



अनन्ता गोपाल दास
मुख्य महाप्रबंधक
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Chief General Manager

पेंशन निधि विनियामक और
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CIRCULAR

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To all Atal Pension Yojana Service Providers
(All Banks and Department of Post)

**Sub: Onboarding of Atal Pension Yojana on DBT platform -Aadhaar seeding implementation-
reg.**

The Office Memorandum no F No. 11/14/2016-PR (as attached) dated 5th December issued by Department of Financial Services (DFS), Ministry of Finance (MOF), advises that APY is included under Direct Benefit Transfer (DBT) platform. It has been decided that all the DBT disbursements under APY to be made Aadhaar linked and the onboarding exercise under DBT Platform is to be completed by 31st March 2017.

2. In view of the above, Aadhaar number of the beneficiary needs to be seeded in APY PRANs. All government benefits (government co-contribution) under APY from FY 2016-17 will be disbursed through DBT Platform. All APY Service Providers are advised as follows,

1. Update the Aadhaar numbers of the subscribers in the PRAN account if already available.
2. Obtain physical request cum consent from the APY subscribers whose Aadhaar details are not available along with a self-attested photocopy of Aadhaar card for seeding of Aadhaar against the PRAN and associated SB Account.
3. Monitor the progress of the Aadhaar seeding in APY PRAN so as to complete the activity within the stipulated timeline.

3. The accounts which are opened before 31st March 2016 are to be aadhaar seeded on priority since the Gol co-contribution is payable only to those accounts if otherwise eligible. The aadhaar of accounts opened post 31st March 2016 may be taken up subsequently.

4. A detailed on boarding process flow is placed at Annexure A for ready reference. For any further queries, the following officials may be contacted,

1. Shri Rupam Nath, Dy. Manager, PFRDA at rupam.nath@pfrda.org.in

2. Shri Prasenjit Mukherjee, Asst. Vice President, NSDL eGovernance Infrastructure Ltd at PrasenjitM@nsdl.co.in

Yours sincerely


(Shri Ananta Gopal Das)

Chief General Manager

Annexure A

Procedure for Seeding of Aadhaar in APY Accounts

A. The APY subscribers for whom Aadhaar is available in CBS of Banks

- For the APY subscribers whose Aadhaar is available in Core Banking System (CBS), Banks shall prepare a file from APY module (format prescribed by CRA) for Aadhaar seeding. The specific file format for Subscriber details modification (which includes Aadhaar) was shared with the APY-SPs. The file will have details such as PRAN and Aadhaar.
- Bank shall upload the same in the CRA system as part of EOD process similar to Subscriber registration.
- A declaration may be provided by Bank Officials that *Aadhaar details provided are as available in the Bank records*
- On successful upload of file in the CRA system, the Aadhaar will get updated for the relevant PRANs in CRA system.

B. The APY subscribers for whom Aadhaar is not available in CBS of Banks

- The Subscriber will submit a physical request to the associated Bank for Aadhaar seeding.
- Alongwith the physical request, the Subscriber will provide self attested photocopy of Aadhaar card (for verification purpose). In the said request, the Subscriber shall also provide his / her consent for seeding of Aadhaar against the PRAN.
- On receipt of request, the Bank Official will verify the PRAN with the copy of Aadhaar card. On successful verification, the Bank Official shall accept the request.
- For the accepted requests, Bank shall generate and upload the file as mentioned in the process A above.

Rejection Handling:

- If Aadhaar is not valid the same will get rejected with proper message.
- In case the Aadhaar (for a Subscriber) submitted already exists in the system, then the system will provide a pop-up that Aadhaar already updated against the PRAN and the Aadhaar will not be seeded for the particular PRAN. Such issues will be resolved as part of exception handling and the process for the same can be decided later.