**ABSTRACT**

In this paper personal verification method using finger-vein and signature is presented. Among many authentication systems finger-vein is promising as the foolproof method of automatic personal identification. Finger-vein and signature image is pre-processed and features are extracted using cross number concept and principle compound analysis. Fusion technique is used to fuse the finger vein and signature images. Then the visual cryptographic scheme is applied for the biometric template to generate the shares. The shares are stored in a separate database, and then the biometric image is revealed only when both the shares are simultaneously available. At the same time, the individual image does not reveal the identity of the biometric image. The proposed work is evaluated with evaluation metrics FAR, FRR and accuracy.