

To

**Principal Secretary / Secretary  
(In-Charge of Mahatma Gandhi NREGA)  
All States/ UTs**

**Sub: MGNREGS – All workers to have individual accounts on CBS platform  
(Core Banking System). - Regarding.**

Sir/Madam,


In line with the decision of the Government to make Aadhaar based DBT payments it is essential that the accounts of the beneficiaries are on CBS platform and also mapped to the NPCI mapper.

2. Under MGNREGA the accounts of the workers may have been opened as joint /individual with registered family members in either bank/ Post Office. However, some states while implementing DBT have come across and reported the issue of banks not seeding multiple Aadhaar numbers of all the joint account holders of the same account.

3. The Ministry took the matter with Department of Financial Services (DFS) and vide letter dated 01<sup>st</sup> August, 16 (**Enclosed**) DFS has shared that **individually the joint account cannot be operated unless the joint account is conditional with operating instructions of "either or survivor"**. This is the reason as to why the bank are not seeding the Aadhaar numbers in the joint accounts.

3. In order to expedite the Aadhaar based DBT implementation, States/ UTs are requested to **open individual accounts on CBS platform of each of the MGNREGA beneficiaries**. A detailed analysis of share of accounts in Bank and Post office and position of joint accounts is enclosed (**Annexure-A**).

**Encl: As above**

  
(Aparajita Sarangi)  
Joint Secretary (MGNREGA)

16/8/16

## ANALYSIS: SHARE OF BANK Vs POST OFFICE A/c WITH JOINT A/c IN BANKS [11Aug2016]

(1) States in **RED** have Bank A/cs less than 85%.

(2) States needs to open Individual Accounts of workers

#	STATES	Total A/c in Bank+ PO	Total Bank A/c	Total PO A/c	%age Bank A/c	%age PO A/c	No of Joint account in banks	%age Joint Bank A/c
1	ANDHRA PRADESH	79,85,649	4,32,337	75,53,312	5%	95%	569	0%
2	ARUNACHAL PRADESH	91,507	69,316	22,191	76%	24%	859	1%
3	ASSAM	24,98,164	21,43,950	3,54,214	86%	14%	3,80,965	13%
4	BIHAR	34,03,628	25,85,894	8,17,734	76%	24%	2,97,468	12%
5	CHHATTISGARH	53,05,499	30,50,363	22,55,136	57%	43%	64,074	2%
6	GOA	10,683	10,683	0	100%	0%	45	0%
7	GUJARAT	12,86,523	9,27,015	3,59,508	72%	28%	2,63,193	28%
8	HARYANA	5,43,338	5,29,499	13,839	97%	3%	81,516	15%
9	HIMACHAL PRADESH	8,41,792	8,21,579	20,213	98%	2%	40,038	5%
10	JAMMU AND KASHMIR	12,81,652	12,78,054	3,598	100%	0%	42,671	3%
11	JHARKHAND	23,56,532	14,98,316	8,58,216	64%	36%	1,35,503	9%
12	KARNATAKA	29,75,876	29,75,823	53	100%	0%	18,50,836	62%
13	KERALA	21,47,884	20,79,716	68,168	97%	3%	4,817	0%
14	MADHYA PRADESH	50,64,347	44,09,146	6,55,201	87%	13%	19,63,277	45%
15	MAHARASHTRA	38,11,548	29,37,268	8,74,280	77%	23%	2,91,841	10%
16	MANIPUR	2,70,791	2,53,178	17,613	93%	7%	6,562	3%
17	MEGHALAYA	1,97,449	1,70,323	27,126	86%	14%	12,779	8%
18	MIZORAM	1,84,181	1,33,995	50,186	73%	27%	50,892	35%
19	NAGALAND	381	380	1	100%	0%	1	0%
20	ODISHA	41,16,760	35,50,916	5,65,844	86%	14%	2,86,706	8%
21	PUNJAB	8,17,937	8,10,891	7,046	99%	1%	38,641	5%
22	RAJASTHAN	82,18,535	75,78,163	6,40,372	92%	8%	4,81,792	6%
23	SIKKIM	85,012	79,576	5,436	94%	6%	5,860	7%
24	TAMIL NADU	87,21,945	87,21,848	97	100%	0%	76,123	1%
25	TELANGANA	52,57,135	18,26,317	34,30,818	35%	65%	0	0%
26	TRIPURA	6,57,770	6,57,308	462	100%	0%	3,76,935	57%
27	UTTAR PRADESH	1,00,85,700	1,00,34,010	51,690	99%	1%	6,45,132	6%
28	UTTARAKHAND	8,59,055	7,84,410	74,645	91%	9%	42,463	5%
29	WEST BENGAL	1,17,69,460	1,00,08,612	17,60,848	85%	15%	9,03,734	9%
30	A AND NICOBAR	3,100	2,955	145	95%	5%	63	2%
31	LAKSHADWEEP	1,057	299	758	28%	72%	0	0%
32	PUDUCHERRY	50,583	50,583	0	100%	0%	54	0%
	<b>NATIONAL</b>	<b>9,09,01,473</b>	<b>7,04,12,723</b>	<b>2,04,88,750</b>	<b>77%</b>	<b>23%</b>	<b>83,45,409</b>	<b>12%</b>

