Clarifications to queries of Pre bid meeting for RFE for empanelment for receiving data for opening bank accounts during Aadhaar enrolment

S. No.	Section No.	Para No.	Page No.	Name of the bidder	Statement of Clarification/ Bidder Question	Clarification from UIDAI
1				South Indian Bank	How many districts we can bid ?	A bidder can bid for any number of districts where they meet the eligibility criteria. There is no restriction/limitation with respect to the same.
2				South Indian Bank	Please favour us with a bid document	The document is available on our website at the following link: http://www.uidai.gov.in/index.php?option=com_content&view=article&id=182&Itemid=172
3				South Indian Bank	What will be the criteria for bid amount? a)Whether this is based on the number of accounts opened? or data transmitted? b) Whether district wise?	There is no financial clause in the bid. Bidders are not required to bid any amount for empanelment. Only the data is required to be submitted in specified formats. The one time empanelment fee of RS.10000/- is the only amount which needs to be paid by all the bidders.
4				South Indian Bank	Linking of existing accounts with Aadhar Number: whether any payment is required for getting the data/	UIDAI is not charging anything for sharing the data of residents who have provided consent for opening/linking of their existing accounts.
5				South Indian Bank	The software integration between UIDAI and Bank. Any central agency to do the integration works?	UIDAI has published the file formats for passing data to banks.Banks may extract the data and use it on their own, or use an external agency of their own.
6				South Indian Bank	Whether data transmission is done on bankwise/branch wise?	Data Transmission will be done bankwise.
7	16	16.8	41	Indian Overseas Bank	For the purpose of exchange of xml Files through SFTP, whether banks will be provided separate login Ids or the same id given for the Aadhaar project can be used.	Banks will be provided separate login ids though they **_may_** continue to use the same public key.
8	16	16.9	41	Indian Overseas Bank	Digital Signature – Whether bank has to obtain separate Digital Signature for this project than the one being used for Aadhaar Enrolment ?	It has been left to bank's discretion. The bank may continue to use the same or obtain a new digital signature.

9	6	6	12	Indian Overseas Bank	Whether banks may open Aadhaar Enabled Bank Accounts as 'Small Accounts' or 'No-Frill Accounts' according to their choice / policy ?	Banks are advised to use Aadhaar as KYC as per extant RBI instructions issued on the subject and open accounts accordingly.
10				Indian Overseas Bank	Request for empanelment of Sponsor banks will automatically cover their Sponsored RRBs also, as they have also been allotted villages under FI plan. NO need fro RRBs to file separate application .	RRBs will need to apply separately for empanelment.
11				Indian Overseas Bank	RRBs branches have no IFSC code. So they may have to provide alternative code like BSR code if acceptable	BSR code shall be acceptable for RRBs in the absence of IFSC code.IFSC codes will be used as and when they are issued to the RRBs and the RRBs should inform UIDAI the same in due course of time. Corrigendum is being issued in this regard.
12				Indian Overseas Bank	The allotted accounts when opened have to serviced by CSP and transactions in these accounts are to be Aadhar authenticated. Any time frame stipulated to banks for implementing the process of authentication by aadhaar?	The new accounts opened as a result of this empanelment may be serviced through any banking channel. However, the new CSP which will be deployed by the bank as part of RFE will have to use Aadhaar authentication platform within 60 days of issuance of guidelines for 'UIDAI Authentication Policy'. Once 'UIDAI Authentication Policy' guidelines are in place, Aadhaar authentication platform shall be enabled on the CSP within 60 days of reaching the necessary account level of 2000 new accounts opened through this process.

					days from the date of receipt of data from UIDAI	
					Our Observations	
					We understand that the UIDAI will provide data and Aadhaar number of the customer to the Banks for opening of accounts. The Aadhaar number is presumed to complete the KYC requirements. The notification dated 16/12/2010 by the Government of India Ministry of Finance, however, stipulates as under:	
					"letter issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number or any other document as notified by the central government in consultation with the Reserve Bank of India or any other document as may be required by the banking companies, or financial institution or intermediary"	
					The notification also states that:	
					"The designated officer of the Banking company, while opening the small account, certifies under his signature that the person opening the account has affixed his signature or thumb print, as the case may be, in his presence.	
					Our Suggestion	
13		8.1.2		Punjab National Bank	Keeping the above requirements in view the account cannot be opened merely on the basis of Data provided by UIDAI as physical presence of the customer is must for opening of account. We,	UIDAI requires the banks to open the accounts within 30 days from the date of receipt of data from UIDAI. Banks may devise their own processes and policies with respect to time frame for intimating the customer/UIDAI within the abovementioned timelines of UIDAI.

