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Subject: Udyog Aadhaar Memorandum (UAM)

Date: 12/01/15 09:35 PM

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I had sent a common mail to all of you on 23rd November 2015 in the evening. The same day, we had a meeting of CEOs of various PSU Banks and financial institutions.

Today, there was a video conference with the Principal Secretaries / Secretaries in-charge of MSMEs in various States and UTs. We were discussing about the Udyog Aadhaar Memorandum (UAM). Government of India had notified UAM, a simple one-page registration process for the micro, small and medium entrepreneurs. Though it contains word "Aadhaar" in its name, it is not mandatory to obtain Aadhaar. Those who do not have Aadhaar can file for such registration off-line. If the applicant has an Aadhaar No. then the application can be on-line.

During discussion in the video conference, it was brought to our notice that some banks are still unaware of UAM and insisting on production of EM-I / EM-II, as the case may be. Please appreciate that with effect from 18th September 2015, EM-I and EM-II have been replaced by UAM. Prior to 18th September 2015, whatever EM-I and EM-II have been issued would continue to be valid.

Therefore, please advise all your branches accordingly. In respect of enterprises registered after 18th September 2015, EM-I and EM-II should not be insisted, production of UAM would suffice. As mentioned in the meeting of 23rd we would be happy to share the registration details with you. You may like to advise your colleagues dealing with SLBCC in various States and UTs to appropriately enlighten the stake-holders in the matter.

Your response to the e-mail would be highly appreciated.

Sincerely