Office Memorandum

Subject: Seeding of bank accounts of pensioners with Aadhaar numbers—reg.

Kindly refer to O.M. no. 1/18/2015-P&PW (E) dated 10.03.16 suggesting for providing multiple bank accounts seeding with Aadhaar number. Following points may be noted in this regard:

(i) DBT Mission has requested D/o Financial Services to examine the possibility of seeding PMJDY account with Aadhaar number to be used as primary account (single account) for all government benefits to be transferred.

(ii) The present design of NPCI mapper provides for all payments to single bank account seeded to Aadhaar number under Aadhaar Payment Bridge (APB), though multiple accounts can be linked Aadhaar.

2. In view of above, DP&PW may examine possibility of converting Pensioners’ accounts into PMJDY account. Regarding the issue of payment to multiple accounts through APB, the matter may be taken up with DFS, NPCI and UIDAI.

Secretary, M/o Personnel, Public Grievances, and Pension, D/o Pension & Pensioners’ Welfare, Lok Nayak Bhawan, New Delhi.

Copy to (along with copy of cited O.M. no. 1/18/2015-P&PW (E)):

1. Secretary (Financial Services)
2. DG UIDAI – This is with reference to telephone discussion with Secretary (Coordination)