14		16		Punjab National Bank	Smart Cards based BC model adopted by the bank for its FI programme is based on off line transactions particularly at the remote locations. Under the model, local authentication of the customer is done from the finger print images stored in the Smart Card Chip. The model is adopted keeping in view the non availability of reliable connectivity at these locations. We feel that this model shall continue unless connectivity improves. UIDAI, therefore, should share finger print images of the residents with the banks to facilitate local authentication.	UIDAI will not share the biometric data of the residents captured as part of the Aadhaar enrolment process. Bank may, however, use Aadhaar authentication provided by UIDAI.Bank may continue serving customers in areas with poor or no connectivity as it may deem fit.
15				HDFC	Can private sector banks be made eligible to be Registrars? This will speed up the enrolment drive of UIDAI significantly.	Question not relevant to this RFE process.
16				HDFC	In Case 2, where Banks are Registrars: Can it be made possible for other banks to be empanelled and the choice of account - UID linkage left with the customer, rather than default UID linkage to the registrar Bank?	In Case 2, the accounts shall be opened only by the Registrar banks.
17				HDFC	Can Aadhar linked accounts be opened on systems other than the Bank's Core Banking system, provided that transactions are real time-online ?	UIDAI does not have a view on the systems on which banks open accounts so long as it is consistent with RBI regulations issued from time to time.
18				HDFC	How do Banks who are not Registrars ensure that their existing customers (i) sign up for UIDs and (ii) link their UIDs to those existing Bank accounts?	Part (i) of the question not relevant to this RFE. However such banks can tie up with other Registrars to enrol their customers. Part(ii): EA of the Registrar has been/will be asking each resident to provide consent for linking account to their Aadhaar number. If a bank is empanelled with UIDAI for at least one district, it will be considered as empanelled for receiving data for linking existing accounts countrywide.

19				HDFC	Can Banks opt out of allocated districts where they have been empanelled? Can they re-opt in?	Refer Section 11.12 (a) which states that "Without prejudice to any other right or remedy it may have, either party may terminate this Agreement at any time by giving one month advance notice in writing to the other party." A corrigendum is being issued to provide guidelines for opting out of certain empanelled districts. Option for re-opting is not provided.
20				HDFC	By when will BC interoperability (Ability to sign up with different Banks) be allowed?	RBI regulations issued from time to time with respect to BC model shall be applicable.
21				HDFC	Would BC interoperability extend to Corporate BCs i.e. can a single Corporate sign up with various Banks to use its retailers as BCs of those banks?	RBI regulations with respect to BC model issued from time to time shall be applicable.
22				HDFC	Can Bank branches / BCs / Biometric ATMs / Normal PIN based ATM (with PIN to be issued by UIDAI) / Mobile phone enabled BCs be Customer Service Points?	Refer, definition of CSP under Section 2.1 on Page 5 read along with Section 8.2 point 3 &4 on page 15 of RFE document.
23				HDFC	Do all CSPs need to service 2000 customers only, irrespective of actual servicing capability?	UIDAI has not prescribed any upper limit in the RFE. Each CSP can service any number of customers as per its actual servicing capability.
24				HDFC	What Aadhar authentication other than Biometric authentication is envisaged? By when will the guidelines be issued?	UIDAI is in the process of defining its authentication policy that will include biometric and non-biometric authentication.
25				HDFC	How can customers change their UID linked accounts?	Just like PAN card, a customer with multiple bank accounts may have Aadhaar linked to any/all of them. UIDAI will facilitate related infrastructure.
26				HDFC	Who will house the Account Mapper (UID to Bank account) - NPCI or UID or does the BC need to direct the transaction to a specific bank ab initio?	UIDAI is in the process of identifying/seeking the necessary approvals for the same. Process guidelines shall be communicated to all the stakeholders in due course of time.

