

NPCI/2013-14/NACH/Circular 19

08th October, 2013

To,
All APB System Participating Banks

Deactivation of Aadhaar Numbers in NPCI Mapper for Closed Aadhaar Enabled Bank
Accounts (AEBA)

Madam / Dear Sir,

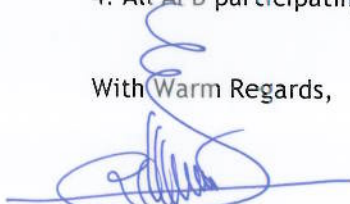
As part of the APB System, all participating banks seed the Aadhaar numbers received from the customers, first in the core banking system of the bank (making the account as Aadhaar Enabled Bank Account (AEBA)) and subsequently in the NPCI mapper on a daily basis.

2. In case, if a customer closes his/her Aadhaar Enabled Bank Account (AEBA), banks should implement a process to deactivate all such Aadhaar numbers from NPCI mapper. This process has to be carried out on a daily basis.

3. This is required to ensure that the Aadhaar numbers seeded in the bank's core banking system are consistent with Aadhaar numbers seeded in the NPCI mapper. This will also ensure that the transactions are correctly routed to the banks for existing accounts and help in reducing the return transactions with the reason "Account Closed or Transferred".

4. All APB participating banks are advised to make a note of the same and ensure compliance.

With Warm Regards,



(Giridhar GM)

VP & Head - NACH & CTS Operations