Dear Sirs,

Sub: Signing of Memorandum of Understanding (MOU)

We have been informed by our Parliament Street branch, New Delhi, vide letter No. PST: UIDAI:MOU:140:HK dated 04.08.2010 that the date for signing the MOU is fixed on 11.08.2010 at 3PM in your office at Jeevan Bharati Building.

The format of MOU provided by you, has been vetted by our Legal department. The observations made by them are furnished here below:

1. In the preamble portion of the MOU, it is also stated that ‘Canara Bank has set up a core team/Committee/group to oversee the implementation of the project. But the constitution, powers, authority, etc of the said committee is not defined in the MOU.

2. In clause 2, of the MOU, it is stated that UIDAI will set standards and procedures for enrolment, to be uniformly followed by all Registrars and Enrolling agencies. Such standards and procedures formulated by UIDAI should be acceptable to the Bank.

3. In clause 4, of the MOU, it is stated that Canara Bank will co-operate and actively participate in each of these phases as required by UIDAI. Such mode of participation and other stipulations should be acceptable to the Bank.

4. Clause 7 of the MOU contains procedures to be followed by Bank while acting as Registrar. It is stipulated that Bank shall put in place an institutional mechanism to effectively oversee and monitor the implementation of the project. Further the required financial and other resources are to be provided by the Bank for carrying out the enrolment process. The duties and obligations contained under clause 7 should be acceptable to Bank.

5. Clause No.8 of the MOU contains the indicative list of obligations of Bank as Registrar. It is stated therein that additional agreements /documents will be...
| Certificate No.                          | IN-KA198954309269521 |
| Certificate Issued Date                | 07-Aug-2010 11:33 AM |
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| Unique Doc. Reference                  | SUBIN-KAKADOPKC07309018901183511 |
| Purchased by                           | CANARA BANK |
| Description of Document                | MEMORANDUM OF UNDERSTANDING |
| Description                            | UNIQUE IDENTIFICATION AUTHORITY OF INDIA |
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| First Party                            | CANARA BANK |
| Second Party                           | CANARA BANK |
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**MEMORANDUM OF UNDERSTANDING**

This Memorandum of Understanding (MoU) has been executed at New Delhi on the 11th day of August 2010 between the Unique Identification Authority of India having its office at Tower II, Jeevan Bharathi Building, Connaught Circus, New Delhi-100001 (hereinafter referred to as “UIDAI”) and Canara Bank (hereinafter referred to as “Registrar”).

Statutory Alert
1. The authenticity of the Stamp Certificate can be verified at Authorised Collection Centers (ACCs), SHCIL Offices and Sub-Registrar Offices (SROs).
2. The Contact Details of ACCs, SHCIL Offices and SROs are available on the Web site “www.shcilstamp.com”
addition the UIDAI will provide online, real-time Authentication service.

3. This MoU between the UIDAI and Canara Bank sets out below, the general and broad-based intentions of both Parties for collaboration and as an umbrella understanding for facilitation of subsequent agreements and documents relevant for the implementation of the UID project by Canara Bank.

4. The UID project will be implemented in a phased manner; the UIDAI will be conducting proof of concept studies and pilots to test the working of the technology and process of enrolment, subsequent to the Pilots the full roll out of the UID project will take place. Canara Bank will cooperate and actively participate in each of these phases as required by UIDAI.

5. In the interest of clarity and to reduce ambiguity, the UIDAI shall execute additional agreements and documents to capture details about implementation of UID Project with Canara Bank.

6. **UIDAI shall:**
   a) Develop and prescribe standards for recording data fields, data verification and biometric fields.
   b) Prescribe a process for enrolment of residents; this will include among other things the process for collection of biometric data.
   c) Provide/prescribe the software that will be used for the enrolment of people into the UID database in order to issue the UID number.
   d) De-duplicate the database of the residents on the basis of the Demographic and Biometric data and issue UID numbers to only those whose uniqueness of identity has been established and after ensuring that the person has not enrolled in the UID database before.
   e) Issue a letter communicating the UID number directly to the person who has been allotted UID number after de-duplication. UIDAI will also communicate the UID number electronically with the Registrar in UIDAI prescribed format.
   f) Authenticate the identity of a person with a UID number as per the protocols prescribed by the UIDAI.
   g) Prescribe protocols for record keeping and maintenance of the information collected for the issuance of a UID number.
   h) Prescribe protocols for transmission of the data collected for de-duplication.
g. Work with the UIDAI to resolve difficulties faced on the ground in the implementation of the UID Project.

h. Follow the process set out by the UIDAI for resolution of grievances, difficulties and conflict regarding matters concerning the UID Project.

8. The following is an indicative list of the obligations of Canara Bank as Registrar. There will be elaborated and detailed additional agreements and documents as deemed necessary by UIDAI. Notwithstanding anything contained in this clause, this list can be expanded or elaborated as required to ensure integrity and uniformity of enrolment into the UID database. In order to implement the UID project the Registrars shall:

a. Either do the enrolment directly or through Enrolment Agencies who shall be identified and appointed by the Registrars (UIDAI may recommend certain criteria to be fulfilled to be an Enrolment Agency). The Enrolment Agencies will be working on behalf of the Registrars and will be accountable to the Registrars; therefore they should follow all the standards, protocols, processes laid down by the UIDAI to implement the UID project. Registrars must ensure compliance by the Enrolling Agencies of the standards, protocols, processes laid down by the UIDAI on a continuous basis.

b. Follow the standards for data fields, data verification and biometric fields prescribed by the UIDAI.

c. Follow the process for enrolment of residents; this will include among other things the process for collection of biometric data prescribed by the UIDAI.

d. Use the software developed by the UIDAI for the enrolment of people into the UID database for the issuance of the UID number.

e. Use only those devices and IT systems whose specifications have been approved by the UIDAI.

f. Follow the protocols prescribed by the UIDAI for record keeping and maintenance.

g. Follow the process and systems prescribed by the UIDAI for transmission of the data collected for de-duplication.

h. Follow the confidentiality, privacy and security protocols prescribed by the UIDAI.

i. Have the option to charge a fee for enrolment into the UID database and issuance of UID number but the fees charged from residents cannot be higher than the maximum amount prescribed by the UIDAI in this regard.
authorized representatives of the Parties, or, in the case of a waiver, by
the Party against whom the waiver is to be effective.

**IN WITNESS WHERE** of, the undersigned have executed this MOU, in
duplicate, as of the date set forth above.

For Canara Bank

N. NARASA REDDY
General Manager

Witness:

(SIMRANJOT SINGH)
Deputy Director

For UIDAI

Rajesh Bansal
(rajesh Bansal)
Asst. Director
General