



## A breakthrough banking solution for 1.21 billion citizens of India

The Unique Identification Authority of India (UIDAI) is mandated to issue a unique identification number (called Aadhaar or UID) to all Indian citizens. The UID is envisioned to be robust enough to eliminate duplicate and fake identities, and to be verified and authenticated in an easy, cost-effective manner. A citizen's UID can then be used to directly access monetary benefits and subsidiaries.

Here is how Mindtree developed a banking solution for UIDAI that will enable the government to link citizens' UIDs to bank accounts and distribute monetary benefits directly—for instance as agro subsidies to farmers and daily need subsidies to BPL (Below Poverty Line) families.

### The challenge

The government was faced with significant challenges in providing banking facilities to 1.21 billion citizens of India, based solely on their Aadhaar details.

- To identify suitable banks and to make the chosen banks integrate with the Aadhaar system for opening bank accounts
- To create logic to direct the account openings request to only the banks that are near reach of the residents, which reduces the operational effort from the bank's side to generate an account in a short span of time
- To identify a route through which citizens can open or link their existing bank accounts to their Aadhaar card
- To monitor the generation of bank accounts for citizens
- To provide banking for rural and poorly served areas where there are no banks nearby
- To keep citizens' information secure through multiple levels of encryption

### Business impact

- Supported 750 bookings per minute soon after go-live of the integrated system
- Facilitated knowledge transition to expedite the cross-application training
- Delivered high-quality test cases for all the releases before the planned delivery dates
- Identified defects early resulting in shorter turnaround time

## Our solution

Mindtree and the government worked closely together to develop a solution made up of three primary workflows:

- Bank Request Generation Implementation
- Bank Response Processing Implementation
- BI Events Flow and Portal Reports Implementation

### Bank Request Generation Implementation

To begin with, we created a process for generating bank account opening requests for people who opted for financial inclusion under the Aadhaar program. The process generated a record for each applicant while ensuring privacy through encryption; and authenticity through UIDAI's private key.

### Bank Response Processing Implementation

Next, we looked at the process that would govern banks' responses to requests. We set up a procedure to process requests, segregate them and update bank records accordingly.

### BI Events Flow and Portal Reports Implementation

In the third workflow, we created a process for BI events flow and portal reports implementation.

Throughout the engagement, we ensured that our solution had the capacity to deal with high volumes of requests—as high as one million per day. The team also provided advanced technical services and features that will enable extremely high-volume and high-performance processing, without manual intervention.

## About Mindtree

Mindtree is a global information technology solutions company with revenues of over USD 400 million. Our team of 11,000 experts engineer meaningful technology solutions to help businesses and societies flourish. We enable our customers achieve competitive advantage through flexible and global delivery models, agile methodologies and expert frameworks.