

दिल्ली DELHI

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Dated 12<sup>th</sup> November, 2010

**MEMORANDUM OF UNDERSTANDING**

Memorandum of Understanding between the **Unique Identification Authority of India**



And

**UCO BANK**, a body corporate constituted under Banking Companies (Acquisition & Transfer of Undertaking) Act 1970 having its Head Office at 10, BTM Sarani, Kolkata 700001 represented by its Executive Director, Shri Ajai Kumar (hereinafter referred to as "The Bank", which expression shall, unless it be repugnant to the context of meaning thereof, mean and include its successors and assigns) for the Implementation of the UID project.

This Memorandum of Understanding (MoU) has been executed on the 12<sup>th</sup> day of November, 2010 between the Unique Identification Authority of India (hereinafter referred to as "UIDAI") and UCO BANK (hereinafter referred to as "Registrar").

**Preamble**

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## **Preamble**

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

Whereas, UCO BANK would like to accurately identify account holders and to have uniform standards and processes for verification and identification of account holders so as to act as Registrar for the UID project.

Whereas, in order to implement the UID project in states of the Indian Union as mutually agreed, the UCO BANK is entering into this MOU with the UIDAI.

Whereas UCO BANK has set up a Cell at its Head Office to oversee the implementation of the UID project among the constituents (account holders, nominees and others) of UCO BANK

Whereas this MOU shall come into effect from 12<sup>th</sup> November 2010.

## **Definitions:**

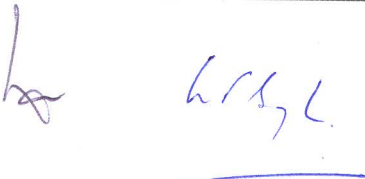
Unless the Context requires otherwise;

Registrars are departments or agencies of the State Government/Union territory, public sector undertakings and other agencies and organisations, who, in normal course of implementation of 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 numbers) 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

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order to implement the UID project. These agencies will be called the Registrar 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 UID numbers after checking that the resident applying for UID does not already have a record and a UID number in the UID database (de-duplication). In addition the UIDAI will provide online, real-time Authentication service.
3. This MOU between the UIDAI and UCO BANK sets out below, the general and broad- based intentions of both Parties for collaboration and as an umbrella understanding for facilitation of subsequent agreements and documents relevant for the implementation of the UID project by UCO 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 UCO BANK will cooperate and actively participate in each of these phases as required by UIDAI.
5. In the interest of clarity and to reduce ambiguity, the UIDAI shall execute additional agreements and documents to capture details about implementation of UID Project with the UCO BANK,
6. UIDAI shall:
  - a. Develop and prescribe standards for recording data fields, data verification and biometric fields.
  - b. Prescribe a process for enrolment of residents; this will include among other things the process for collection of biometric data.
  - c. Provide/prescribe the software that will be used for the enrolment of people into the UID database in order to issue the UID number.
  - d. De-duplicate the database of the residents on the basis of the Demographic and Biometric data and issue UID numbers to only those whose uniqueness of identity has been established and after ensuring that the person has not enrolled in the UID database before.
  - e. Issue a letter communicating the UID number directly to the person who has been allotted UID number after de-duplication. UIDAI will also

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