

एमआरओ/डीओएस/डीएके/2024-25/03882  
16 दिसंबर, 2024

सभी पंजीकृत आवास वित्त कंपनियाँ

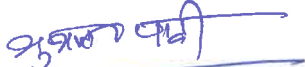
महोदया/ महोदय,

**बैंकों और वित्तीय संस्थानों के साथ निष्क्रिय आधार साझा करने पर वित्तीय सेवाएं विभाग का संचार**

यह उपर्युक्त विषय पर वित्तीय सेवाएं विभाग, वित्त मंत्रालय के पत्र संख्या F. No. 7/59/ 2024-BOA-I दिनांक 13 सितंबर, 2024 के संदर्भ में है (प्रति संलग्न है)।

2. सभी आवास वित्त कंपनियों को सलाह दी जाती है कि वे संलग्न पत्र की सामग्री पर ध्यान दें और इस संबंध में उचित कार्रवाई करें। कृपया इसकी प्राप्ति की सूचना दें।

भवदीय

  
(एस.के. पाठी)

महाप्रबंधक

पर्यवेक्षण विभाग

संलग्न: वित्तीय सेवाएं विभाग का पत्र संख्या F. No. 7/59/ 2024-BOA-I दिनांक 13 सितंबर, 2024

F. No. 7/59/2024-BOA-I  
Government of India  
Ministry of Finance  
Department of Financial Services

Jeevan Deep Building, 3<sup>rd</sup> floor,  
Sansad Marg, New Delhi -110 001  
Dated: 13<sup>th</sup> December 2024

To:

1. The Home Secretary, Ministry of Home Affairs
2. The Reserve Bank of India
3. All Public Sector Banks
4. All Private Banks
5. All Foreign Banks
6. All India Financial Institutions (AIFIs)
7. All Cooperative Banks
8. All Non-Banking Financial Companies (NBFCs)
9. All NBFC-Micro Finance Institutions
10. All Regional Rural Banks
11. All Housing Finance Companies registered with National Housing Bank
12. All Credit Information Companies
13. All Local Area Banks
14. All Small Finance Banks and Payment banks

Subject: Sharing of Deactivated Aadhaar with Banks and Financial Institutions

Madam/Sir,

Considering uniqueness & integrity of the Aadhaar data, it can be used for the security purposes including verification of account holder of banks and financial Institutions.

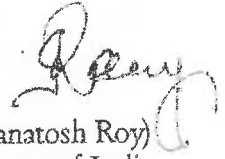
2. In this regards issue of sharing of information related to deactivated Aadhaar data with banks and financial institution has been discussed with UIDAI, wherein UIDAI informed that if banks seek deactivated Aadhaar data, UIDAI will provide such data subject to the signing an MoU/Agreement by each bank, as provided for in Regulation 9(3A) of the Aadhaar (Authentication and Offline verification) Regulations, 2021.

3. Regulation 9(3A) of the Aadhaar (Authentication and Offline verification) Regulations, 2021, contains an enabling provision under which the Deactivated Aadhaar(s) can be shared by the UIDAI with requesting entity. The said regulation read as: -

*“Where the requesting entity has entered into a Memorandum of Understanding or agreement with the Authority for the performance of authentication with update of status regarding whether an Aadhaar number previously submitted has been subsequently omitted or deactivated or re-activated, in the event of such Aadhaar number being omitted or deactivated or such a deactivated Aadhaar number being re-activated, the Authority shall send a subsequent digitally signed appropriate response, along with related technical details.”*

4. The deactivated Aadhaar data will be useful for the banks and financial institutions to undertake enhanced customer due diligence and to prevent misuse of bank accounts. With having access to the deactivated Aadhaar data, such accounts may also be deactivated/closed, if required

5. In light of above, all the banks and financial institutions are advised to take appropriate action in this regard.



(Jnanatosh Roy)

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