मदनेश कुमार मिश्रा  
संयुक्त सचिव  
Madnesh Kumar Mishra  
JOINT SECRETARY



भारत सरकार  
वित्त मंत्रालय  
वित्तीय सेवाएँ विभाग  
१०, पार्लियामेन्ट स्ट्रीट,  
नई दिल्ली-११००११

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D.O. No. 21/9/2009-FI (Part) (C-59330)

August 1, 2016

Dear Sir,

Please refer to your D.O. No. M- 12014/2/2015-MGNREGA-V (344637) dated July 4, 2016 regarding issue of seeding of Aadhaar Numbers of MGNREGA beneficiaries having Joint Account.

2. The issue has been examined in consultation with National Payment Corporation of India (NPCI) and Indian Banks' Association (IBA). NPCI has informed that if a joint account is mapped with Aadhaar number of one of the account holders in a joint account, in such cases depending on the operating instructions of the account, the benefits credited to the account will be available for all the account holders for utilization. If fundamentally this is fine with the Government, then the banks can map the Aadhaar number to the relevant customer ID of the customer having joint account with a provision to un-map the Aadhaar number from that account of the concerned customer in the event of such customer's name being removed from the account.

3. IBA has stated that banks are permitting seeding of Aadhaar number in joint accounts. There is no technical restriction. However, in case of joint accounts where mode of operation is 'Jointly' i.e. not "Either or Survivor", then the beneficiary is dependent on the joint account holder to withdraw the benefits.

3. A copy of comments received from NPCI and IBA are enclosed for information.

4. In this regard, it is opined that if the Aadhaar seeding of joint account has to be done and it should be operable by the persons holding the account jointly then in that case account can only be operated by the persons jointly in whose names account is maintained. Individually the joint account cannot be operated unless the joint account is conditional with the operating instructions of "either or survivor". If it does not violate the schemes of MoRD, the MGNREGA beneficiary can advise their bank branch. These issues needs to be examined by MoRD for further implementation.

With kind regards

Yours sincerely

(Madnesh Kumar Mishra)

Encl: As above

Shri Jitendra Shankar Mathur  
Secretary  
Department of Rural Development,  
Ministry of Rural Development,  
Krishi Bhawan, New Delhi

NPCI/2016-17/NACH/074

July 15, 2016

To

Mr. Govind Ram,  
Financial inclusion (FI),  
Ministry of finance,  
3<sup>rd</sup> floor, Jeevandeep building,  
Sansad Marg,  
New Delhi

Dear Sir,

Sub: Issues in seeding of aadhaar numbers of MGNREGA beneficiaries having joint account - reg

Aadhaar number is a financial address of the customer akin to the bank account number and IFSC code to enable the sender to remit the funds to the intended account/s. Banks generally map the Aadhaar number to definite customer id maintained in the core banking so that in case of removal of that customer id from an account the Aadhaar mapping also can be removed accordingly.

If a joint account is mapped with Aadhaar number of one of the account holders in a joint account in such cases depending on the operating instructions of the account the benefits credited to the account will be available for all the account holders for utilization. If fundamentally this is fine with the government then our view is that the banks can map the Aadhaar number to the relevant customer ID of the customer having joint account with a provision to un-map the Aadhaar number from that account of the concerned customer in the event of such customer's name is removed from the account.

As the matter is concerning the operating procedures followed by the member banks, for good order you may seek the view point of IBA as well and decide accordingly.

Yours faithfully



(Giridhar G M)  
VP & Head - NACH & CTS Operations



Shankar Phansalkar  
28/07



## Indian Banks' Association

No. PS&BT/Govt./717  
21/07/2016

Shri Govind Ram  
Under Secretary to Government of India (FI),  
Ministry of Finance,  
Department of Financial Services,  
Jeevan Deep Building,  
3<sup>rd</sup> Floor, Sansad Marg,  
New Delhi - 110 001.

Dear Sir/Madam,

Issues in seeding of Aadhaar Numbers of MGNREGA beneficiaries having Joint Account - reg.

Please refer to your letter no. F.No. 21/09/2009-FI (Part) (C-59330) dated 8<sup>th</sup> July, 2016 on the captioned subject.

We have to advise that our member banks are permitting seeding of Aadhaar number in joint accounts. There is no technical restriction.

However, in case of joint accounts where mode of operation is not "Either or Survivor" then the beneficiary is dependent on the joint account holder to withdraw the benefits. Therefore it is advisable to open a separate account in the name of beneficiary if the beneficiary makes a request for the same.

This is for your kind information.

Yours faithfully,

K Unnikrishnan  
Deputy Chief Executive

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26/7  
S.P.H.  
P.S. Phani  
26/07