

Dr. Ashish Kumar Bhutani, Secretary, M/o
Cooperation today participated in the workshop for
onboarding Cooperative Banks on Aadhaar enabled
Payment Services

It is a significant milestone in advancing the vision of
“Sahkar se Samriddhi” put forth by the Prime Minister
Shri Narendra Modi Ji and carried forward by Union
Minister of Cooperation Shri Amit Shah

Cooperative banks upon integrating Aadhaar-
enabled services will become stronger, modern, and
more empowered institutions

Cooperative banks will become self-reliant financial
institutions, while enhancing their capacity to deliver
Aadhaar-enabled digital services

It will significantly expand the reach of financial
inclusion to rural and semi-urban India

UIDAI (Unique Identification Authority of India) has
introduced a new simplified framework to enable
Cooperative Banks to be onboarded and give a
strong push to last-mile banking and digital inclusion

34 State Cooperative Banks and 351 District Central Cooperative Banks across the country are covered under the framework

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The Secretary, Ministry of Cooperation, Dr. Ashish Kumar Bhutani today participated in the workshop on the revised UIDAI framework for onboarding of Cooperative Banks on Aadhaar enabled Payment Services in New Delhi. UIDAI CEO, Shri Bhuvnesh Kumar, NABARD Chairman, Shri Shaji K.V., officers of the Ministry of Cooperation, UIDAI, NPCI (National Payments Corporation of India), NABARD participated in the workshop. Representatives of all 34 State Cooperative Banks (StCBs) and 351 District Central Cooperative Banks (DCCBs) along with more than 500 participants attended the workshop virtually.



Delivering the keynote address, the Secretary, Ministry of Cooperation, Dr. Ashish Kumar Bhutani said that the initiative marks a significant milestone in advancing the vision of “Sahkar se Samriddhi” put forth by the Prime Minister Shri Narendra Modi Ji Sand carried forward under the dynamic leadership of the Union Home Minister and Minister of Cooperation Shri Amit Shah, by enabling cooperative banks to integrate Aadhaar-enabled services and become stronger, modern, and more empowered institutions.



Dr. Bhutani said that the initiative is expected to empower cooperative banks to expand their role as capable, and self-reliant financial institutions, while enhancing their capacity to deliver Aadhaar-enabled digital services. He said it will also significantly expand the reach of financial inclusion to rural and semi-urban India, in line with the Government's vision of inclusive growth through cooperation.

Speaking on the occasion, Shri Bhuvnesh Kumar, CEO, UIDAI, observed that the revised framework is a robust and forward-looking mechanism which will greatly facilitate cooperative banks across the country in adopting Aadhaar-enabled authentication and eKYC services.



Shri Shaji K.V., Chairman, NABARD, assured that NABARD will extend full support to cooperative banks in successfully implementing the framework and leveraging it for the benefit of their members.

So far, cooperative banks had largely remained outside the ambit of Aadhaar authentication due to challenges related to compliance and cost. To overcome this, the Unique Identification Authority of India (UIDAI), in close consultation with the Ministry of Cooperation, NABARD, NPCI, and cooperative banks, has introduced a new simplified framework to enable their onboarding and to give a strong push to last-mile banking and digital inclusion.

The framework will cover all 34 State Cooperative Banks and 351 District Central Cooperative Banks across the country. Under the revised system, only the State Cooperative Banks will be registered with UIDAI as Authentication User Agencies (AUAs) and eKYC User Agencies (KUAs). The DCCBs, in turn, will be able to seamlessly utilize the Aadhaar authentication application and IT infrastructure of their respective StCBs. This approach eliminates the need for DCCBs to develop and maintain separate IT systems, making the entire process more cost-effective, efficient, and streamlined.

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