27	4	2	10	Dena Bank	It is stated that if the resident provides consent, their information is sent electronically to the Bank of choice for opening the account. RBI, regulator of Banking Services in the country has not directed the Banks to open the account through the electronic data. Whether Banks can open the account on the basis of electronic data received from UIDAI?	Banks should open the accounts on the basis of data provided by us while ensuring compliance to RBI regulations at all times. UIDAI will further work with banks to streamline the account opening process over time.
28	6	3	12	Dena Bank	Setting up of customer service points within timelines as defined under SLA in section 8 below. What all would constitute a 'Customer Service Point'?Please define customer service point.	Refer, definition of CSP under Section 2.1 on Page 5 of RFE document.
29	6.1	1	13	Dena Bank	After collecting all the information from the resident, an Enrolment Identification Number (EID) will be issued to the resident. What would be the complete process/ cycle including user work flow of the aadhaar enrolment.	Please refer to the document titled "Resident Enrolment Process" available at the following link: http://www.uidai.gov.in/images/FrontPageUpdates/ROB/D1%20Resident%20Enrolment%20Process%20Ver%201.2.pdf
30	6.1	b	13	Dena Bank	If the resident wants to link his / her existing bank account, then information with respect to his bank branch name, account number and IFSC code will also be collected from the resident. How the resident will choose Bank Branch of his choice. Whether he knows the details of IFSC codes of the branch where he would like to open the account? Whether enrolment agency will provide him the information regarding Bank, Branch of choice of enrollee?	Details wrt Bank branch and IFSC code will be collected only in case of linking of existing account, in which case resident will have some communication fom the bank which may be used as a reference for taking the details. Resident will not be provided the choice of bank branch in case of new account opening and banks may decide the base branch for the resident on the basis of their business rules.

31	6.1 & 8.1	6 and 2	13 & 15	Dena Bank	Bank will communicate the Bank account number to the resident after activating the account (refer section 8.1). The mandate signed by the applicant for opening the account needs to be available with Branch. Since the signed mandate will be available with the Registrar, how will the Branch opening the account will get the written mandate prior to activating the account and informing the account	UIDAI is only suggesting that the resident be communicated his account number after account activation. The bank may obtain another written mandate from the resident (in addition to the consent provided to UIDAI at the time of Aadhaar enrolment) before account activation, if it is required as per the bank's rules and practices.
32	8.1	2	15	Dena Bank	Empanelled Banks will open all accounts without prejudice. Banks cannot open the accounts of Lunatics or mentally retarded persons. The demographic data during enrolment will not contain this information. Please clarify how the Banks will ensure this aspect.	All the accounts must be opened in accordance with RBI regulations issued from time to time.
33	8.1	3	15	Dena Bank	The account must be opened by the Bank within 30 days from the receipt of data from UIDAI. As per RBI guidelines, KYC is the responsibility of the Bank. The Branch Officials need to verify the photograph, address, signature/ thumb impression and other information given in the application form etc. How will the Branch Officials verify the details prior to opening the account? Who will be responsible if there is any error in demography enrollment ie difference in photograph and fingerprints etc?	Banks are advised to use Aadhaar as KYC as per extant RBI instructions issued on the subject.

34	8.2	3	15	Dena Bank	It is stated that Bank would ensure that Customer Service Points are interoperable and Bank would ensure aadhaar authentication platform. At present CSPs in our Bank are not interoperable. What will be the timeframe by which the Banks will have to ensure that CSPs become interoperable? What exactly is the expectation of UIDAI in regard to interoperability of service points? Whether it is interoperability of hardware or software. An elaboration on the same may be given	It is clarified that only new CSP deployed by bank are expected to be interoperable and using Aadhaar authentication platform. Interoperability signifies ability to service accounts of customers of other banks.
35	8.3	4	15	Dena Bank	Bank will intimate UIDAI in writing within 7 days of opening/linking/rejection of account with reasons for rejection and contact details of the person the resident will need to contact for appropriate action What will be possible reasons for rejection of electronic data? What will be the instructions to operate the account? Whether it will be possible to open a joint 'No Frill' account using electronic data from aadhaar enrolment?	UIDAI will work with the banks to define all possible error codes for rejection as the IT integration is an ongoing process. The account will be a single account, though banks may consider the customer request for converting it to joint account as per its banking policies and practices.
36	9.2	3	17	Dena Bank	Opening of bank account through this process shall be a contract of service delivery between resident and the Bank. The account holders will be able to operate the account using biometric authentication through smart card technology. The Branches of the Bank are not provided with facilities of smart card technology. Hence operations in aadhaar based accounts at branches may pose operational problems. Please clarify?	Banks may use microATMs at the branches; these do not need smart cards for opeartions.

