F. No. K-11020/217/2018-UIDAI (Auth-I)

Government of India
Ministry of Electronics and Information Technology
Unique Identification Authority of India

3rd Floor, UIDAI HQ Building, Bangla Sahib Road, Behind Kali Mandir, Gole Market, New Delhi - 110001

Dated: 16th May 2018

CIRCULAR No. 05 OF 2018

Sub: Classification of Global AUAs and Local AUAs.

With increasing use of Aadhaar number as an identity document, it is important to ensure security of Aadhaar numbers. Therefore, collection and storage of Aadhaar numbers by various entities needs to be controlled to address privacy concerns.

- 2. In this regard reference is invited to this office circular no. K-11020/217/2018-UIDAI (Auth-I) dated 10.01.2018 wherein the process of Virtual ID, UID Token and Limited e-KYC was described in detail. It is clarified that VID and UID Token are aliases of Aadhaar number and therefore can be used in lieu of Aadhaar number in most cases. Moreover, use of VID and UID Token provide more secure data usage and storage solution. It was also mentioned that UIDAI will categorize all AUAs (includes KUA wherever applicable) into two categories Global AUAs and Local AUAs. Only Global AUAs will have access to full e-KYC with Aadhaar number, while other entities viz. Local AUAs shall have access to Limited e-KYC and will not be allowed to store Aadhaar number. UIDAI has already provided new API v2.5 documents for implementation of Virtual ID, UID Token and full / limited e-KYC.
- 3. **Global AUAs:** There are certain AUAs which are mandated by specific laws or regulations to authenticate their customers with Aadhaar number. With few exceptions, in general such entities fall under categories 1 and 2.1 of Schedule A of Aadhaar (Authentication) Regulations, 2016. There could however be some entities which though might be required by a law or Regulation to verify their clients with Aadhaar number but may not have requisite security systems required for using and storing Aadhaar numbers. Such entities have therefore been precluded from the list of Global AUAs. The Global AUAs shall ensure the following:
 - a. Global AUAs will be allowed to store Aadhaar numbers in their database through data vaults only. They will have to strictly comply with the provisions of Aadhaar Act, Regulations and various instructions issued by UIDAI from time to time which inter alia require setting up of Aadhaar data vault, HSM, timely submission of security audit report of their systems to UIDAI etc. Any noncompliance would result in cancellation of their license key and termination of their Agreement.

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- b. Global AUAs shall determine applications which do not require Aadhaar number and in that case, they should use only VID with UID Token and avoid using Aadhaar number. This will help them avoid setting up Aadhaar Data Vault as they would not be storing Aadhaar number.
- c. UIDAI from time to time will evaluate AUAs and based on the requirements may re-asses the list of Global AUAs and stop providing Aadhaar number in the response of e-KYC.
- 4. **Local AUAs:** The AUAs which are not mandated by law to verify their clients with Aadhaar number or which are not in a position to ensure security of Aadhaar numbers in their database or which do not have enough justification to authenticate identity through Aadhaar numbers have been classified as Local AUAs. Local AUAs must use VID for performing OTP based authentication. They may however use Aadhaar number for biometric authentication. They shall not be allowed to store Aadhaar number in their databases.
- 5. AUAs so far classified as Global/Local AUAs have been shown in Annexure I. Remaining AUAs are requested to provide the information as per Annexure II. These AUAs will be classified later after evaluation of the information submitted by them.
- 6. The AUAs shall make necessary changes in their authentication systems for use of Virtual ID, UID Token, and Limited e-KYC. As per this office circular dated 1.05.2018, all AUAs shall have to fully migrate to the new system by 1.07.2018, failing which their authentication services will be discontinued and financial disincentives will be imposed.

Enclosed: Annexure I & II

(Yashwant Kumar)

Assistant Director General

To,

All AUAs and ASAs

GLOBAL AUAs

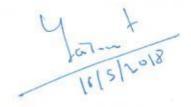
(a) Scheduled Commercial Banks - Regulated by RBI

