

Government of India  
Ministry of Finance  
Department of Financial Services

**RAJYA SABHA**

Unstarred Question No. 860

To be answered Tuesday, July 30, 2024/ Sravana 8, 1946 Saka

**Aadhaar enabled payment system**

860 # **Shri Rambhai Harjibhai Mokariya:**

Will the Minister of **Finance** be pleased to state:

- (a) whether co-operative banks are being given some relaxations for onboarding on Aadhaar enabled payment system;
- (b) whether all types of co-operative banks are eligible to use this system;
- (c) if so, the details thereof; and
- (d) the kind of facilities co-operative banks be able to provide through this Aadhaar enabled payment system?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) Cooperative banks, including State and District Cooperative banks, can make use of the Aadhaar Enabled Payment System (AePS) through Authentication User Agency (AUA) and Sub- AUA model of Unique Identification Authority of India (UIDAI).

Aadhaar Data Vault (ADV) is one of the requirements for onboarding banks onto the AePS platform. UIDAI has allowed a few cooperative banks to use shared ADV in lieu of dedicated ADV, which has led to substantial cost savings.

To promote quicker onboarding by leveraging the similar architectures, banks are grouped into clusters based on shared Application Service Providers (ASPs), Switch and CBS for certification (testing). Also, the cost of certification for these banks to AePS is relaxed under cluster model.

(b) to (c) RBI has informed that all types of cooperative banks are eligible to use this system, provided that they have a valid Authentication User Agency (AUA) or Sub-AUA license from UIDAI.

(d) The cooperative banks provide various services viz. cash deposit/withdrawal, balance enquiry, fund transfer, benefits under DBT for various social security schemes etc., to the account holders through Aadhaar Enabled Payment System.

\*\*\*\*\*