37	6	1	12	Dena Bank	Receiving of electronic data from UIDAI for opening aadhaar enabled account of all the residents in the empanelled district without prejudice whose details are provided by UIDAI In case Bank is not empanelled for a district and the resident submits his consent for opening the account in a particular branch of the bank is such district, what will be the recourse to Bank to open the account?	If bank is not empanelled in a district, the choice for that bank choice for that bank will not be available in that district for account opening.
38				IndusInd Bank	If we issue debit cards to these no-frill accounts, we would be obliged to give 5 free ATM txns pm to these customers (unlike the pay per txn model at other CSP terminals / BC arrangements). These needs to be taken up by UIDAI with RBI, else this would be a dampener to using the debit card technology for the proposed initiative	Banks need to take this decision based on their business rules
39				IndusInd Bank	ATMs would be counted as CSPs; however certain service elements of a CSP viz manual intervention for account activation / deposits may need to be enabled via a warm body placed at these ATMs. RBI's current guidelines do not allow that.	UIDAI recognizes various types of CSPs that allow banks to serve customers through multiple channels, and recognizes that not all channels can carry out all transactions.
40				IndusInd Bank	If we apply for all districts, and in 6 months decide to pull out of 'some centres' either basis no enrollments in the area OR too much enrollment, is there a defined framework for this. We would be interested in knowing the details of this	Refer Question 19.
41				IndusInd Bank	Definition, timeframes and model for 'Interoperability'- do we need to enable customers with accounts at other Banks to be able to deposit / withdraw funds at our CSP branches/ATMs/BCs instantaneously?	Interoperability with Aadhaar can only be enabled when Aadhaar authentication is made available. Thus although ATMs and POS are already interoperable, microATM and BC interoperablity may be implemented as and when guidelines are issued for Aadhaar authentication and BC model by competent authorities. Also, a corrigendum is being issued for enabling interoperability of BC and microATM within 60 days of announcement of policy guidelines of each respectively.

42				IndusInd Bank	If a client has already opened a NREGA a/c with a Bank and during UIDAI enrolment opts for another a/c either with the same Bank or with another Bank, do we have to open a fresh account for the client?	NREGA account of the customer may or may not be Aadhaar enabled. If the customer opts for another bank account with the same bank, the bank may respond back to UIDAI with the existing account number in such a case, and the appropriate code, which will be defined during IT integration. But if the customer desires a new account with another bank (one of the empanelled banks), then a new bank account may be opened.
43				IndusInd Bank	If a customer is able to enroll multiple accounts (of same/different banks) against his UID no – through means other than this registrar based empanelment. If so, to which a/c will the G2P benefits be credited to, who would decide this? If not, how will the UID / Banks ensure that only 1 a/c is maintained against 1 UID no for all benefits to flow in to?	The customer will decide this primary bank account for incoming funds . The architecture for this "Aadhaar Payments Bridge" will soon be published.
44				IndusInd Bank	As per the current BC regulations, the BC can operate only for one Bank in a specified area. With interoperability as a requirement at the CSP level, there would be violation of the current BC regulations. How does UID propose to address this	BC interoperability is dependent on RBI regulations, and may only happen after RBI guidelines are issued with respect to the same.
45				IndusInd Bank	At present only the PSU Banks and Govt entities are eligible to act as registrars, and the PSU banks acting as Registrars by default would get entitled to open the accounts. How would awareness be created at the client level on the list of other empanelled banks. Further, if a client opts to have a choice and go out of the empanelled banks, how would it work out?	Resident can always approach any bank directly to open an account.
46				IndusInd Bank	As the CSPs are remunerated on a part fixed and part transaction basis, how would the cost get shared between the Bank which owns the BC/CSP and the Bank which has used the services of the BC/CSP.	This may be decided by banks and the network together, just like in NFS / Mastercard / Visa.

