

**Government of Jammu & Kashmir
Industries & Commerce Department
Civil Secretariat, Jammu/Srinagar**

Subject:- Aadhaar Based Payments to be done through Aadhaar Payment Bridge System.

**Circular No.: 1-IND of 2023
Dated: 9-03-2023**

The National Payments Corporation of India (NPCI) has implemented the Aadhaar Payment Bridge (APB) System which is a unique payment system wherein Aadhaar number is used as a central key for electronically channelizing the Government subsidies and benefits in the *latest* Aadhaar Enabled Bank Account (AEBA) of the intended beneficiaries. The benefits of the APB System are that it eliminates inordinate delays, multiple channels and paper-work involved in the existing system, while also ensuring that all the Government benefits are being channelised into the latest account rather than one of multiple Aadhaar linked bank accounts. More importantly, in case of change in bank account, customer is not required to convey the bank account details or change in bank details to the Government Department or Agency

In view of above, it is impressed upon all the Subordinate Departments/PSUs/Offices of the Industries and Commerce Department to ensure that Aadhaar based payments are mandatorily done through Aadhaar Payment Bridge (APB) System so that the money flows to the beneficiary account most recently linked to Aadhaar.


(Smita Sethi)

**Secretary in the Department
Industries & Commerce Department**

Dated: 9-03-2023

No: IC-GEN/23/2021-02

Copy to the:

1. All HODs/Directors of Industries and Commerce Department.
2. All Managing Directors, Industries and Commerce Department.
3. Secretary/CEO, J&K KVIB.
4. Private Secretary to Principal Secretary to Govt, I&C Department for information of the Principal Secretary.
5. I/C Website, I&C Department.