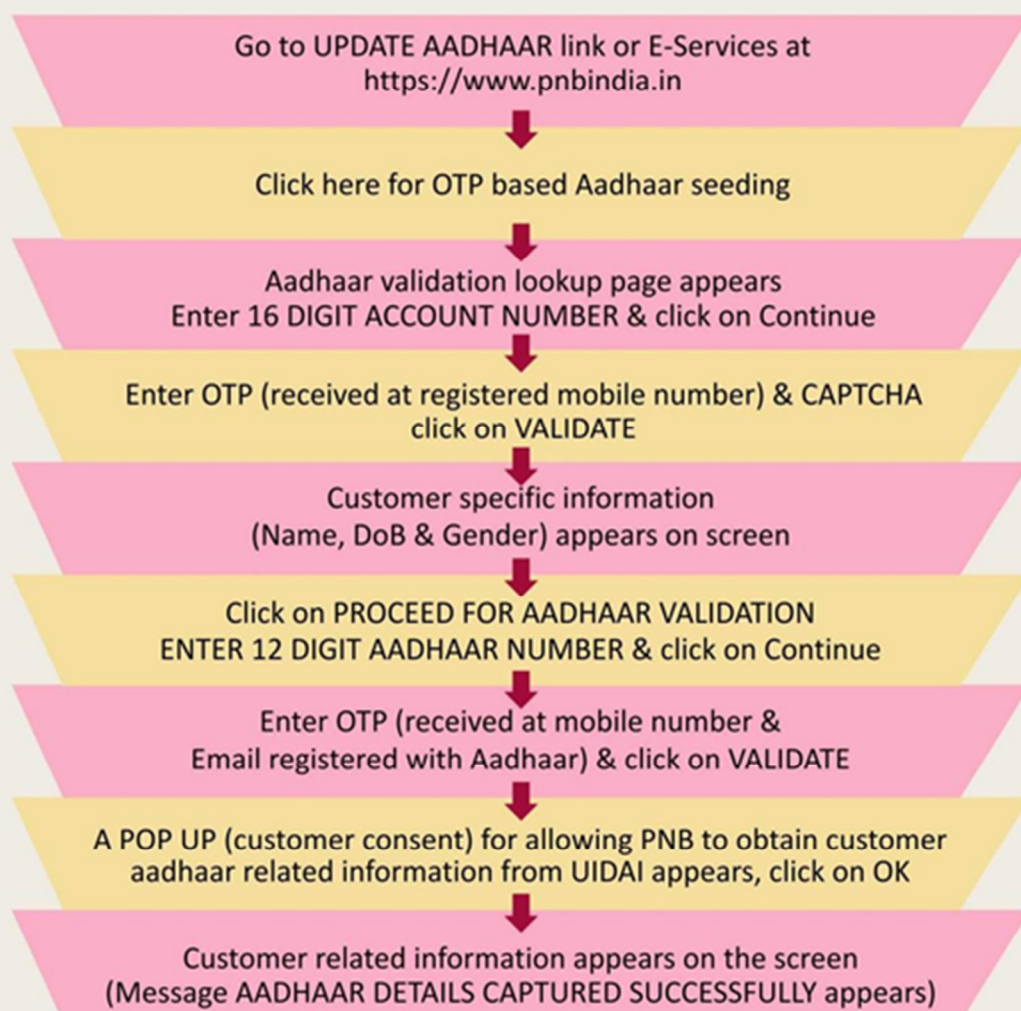


OTP BASED AADHAAR SEEDING & AUTHENTICATION

(CUSTOMER ORIENTED)

Requisite: Customer's Mobile Number
(Updated in bank accounts & aadhaar database)

PROCESS FLOW



All Accounts need to be Aadhaar Seeded and Authenticated by March 31, 2018