47				IndusInd Bank	As most of the no frill accounts might be dormant till such time the cash subsidies get routed by the Govt, will the Banks get time to observe the status of activity in the account and decide on the case load of 2000 per CSP or would it have to be with immediate effect.	SLAs defined in the RFE wrt to CSP are applicable. However, it may be mentioned that the small accounts while benefitting from the cash subsidies, could nevertheless be transacted out of personal savings howsoever small.
48				IndusInd Bank	There is a suggested (not mandated) compensation structure by RBI on the CSPs., However, some of the State Govt's are suggesting some minimal payouts to the CSPs. Does UIDAI stipulate any minimum amount for the CSPs as compensation.	UIDAI does not have a view in this regard.
49	6.1	1	13	ICICI Bank	Can bank do separate enrollments of clients parallel to UIDAI enrollments? If yes, can banks send the details of account opening to the resident along with the Aadhar letter?	This query is not relevant to the current RFE process
50	6.1	1	13	ICICI Bank	How a contract/agreement between bank and resident will be established for account opening, because as per process Bank is supposed to open account based on information provided by UIDAI?	UIDAI is only a facilitator for bank account opening by the resident. The contract/agreement is between the bank and the resident and the banks are free to collect any other information from the resident, if required as per their banking policies and practices.
51	6.1	5	13	ICICI Bank	Can bank open account solely on basis the resident information provided by UIDAI? Is regulatory approval in place? Is it ok if the bank does not get and Account Opening Form (AOF) signed by the customer.	Refer Question 50
52	8.2	3	15	ICICI Bank	i) Does this mean customer service points (CSPs) of the same bank are interoperable or CSPs of different banks are interoperable? ii) As per BC regulations each BC service points should be an exclusive outlet for the particular bank.	i) CSPs should be interoperable across banks in this context, ii) RBI regulations issued from time to time with respect to BC model shall be applicable. The UIDAI consultations with State Governments reveal that for welfare payments to flow through the BC based banking model, the CSPs must be a) stationary and b) operate out of public places such as gram panchayat office, CSCs, marketplaces, etc.

53	8.2	4	15	ICICI Bank	Aadhar authentication platform requires real time connectivity, how shall we tackle this issue in remote villages where connectivity is not available?	UIDAI's authentication envisages online connectivity. Banks would take their decision based on business rules and economic viability in remote villages
54	11	-	22	ICICI Bank	Is the Bank required to sign an MoU for the said partnership?	No.
55	9	7	18	ICICI Bank	Please clarify "Other comparable account holder" shall only mean customer enrolled under the BC model ?	"Other comparable account holder" refers to other 'No-frills' account holders.
56				ICICI Bank	In case the customer does not declare that he already has an account with the Bank and chooses an option to open an account with the same Bank, how will be address the problem of multiple accounts of the same customer in the same bank?	The bank shall follow the same rules and procedures as applicable to other types of accounts, in this regard. If bank is able to detect the existing account of the customer, it can notify UIDAI using a return code instead of opening a new account.
57				ICICI Bank	In case a normal branch banking customer wants to link his/ her account with the Aadhaar ID, is the same possible. If yes, can such a customer do transaction through other modes of transaction like ATM, Cheque, Mobile, Net Banking and Branch banking?	Aadhaar can be linked to any/all accounts of any customer just like PAN card. Bank may service such accounts in the similar manner as other accounts are serviced.
58				ICICI Bank	Can a bank have two separate core banking systems for its normal banking customer's and customer enrolled under the Business Correspondent Model?	UIDAI has no view in this regard. The bank may implement any system that is consistent with RBI regulations. The architecture deployed by the bank must not hamper interoperability.
59				ICICI Bank	What shall be the type of relationship between the Bank and UIDAI?	Refer Section 9 of RFE

