From

The Principal Secretary to Government Haryana,
Finance Department.

To

1. All the Heads of Departments in Haryana.
2. Registrar General, Punjab & Haryana High Court, Chandigarh.
3. The Commissioners, Ambala, Hisar, Rohtak & Gurgaon Divisions.
4. All the Deputy Commissioners and Sub Divisional Officers (Civil) in Haryana.

Memo No. : 14/06/2010-5FA
Dated Chandigarh, the 16-04-2015

Subject :- **Implementation of Aadhaar Based Payments of various schemes through State Treasuries.**

Making payment of various scholarship and other beneficiary oriented schemes of various Departments through Aadhaar based system was inviting the attention of the government for some time. Different Departments are seem to be making such payments adopting different procedures. Therefore, after careful consideration, a uniform procedure for Departments have been finalised with consultation of Unique Identification Authority of India (UIDAI), the Banks concerned and National Payments Corporation of India (NPCI). These are as follows:-

1. All Departments shall complete the Aadhaar seeding of beneficiaries bank accounts for various schemes.

2. All Departments shall apply for registration with NPCI (format attached) through the Treasury Bank for Aadhaar Payment Bridge System / National Automated Clearing House (APBS/NACH) system of National Payments Corporation of India. APB registration form for each scheme duly filled in by the Department concerned and Treasury Bank will be sent to NPCI for user code/user name generation at NPCI level which will be used while making these payment through NPCI.

3. All Departments concerned shall procure digital signature from the Government of India approved agency for the nodal officer / DDO. Only digitally signed records shall be accepted by the Treasury for making Aadhaar based payments.

4. It was also suggested that the Department concerned may get the bank account numbers of its beneficiaries verified from different banks to avoid a failure of transactions.

5. To avoid duplication of data, the Department may provide the data to NIC and Banks. NIC and Banks will help in detecting duplication of beneficiaries on the basis of Aadhaar number and Bank account numbers.

6. All Departments will inform to Director General Treasuries and Accounts (DGTA) regarding the schemes for which Aadhaar based payment are to be made. The Department must also designate a central DDO that each Department shall use for these payments.

7. Director General, Treasuries and Accounts Department will provide the layout of the EPS (Electronic Pay Order) for Aadhaar Based Transaction and schemes to NIC in order to enable the DDO to prepare bill in the e-billing system and for the issuance of the special pay order for Aadhaar based payments.

8. All the Departments concerned shall designate one Drawing and Disbursement Officer (DDO) at a Central location instead of multiple DDOs at multiple locations for Aadhaar based transactions. The District Level Officers of the Department concerned shall prepare an excel file of beneficiaries and send it to central location. At this central location, the Department shall designate a nodal officer/DDO who shall consolidate the excel file of beneficiaries and get it converted into .xml file and then digitally sign it to make it tamper proof.

9. For Aadhaar Based Transactions, the nodal officer / DDO concerned will prepare the bill in relevant schemes in E-billing system and submit it to the Treasury. A pay order will be generated for the selected schemes of the Department which will be named as "EPS for NPCI Transactions".

10. The DDO will verify online the 'pay order' in the E-Billing system and will submit the same to the Treasury Bank along with the digitally signed .xml file in the prescribed format. An .xml file can also be sent to the Treasury Bank via an official e-mail ID.

11. The Treasury Bank will enable the payment through NPCI on receipt of the electronic payment order and the digitally signed .xml file by DDO concerned.

12. Transaction response files will be sent to the Department concerned as soon as it is received by the Treasury Bank for reconciliation of data. The response files can be customised as per the requirement of the concerned Department by the Treasury Bank.

13. Transactions report received by central DDO from the bank will further be distributed to other DDO locations for the reconciliation process and verification etc. The Department must define a time frame for this reconciliation process and the chain of transfer of these reports-via email.

14. In case of failed transaction, the Treasury Bank will issue a MIS report for carrying out the transaction again. The concerned Department will take the necessary corrective action and a fresh .xml file for the failed cases will be handed over to Treasury Bank for making payment. Treasury Bank shall again enable the payment through NPCI of this digitally signed file.

Joint Secretary, Finance (Finance & Accounts),
for Principal Secretary, to Government Haryana,
Finance Department. 16/4/15

Endst. No.14/06/2010-5FA   Dated, Chandigarh the 16-04-2015

A copy each is forwarded to all the Additional Chief Secretaries / Principal Secretaries / Commissioners & Secretaries to Government Haryana for information and necessary action.

Joint Secretary, Finance (Finance & Accounts),
for Principal Secretary, to Government Haryana,
Finance Department. 16/4/15

Endst. No. 14/06/2010-5FA   Dated, Chandigarh the 16-04-2015

A copy of the above is forwarded to all the Treasury Officers and Assistant Treasury Officers in the state for information and necessary compliance.

Joint Secretary, Finance (Finance & Accounts),
for Principal Secretary, to Government Haryana,
Finance Department. 16/4/15

On User's Letter Head

Application for affiliation with Sponsor Bank for APBS / NACH facilities

We _____ (Name of the Department / Corporate), _____ (Name of State), with Registered Office / Head Office at _____ have agreed to participate for _____ (Name of Scheme / Product) in the Aadhaar Payment Bridge System (APBS) / National Automated Clearing House (NACH) System of National Payments Corporation of India (NPCI), with registered office at C-9, 8th, RBI Premises, Bandra Kurla Complex, Bandra East, Mumbai 400051, through our Sponsor Bank _____ (Name of Sponsor Bank) and for that purpose, we hereby provide following details to the NPCI.

1. Types of transactions sought to be put through NPCI while availing APBS / NACH services:

Sr. No.	Type of Transaction (Credit / Debit)	Frequency	Approximate Volume

2. (i) We have an established Know Your Customer (KYC) / Anti Money Laundering (AML) process and we shall comply with all the KYC and AML norms prescribed by RBI/SEBI/TRAI/IRDA/FMC/PFRDA or any other appropriate regulatory authority governing our industry. (ii) We shall offer APBS / NACH only to those customers who undergo our KYC / AML verification processes.

3. Complaints from beneficiaries, if any, relating to transactions processed through APBS / NACH will be pursued by us with the respective banks/branches in co-ordination with the Sponsor Bank.

4. We would ensure necessary funding of our accounts with our Sponsor Banks to ensure seamless flow of APBS / NACH transactions.

Date: Authorized Signatory of the User

Name and Designation of Authorized Signatory with Company Seal

-- *For Office Use* --

Unique Identification Code: Authorized Signatory of Sponsor Bank
(To be allocated by NPCI)   (With Bank Seal)