S. No.	AUA Name	S. No.	AUA Name
1	Allahabad Bank	25	Karnataka Bank Limited
2	American Express Banking Corp.	26	Kotak Mahindra Bank Ltd.
3	Andhra Bank	27	Oriental Bank of Commerce
4	AXIS Bank	28	Punjab and Sind Bank
5	Bandhan Bank Limited	29	Punjab National Bank (PNB)
6	Bank of Baroda	30	Ratnakar Bank (RBL Bank Limited)
7	Bank of India	31	South Indian Bank Ltd
8	Bank of Maharashtra	32	Standard Chartered Bank
9	Bharatiya Mahila Bank	33	IndusInd Bank
10	Canara Bank	34	Jammu & Kashmir Bank
11	Catholic Syrian Bank	35	State Bank of India
12	Central Bank of India	36	Syndicate Bank
13	City Union Bank Limited	37	Tamil Nadu Mercantile Bank Ltd.
14	Corporation Bank	38	The Federal Bank Ltd
15	DBS Bank	39	The Hongkong and Shanghai Banking Corporation Limited, India (HSBC)
16	DENA Bank	40	The Karur Vyasya Bank Limited
17	Deutsche Bank	41	The Lakshmi Vilas Bank Limited
18	Development Credit Bank Limited (DCB Bank Limited)	42	The Nainital Bank Limited
19	HDFC Bank	43	UCO Bank
20	ICICI Bank	44	Union Bank of India
21	IDBI Bank	45	United Bank of India
22	IDFC Bank	46	Vijaya Bank
23	Indian Bank	47	Yes Bank
24	Indian Overseas Bank		

(b) Payment Banks - Regulated by RBI

S. No.	AUA Name	S. No.	AUA Name	
1	Aditya Birla Idea Payments Banks Limited	3	Jio Payments Bank Limited	
2	Paytm Payments Bank Limited	4	Fino Payments Bank Limited	

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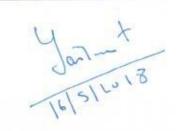
(c) Regional Rural Banks - Regulated by RBI

S. No.	AUA Name	S. No.	AUA Name
1	Allahabad UP Gramin Bank	27	Manipur Rural Bank
2	Andhra Pradesh Grameen Vikas Bank	28	Meghalaya Rural Bank
3	Andhra Pragathi Grameena Bank	29	Narmada Jhabua Gramin Bank
4	Assam Gramin Vikash Bank	30	Odisha Gramya Bank
5	Bangiya Gramin Vikash Bank	31	Pallavan Grama Bank
6	Baroda Gujarat Gramin Bank	32	Pandyan Grama Bank
7	Baroda Rajasthan Kshetriya Gramin Bank	33	Paschim Banga Gramin Bank
8	Baroda Uttar Pradesh Gramin Bank	34	Pragathi krishna Gramin Bank
9	Bihar Gramin Bank	35	Prathama Bank
10	Central Madhya Pradesh Gramin Bank	36	Punjab Gramin Bank
11	Chaitanya Godavari Grameena Bank	37	Purvanchal Bank
12	Chattisgarh Rajya Gramin Bank	38	Rajasthan Marudhara Gramin Bank
13	Dena Gujarat Gramin Bank	39	Saptagiri Grameena Bank
14	Ellaqui Dehati Bank	40	Sarva Haryana Gramin Bank
15	Gramin Bank of Aryavart	41	Sarva UP Gramin Bank
16	Himachal Pradesh Gramin Bank	42	Saurashtra Gramin Bank
17	Jharkhand Gramin Bank	43	Sutlej Gramin Bank
18	Karnataka Vikas Grameena Bank	44	Telangana Grameena Bank
19	Kashi Gomti Samyut Gramin Bank	45	Tripura Gramin Bank
20	Kaveri Grameena Bank	46	Utkal Grameena Bank
21	Kerala Gramin Bank	47	Uttar Bihar Gramin Bank
22	Langpi Dehangi Rural Bank	48	Uttarakhand Gramin Bank
23	Madhya Bihar Gramin Bank	49	Uttarbanga Kshetriya Gramin Bank
24	Madhyanchal Gramin Bank	50	Vananchal Gramin Bank
25	Maharashtra Gramin Bank	51	Vidharbha Konkan Gramin Bank
26	Malwa Gramin Bank	52	Puduvai Bharathiar Grama Bank

(d) Co-Operative Banks - Regulated by RBI

S. No.	AUA Name	S. No.	AUA Name
1	Abhyudaya Co-operative Bank Ltd	9	The Mehsana Urban Co-Operative Bank Ltd.
2	Gopinath Patil Parsik Janata Sahakari Bank Ltd.	10	The Odisha State Cooperative Bank Ltd
3	Janata Sahakari Bank Ltd.	11	The Rajasthan State Co-operative Bank Limited
4	Punjab & Maharashtra Co-operative Bank	12	The Saraswat Co-operative Bank Ltd.
5	Shivalik Mercantile Co Operative Bank	13	The Shamrao Vithal Co Op Bank Ltd.
6	The A.P. Mahesh Co-op Urban Bank Ltd.	14	Thrissur District Cooperative Bank
7	The Cosmos Co-Op Bank Ltd.	15	TJSB Sahakari Bank
8	The Kalyan Janata Sahakari Bank	16	Apna Sahakari Bank Ltd.