60	5				State Bank of India	District is made unit of empanelment plan Banks under Finmin and RBI directives distribute areas villagewise; plans and targets are accordingly handled in the ecosystem. Any bank as registrar is not well placed to open and serve UID based accounts in areas allotted to other banks. One bank-one district may be a good model but both Govt and banks want competition to improve deliveries for people. State Govts prefer one bank per district to ease Govt efforts and co-ordination. However UID wants multiple banks to be available to residents for account opening (as to be provided in data collection and software) and to serve this need provides for one branch per district and 2000 accounts per BC outlet to be the delivery thresholds which are not stringent. If these two are obeyed, availability of preferred bank's BC (any BC has to be owned and appointed by a bank and not multiple banks) in commutable vicinity for residents will mostly not happen. To solve this, the most desirable solution can be a shared BC network owned by a third party who provides UID based basic cash-in, cash-out and remittance beyond which people must go to a bank branch. Co-ordination between banks and such provider may happen only centrally. The agency	This is a viewpoint of the bank and not a clarification sought.
61	6.1.1.a & b				State Bank of India	Resident indicates existing bank account for linkage to UID Verification of ownership of such account against such biometrics or otherwise is systemically not provided or available. Needs process development. Perhaps these residents should register at their bank branches/facilities and banks have to develop secure processes.	UIDAI is only facilitating the linking of the account, but the responsibility for correctness lies with the banks. Bank may take any additional documents, if required, to verify the correctness of the individual to enable linking of his account.UIDAI will work with the banks to streamline the account opening process.

62	6.1.5				State Bank of India	UID sends KYR data to bank for account opening Will UID maintain account mapper, do a de-dup of UID linked accounts of resident across banks and then send? Who builds operates maintains the account mapper?Collection of KYR+ data will entail UID verification and re-enroll camps by banks or residents travelling to banks (long distances by one branch per district criteria)?	UIDAI will facilitate the creation of the mapper as part of the architecture of the "Aadhaar payments bridge". Details of this architecture will be published shortly
63	8.3.1				State Bank of India	Bank intimates back UID in writing? Why not upload back a file with a 'status' field added (values permitted can be defined for all by UID)?	UIDAI envisions that banks will upload the file back with status codes about opening and linking bank accounts
64	8.4				State Bank of India	Govt may provide a list of Aadhar numbers … Govt should deliver an electronic file as per bank's format not a manual list, and preferably through a network.	Each government would work out its own mechanism. However, UIDAI is talking to the partners to provide electronic files.
65					State Bank of India	All manual processes and proofs of payments called for by Govt depts. Should be discontinued in favour of an electronic file of payments of day to be uploaded by banks centrally for Govt to download. Such sites may be developed and run by respective paying depts. Or a common agency (say NIC) as the Govt depts. May kindly consider to discuss and decide.In this way both side data entry mistakes/tampering/mismatch possible despite UID can be avoided.	The Aadhaar Payments Bridge envisaged may address some of the concerns raised. UIDAI will also establish a consultation process with each State/UT to operationalize and synergize the proposed arrangements.

66	9.1, last para			State Bank of India	Opening bank account ..between resident and bank … The dropdown may have for any reason name of bank not planning outlets at/near a particular place. How to ensure this is first resolved that all options received are not repudiable by any bank?	Question not clear.
67	9.2.1.			State Bank of India	Account opening process How to include people who have UID and later want UID enabled accounts? Also AEBA (though No Frill) to any or all types of people or only to FI targeted ones? Clear mention will help.	If a resident already has Aadhaar and a bank account, he can Aadhaar-enable the account by contacting the bank directly too. AEBA through this RFE will be a 'No-frills' account and all the RBI regulations issued wrt 'No-frills' accounts shall be applicable to such accounts as well.
68	16			State Bank of India	While UID provides basic KYR and desires accounts opened by banks for which KYR+ data for the same are not considered, UID seems to require back some customer data (relative name, relationship, mobile no., email ID, which are neither collected by Regitrar during enrollment, nor mandatory for account opening and mostly not with the banks. These seem to be required by some other authorities for uses not known and as such banks should not be asked to collect these and send these (data sharing and privacy issues). There will be resources issues in these also, which somebody should pick up. Also some fields need clarification as to permitted values.	Refer Section 16.3 on page 34 of the RFE document, fields like relative name, relationship, mobile number etc are conditional/optional fields and passed on to the bank only if provided by the resident.
69	Overall			State Bank of India	The UID initiative is very good. May be it will be more helpful if a common KYR+ for all is attempted to be agreed around for all agencies to adopt and share through UID, and a common scale of charges for EAs settled. A multi-registrar state-district level supervisory committee can be the second step to push this through.	UIDAI is following the guidelines for data fields as laid down by the DDSVP Committee. The link to the same is provided below: http://www.uidai.gov.in/UID_PDF/Committees/UID_DDSVP_Committee_Report_v1.0.pdf

