



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2011-12/284

RPCD.CO.FID.BC.No.41 /12.01.011/2011-12

November 30, 2011

The Chairman/Managing Director/
Chief Executive Officer
All Scheduled Commercial Banks
(Excluding Regional Rural Banks)

Dear Sir,

Financial Inclusion-Opening of Aadhaar Enabled Bank Accounts (AEBA).

Please refer to our [Circular RPCD.CO.BC.FID No.16/12.01.019/2011-12 dated August 12, 2011](#) forwarding the Operational Guidelines on implementation of Electronic Benefit transfer (EBT) and its convergence with Financial Inclusion Plan (FIP).

2. In view of the timelines attached to the implementation of EBT for routing MGNREGA wages and social security benefits including proposed cash transfers in respect of subsidies on Kerosene, LPG and Fertilisers, you are requested to ensure opening of Aadhaar Enabled Bank Accounts (AEBA) of all the beneficiaries including those residing in villages with less than 2000 population.

3. Please acknowledge receipt.

Yours faithfully

(Dr. Deepali Pant Joshi)
Chief General Manager-in-Charge