

UIDAI relaxes daily Aadhaar target for bank branches

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In a major breather to banks, the Unique Identification Authority of India (UIDAI) has reduced by half, the daily minimum Aadhaar enrolment or updation target for stipulated bank branches to eight from July 1, 2018.

It has also said that banks which achieve the fresh target for July will not have to face "financial disincentives" up to that month, according to a circular issued by the UIDAI.

The banks - which are required to ensure that 10 per cent of their overall branches have Aadhaar enrolment centres - were so far facing a target of logging 16 daily enrolments or updations in each of these branches.

This target has now been relaxed and has to be met by banks in three phases.

As per the circular, which has been seen by PTI, the stipulated bank branches with Aadhaar facility will have to ensure at least eight enrolments or updations in each branch daily, from July 1, 2018. These targets will then be raised to minimum of 12 per day per branch from October 1, and to 16 from January 1, 2019 onwards.

These numbers will be seen on a cumulative basis against the total target of the



bank.

The relaxation has come in view of progress made by banks in meeting the target on setting up Aadhaar centres and the "field difficulties" being cited by the banks.

Banks that achieve the target of minimum eight Aadhaar enrolments or updations per day per branch in July will not have to face "financial disincentives" up to July 2018.

"In case bank fails to meet the target of carrying out minimum enrolment or updation per day per branch, financial disincentive in respect of uncovered branches as on last day of the month will be levied from July 2018 onwards," the source added.

The Bank Aadhaar Kendras were set up with a view to make the Aadhaar verification process of bank accounts convenient for the people, and also to have more Aadhaar centres across the country. Accordingly, banks were asked to open Aadhaar enrolment centres in 10 per cent of their branches as part of this

initiative being driven by UIDAI.

About 10,000 branches of private and public sector banks have so far opened Aadhaar enrolment and updation centres within their premises, as against the stipulated over 13,851 branches that are required to do so.

Banks have been asked to ensure enrolment centres are set up and made operational and target met at the earliest "and in any case before June 30, 2018". In March this year, UIDAI CEO, Ajay Bhushan Pandey had flagged low Aadhaar enrolment and updation at nearly 2,500 out of 7,000 bank branches that were, at that point, providing Aadhaar facility.

The Aadhaar-issuing body was of the view that the enrolment or updation activity carried out in each of these laggard branches must be at least 16 per day and anything below this level only meant that people are not approaching such branches for Aadhaar-related activity.

The circular issued today by UIDAI further noted that at present the eKYC and authentication services are offered without any transaction charge, although as per pact signed between user agencies and provisions of Aadhaar Act, "banks are liable to pay transaction charges.