70	3	9	8	Syndicate Bank	UIDAI's Authentication policy Whether all authentication requests are to be routed through NPCI ?	UIDAI is in the process of defining its authentication policy. UIDAI will provide necessary flexibility to the banks.
71	4	2	10	Syndicate Bank	Banks to partner with UIDAI for opening the accounts Whether there is a cap/ restriction on the no. Banks in a particular district ? If not, please clarify that Bank having maximum no. of branches in a district will appear on the TOP in the pull down menu. Alternatively, the pull down menu for selection of Banks is to be based on the no. of Branches in that district.	UIDAI has not provided any cap/limitation on the number of banks in a district. UIDAI envisages that the bank names would come in the alphabetical order Refer Section 7 on page 14 of RFE document, the case for bank with maximum number of branches will be considered only for allocation of accounts in cases where Aadhaar has been issued before empanelment.
72	6	6	13	Syndicate Bank	Bank to communicate the Bank A/c no. to resident /UIDAI, on activating the account, as per the time lines. Bank has to preserve hard copy of AOF with signature and other details like nomination etc. Unless these formalities are completed, the account can not be activated. Suggested to inform the account no. to customer/ UIDAI with the condition to activate the account, during the first visit of the customer to the Bank.	UIDAI is only a facilitator for bank account opening by the resident. Banks are free to collect any other information from the resident, if required as per their banking policies and practices. It may also be mentioned that banks may devise their own processes and policies with respect to time frame for intimating the customer/UIDAI within the timelines specified by UIDAI.

73	8	8.2	15	Syndicate Bank	Customer Service Point: Bank to set up one CSP for every 2000 accounts opened 1. Considering the geographical spread of a district, 2000 a/c for every CSP may not be feasible. The cap may be suitably increased. 2. In case of acquired txns of other Banks, details of charges to be paid to acquirers, if any. Any free txns are to be allowed to the customer on monthly basis, like 5 free ATM txns per month in case of off-us transactions.	1. The number of 2000 accounts per CSP is on average, per district. The State Governments in consultations with UIDAI expressed the desire to have an equitably spread out BC network across the State as a prerequisite for disbursing Government payments through BCs. This is to ensure that at least one BC is deployed in each gram panchayat. In cases where no particular bank has more than 2000 accounts, UIDAI will co-ordinate with the banks on BC deployment. 2. Charges are to be determined by banks/ aggregators as per RBI guidelines.
74	13	13.1	30	Syndicate Bank	Proforma-1 Excel sheet containing list of all state/district be provided	Provided on the UIDAI website
75	13	13.2	31	Syndicate Bank	Proforma-2 Census code of all state/district/ villages as per FI Plan be provided as per the latest census.	Provided on the UIDAI website
76	13	13.3	31	Syndicate Bank	Proforma-3 IFSC code is available only for NEFT enabled branches. IFSC code shall be kept blank, for Non-NEFT enabled branches.	Corrigendum is being issued for the same.
77	16	-	34	Syndicate Bank	Data in xml format Test data in XML format be provided for developing the requisite software module for opening the account.	Technical specifications are published on the UIDAI website. Banks may get in touch with UIDAI for further clarity.
78	-	-	-	Syndicate Bank	Type of transactions Please confirm that transactions shall be processed only in an on-line scenario. (No off-line txns)	UIDAI's authentication envisages online connectivity. Banks would take their decision based on business rules and economic viability in remote villages

| 79 | | | | | Himachal Gramin Bank | During discussions, it was clarified that banks which are empanelled as Registrar with UIDAI will get priority over other banks for opening of AEBA irrespective of the fact whether enrolments are being done in the area by the bank or any other Registrar agency. This will be discriminatory to RRBs as they cannot be Registrars. Whereas RRBs are institutions created specifically for Financial Inclusion and Rural Development. As such it is the primary responsibility of RRB of opening AEBA

You may give first option to their RRBs for opening AEBA in the area where RRBs have a presence. In areas where enrolments are being done by Banks as Registrar, the accounts may be allocated to their sponsored RRBs in proportion to the branch network of Registrar Bank and its sponsored RRB. | It is clarified again that banks which are empanelled as Registrar with UIDAI will get priority over other banks for opening of AEBA **ONLY** if the enrolments are being done by them in that area and **NOT** if the enrolments is being done by other Registrars. It may also be noted that the process for choosing a bank is final, and has been arrived at after giving due consideration to such factors. |

