



दिल्ली DELHI

M 458812

**MEMORANDUM OF UNDERSTANDING**

Memorandum of Understanding between the UNIQUE IDENTIFICATION AUTHORITY OF INDIA (UIDAI)

**AND**

DENA BANK for the implementation of the UID project.

This Memorandum of Understanding (MoU) has been executed at New Delhi on the 3<sup>rd</sup> day of November, 2010 between the Unique Identification Authority of India having its office at Tower 11, Jeevan Bharathi Building, Connaught Circus, New Delhi 110001 (hereinafter referred to as "UIDAI") and Dena Bank, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970, having its Corporate Office at Dena Corporate Centre, C-10, G Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051 (hereinafter referred to as Registrar).

**Preamble**

Whereas Government of India has set up Unique Identification Authority of India (hereinafter "UIDAI") with the mandate to issue Unique Identification Numbers (hereinafter "UID") to all residents of India (hereinafter "UID Project").

Whereas, Dena Bank a nationalized bank is having large customer base and would be in a position to identify its account holders for facilitating issuance of UID by UIDAI.

MoU Between UIDAI & DENA BANK

कृते देना बैंक For DENA BANK  
प्राथमिकता क्षेत्र और क्षेत्रीय प्राथमिक बैंक विभाग  
Priority Sector & R.R.B. Dept.

महप्रबन्धक/General Manager

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Whereas, in order to implement the UID project Dena Bank is entering into this MoU with the UIDAI.

Whereas Dena Bank has set up a Core Team to oversee the implementation of the UID project among the constituents (account holders, nominees and others) of Dena Bank.

Whereas this MoU shall come into effect from date mentioned at the first para, hereinabove.

**Definitions:**

Unless the context requires otherwise;

**Registrars** are departments or agencies of the State Government/ Union Territory, Public Sector Undertakings and other agencies and organizations, who, in normal course of implementation of the some of their programs, activities or operations interact with residents. Examples of such Registrars are Rural Development Department (for NREGS) or Civil Supplies and Consumer Affairs Department (for TPDS), insurance companies and Banks.

**Enrolling Agencies** are entities hired by Registrars to perform enrolment functions on behalf of the Registrar(s).

**UID project and the scope of the MoU**

1. The UIDAI has the mandate from the Government of India to issue unique identification numbers (UID) to residents of India based on demographic and biometric data of the individual. UIDAI will partner with Government and other agencies leveraging their existing infrastructure in order to implement the UID project. These agencies will be called the Registrars of the UIDAI.
2. UIDAI will set standards and processes for enrolment to be uniformly followed by all Registrars and Enrolling Agencies. The UIDAI will issue UIDs after checking that the resident applying for UID does not already have a record and a UID number in the UID data base (de-duplication). In addition, the UIDAI will provide online, real-time Authentication service.
3. This MoU between the UIDAI and Dena Bank sets out below, the general and broad-based intentions of both parties for collaboration and as an umbrella understanding for facilitation of subsequent execution of agreements and documents relevant for the implementation of the UID project by Dena Bank.
4. The UID project will be implemented in a phased manner; the UIDAI will be conducting proof of concept studies and pilots to test the working of the technology and process of enrolment, subsequent to the Pilots the full roll out of the UID project will take place. The Dena Bank will co-operate and actively participate in each of these phases as required by UIDAI.

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Mohammed Iqbal  
महाप्रबन्धक/ General Manager

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