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(e) Small Finance Banks - Regulated by RBI

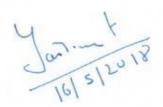
S. No.	AUA Name	S. No.	AUA Name
1	ESAF Small Finance Bank Limited	4	Suryoday Small Finance Bank Ltd.
2	Equitas Small Finance Bank Limited	5	AU Small Finance Bank Limited
3	Ujjivan Small Finance Bank Limited	6	Fincare Small Finance Bank Limited

(f) Insurance Companies (Only Life Insurance) - Regulated by IRDA

S. No.	AUA Name	S. No.	AUA Name
1	Aviva Life Insurance Company India Limited	9	LIFE INSURANCE CORPORATION OF INDIA (LIC)
2	Bajaj Allianz Life Insurance Co. Ltd.	10	PNB Metlife India Insurance Company Limited
3	Bharti AXA Life Insurance Company Limited	11	SBI Life Insurance Co Ltd
4	Exide Life Insurance Company Limited	12	TATA AIA Life Insurance
5	HDFC Standard Life Insurance Company Limited	13	Future Generali India Life Insurance Company Ltd.
6	ICICI Prudential Life Insurance	14	Reliance Nippon Life Insurance Company Limited
7	India First Life Insurance	15	Aegon Religare Life Insurance Company Ltd.
8	Max Life Insurance Co. Ltd.		

(g) Retail Payments and Settlement System

S. No.	AUA Name
	National Payments Corporation of India
1	(NPCI)



Local AUAs

(a) Telecom Operator

S. No.	AUA Name	S. No.	AUA Name
1	Bharti Airtel Limited	5	Bharat Sanchar Nigam Limited (BSNL)
2	Idea Cellular Limited	6	Tata Teleservices Limited
3	Vodafone India Limited	7	Mahanagar Telephone Nigam Limited (MTNL)
4	Reliance Jio Infocomm Limited		

(b) Regulated by National Housing Bank

S. No.	AUA Name	S. No.	AUA Name
1	HDFC Housing Development Finance Corporation Limited	5	ICICI home Finance Company Limited
2	India Shelter Finance Corporation Ltd.	6	Indiabulls Housing Finance Limited
3	Reliance Home Finance Ltd.	7	Tata Capital Housing Finance Ltd.
4	Shriram Housing Finance Limited		

(c) Pre-paid Payment Instruments (PPI) - Regulated by RBI

S. No.	AUA Name	S. No.	AUA Name
1	ITZ Cash Card Limited	4	Oxigen Services (India) Pvt. Ltd.
2	My Mobile Payments Limited (Money on Mobile)	5	Smart Payment Solutions Pvt. Ltd
3	One Mobikwik System Private Limited	6	Reliance Payment Solutions Limited

(d) Certifying Authority, Digital Locker Providers, e-Sign Providers - Regulated by CCA

S. No.	AUA Name	S. No.	AUA Name
1	Sify Technologies Limited	2	Capricorn Identity Services Pvt. Ltd.

(e) Insurance Companies (Non-Life Insurance) - Regulated by IRDA

S. No.	AUA Name	S. No.	AUA Name
1	HDFC Ergo General Insurance Company Limited	4	The New India Assurance Co Ltd
2	Apollo Munich Health Insurance Company Ltd.	5	Bajaj Allianz General Insurance Company Limited
3	Reliance General Insurance Company Limited		

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(f) Non-Banking Financial Companies - Regulated by RBI

S. No.	AUA Name	S. No.	AUA Name	
1	Bajaj Finance Ltd.	14	Muthoot Fincorp Limited	
2	Capital First Ltd.	15	Reliance Commercial Finance Limited	
3	Credila Financial Services Pvt. Ltd	16	Shriram Transport Finance Company Ltd.	
4	Fullerton India Credit Company Limited	17	UAE Exchange & Financial Services Ltd.	
5	Geojit BNP Paribas Financial Services Limited	18	Zen Lefin Pvt. Ltd	
6	Home Credit India Finance Pvt. Ltd.	19	DMI Finance Pvt Ltd.	
7	India Infoline Finance Limited	20	HDB Financial Services Ltd.	
8	Invest India Micro Pension Services Pvt. Ltd	21	Daimler Financial Services India Pvt. Ltd.	
9	Janalakshmi Financial Services Ltd.	22	TVS Credit Services Limited	
10	L & T Finance Ltd.	23	Tata Capital Financial Services Ltd.	
11	Mahindra & Mahindra Financial Services Limited	24	Bharat Financial Inclusion Ltd.	
12	Manappuram Finance Limited	25	SiCreva Capital Services Pvt. Ltd.	
13	Muthoot Finance Limited	26	IVL Finance Limited	

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