80					Himachal Gramin Bank	It was clarified that banks are bound by the Agreement to open one CSP for every 2000 AEBA opened by them. Also all the CSPs should be interoperable; both, within the bank and also between different banks. It was also FI vision of UIDAI that new CSPs will be in the form of BC with HHTs (hand held terminals) to promote Inclusion and Branchless Model The technical solution for such interoperable CSPs (one BC's HHT to another, HHT to normal account & vice-versa etc.) in the case of BCs with HHT is not presently available for even within the bank transactions. Therefore the 'Interoperability' condition be deferred in case where CSP is a BCs with HHT, till such a time a robust solution is available	IBA and UIDAI have worked together in a committee appointed by RBI to define the microATM, the standards of which are available at the following link: http://www.uidai.gov.in/images/FrontPageUpdates/microatmstandardsv1.3.pdf Various vendors already provide compatible devices. PoC is also being conducted with partner banks in Jharkhand on this
81					Himachal Gramin Bank	We are required to set up technical infrastructure for opening / linking of accounts with UIDAI on the data format devised by them (XML Files). IT teams of the bank to start working on developing a IT Interface, as specified by UIDAI for opening / linking of accounts We have only recently migrated to CBS and our Data is hosted at Sponsor Bank's Data Center at New Delhi. The IT support extended by sponsoring bank is for CBS only. We do not have inhouse IT expertise required for data integration and setting up of IT Interface. In order to acquire the expertise and setting up of IT Interface, we require funding help from UIDAI. We would like to know the procedure for availing the same	This is outside the purview of this RFE and banks would have to take their own decisions. UIDAI would help the banks in ensuring technical integration.

82				Himachal Gramin Bank	During discussions it was pointed out that RRBs do not have IFS Codes as they are not presently participating in RTGS / NEFT. In view of this can an alternate Bank / Branch Identification no. like BSR Code be used?	Yes. IFSC codes will be used as and when they are issued to the RRBs and the RRBs should inform UIDAI the same in due course of time.
83				Himachal Gramin Bank	We were informed in the meeting that the UIDAI is presently issuing one lakh UID no.s per day. It intends to issue ten lakhs UID no.s per day from October 2011 and achieve a target of 60 Crore UID enrolments by 2014. Banks are required to set up infrastructure for the task of opening / linking accounts as per the time schedule specified and keep with the enrolment targets. Necessary Key Management System, Digital Signatures etc. should be put in place by the bank for the purpose. Keeping in view the large volumes of accounts to be opened or linked in the strict time frame defined in the SLA, and to assure Quality of Data and Service, we will have to set up dedicated infrastructure for hosting a large number of accounts. This involves of setting up of dedicated FI Server for storing AEBA data, Back Offices for opening / linking of large no. of accounts, KMS Management, Digital Signature, genetration of MIS, Interface with UIDAI. For this we require funding help from UIDAI. We would like to know the procedure for availing the same.	This is outside the purview of this RFE and banks would have to take their own decisions. UIDAI would help the banks in ensuring technical integration

84					Himachal Gramin Bank	The Inter Ministerial Group Report calls for setting up of common national level infrastructure like Account Mapper, INFAST (interoperable infrastructure for accounting small Transactions), IML (India Money Line), REMIT (Realtime Micro Transactions). Interoperability of CSPs will be achieved only after setting up of such Infrastructure. As UIDAI is playing an active role in planning and implementation of the these infrastructure, we shall be benefitted if UIDAI shares the Technical Model and Implementation Schedule of these infrastructure with banks so that they can plan to align themselves with such infrastructure from the beginning.	Technical specifications are published on the UIDAI website. UIDAI will try and facilitate technical implementation after empanelment of banks with UIDAI. Below links may be referred for technical specifications: http://uidai.gov.in/images/FrontPageUpdates/aadhaar_authentication_api_1.2_4dec.pdf http://uidai.gov.in/images/FrontPageUpdates/microatmstandardsv1.3.pdf Further technical clarifications shall be put up on UIDAI website from time to time.