

Government of India  
Ministry of Finance  
Department of Financial Services

**RAJYA SABHA**

Unstarred Question No. 380

Answered on Tuesday, February 6, 2024/Magha 17, 1945 (Saka)

**AADHAAR ENABLED PAYMENT SYSTEM IN COOPERATIVE SECTOR BANKS**

380. SHRI NEERAJ SHEKHAR:

Will the Minister of FINANCE be pleased to state:

- (a) whether an 'Aadhaar Enabled Payment System' (AEPS) has been implemented in cooperative banks;
- (b) if so, the details thereof;
- (c) the benefits cooperative sector banks will get by the implementation of AEPS; and
- (d) the manner in which the customers of cooperative sector banks will be benefited by the implementation of AEPS?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(DR. BHAGWAT KARAD)

(a) & (b): Aadhaar Enabled Payment System (AePS) is live in 52 cooperative banks. The details are provided in **Annexure**.

(c) & (d): AePS aims to empower all sections of society by making financial and banking services universally accessible through Aadhaar. It allows customers to use Aadhaar for essential banking services like cash deposit, withdrawal, balance inquiry, obtaining mini statements, Aadhaar to Aadhaar fund transfers and secure authentication.

Advanced features like eKYC, Best Finger detection, Demo Authorization, Tokenization, Aadhaar Seeding Status checks and benefits disbursement from State/Central Governments into accounts under Direct Benefit Transfer (DBT) for various Social Security Schemes are also facilitated through AePS.

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**Cooperative Banks implementing Aadhaar Enabled Payment System (AEPS)**

<b>Sr. No.</b>	<b>Bank Name</b>
1	The Berhampore Co Operative Central Bank Ltd
2	The Aska Cooperative Central Bank Ltd Aska
3	The Keonjhar Central Cooperative Bank Ltd.
4	Dharmapuri District Central Co-op Bank Ltd
5	Dindigul Central Co-operative Bank Ltd
6	Erode District Central Co-operative Bank Ltd
7	GP Parsik Sahakari Bank Ltd
8	Kancheepuram Central Co-operative Bank Ltd.
9	Maharashtra State Co-operative Bank Ltd
10	Odisha State Co-op Bank
11	Pudukottai District Central Cooperative Bank Ltd
12	Rajasthan State Co-operative Bank
13	Tamilnadu State Apex Co-operative Bank
14	Thanjavur Central Co-op Bank Ltd
15	The Coimbatore District Central Co-op Bank Limited
16	The Cosmos Cooperative Bank Ltd
17	The Cuddalore District Central Co-operative Bank Ltd.
18	The Gayatri Cooperative Urban Bank Ltd
19	The Kalyan Janata Sahakari Bank Ltd
20	The Kanyakumari District Central Cooperative Bank
21	The Kumbakonam Central Co-operative Bank Ltd
22	The Madurai District Central Cooperative Bank Ltd
23	The Nilgiris District Central Coop Bank Ltd
24	The Ramanathapuram District Central Co-op Bank Ltd
25	The Salem District Central Co-operative Bank
26	The Saraswat Co-operative Bank Limited
27	The Shamrao Vithal Co-operative Bank Limited
28	The Sivagangai District Central Coop Bank Ltd
29	The Surat Peoples Co-operative Bank Ltd
30	The Thoothukudi District Central Coop Bank Ltd
31	The Tiruchirapalli Dist. Cent Cooperative Bank Ltd
32	The Tirunelveli District Central Co-op Bank Ltd
33	The Tiruvannamalai District Central Coop Bank Ltd
34	The Vellore District Central Co-operative Bank Ltd.
35	The Villupuram District Central Co-operative Bank Ltd
36	The Virudhunagar District Central Co-op Bank Ltd
37	Thrissur District Co-operative Bank Ltd
38	Tripura State Co-operative Bank Limited
39	Uttar Pradesh State Co-operative Bank
40	Solapur district co-operative Bank
41	The Bhandara District Central Co-op Bank
42	The Balasore Bhadrak Central Co-op Bank Ltd
43	The United Puri-Nimpara Central Co-op Bank Ltd
44	The Khordha Central Co-op Bank Ltd.
45	The Sundargarh District Central Co-op Bank Ltd
46	The Mayurbhanj Central Co-operative Bank Ltd.
47	The Banki Central Co-operative Bank Ltd
48	Abhyudaya Co-operative Bank
49	Chennai Central Co-operative Bank Ltd.
50	Cuttack Central Co-operative bank Ltd
51	The Angul United Central Co-op Bank Ltd.
52	The Koraput Central Co-operative Bank Ltd