



'Link policies to Aadhaar by March 31'

SPECIAL CORRESPONDENT
HYDERABAD

The Insurance Regulatory and Development Authority of India (IRDAI) has fixed March 31, 2018 as the deadline for insurance policy holders to link Aadhaar and PAN, or Form 60, to their policies.

For new policies, the process has to be completed within six months.

"The date of submission of Aadhaar Number and Permanent Account Number or Form 60 by the clients to the reporting entity is 31st March, 2018 or six months from the date of commencement of account-based relationship," the regulatory authority said on Monday.

Airtel to refund ₹190 cr LPG subsidy

By **Mail Today Bureau**
in New Delhi

State-owned oil firms have written to Sunil Mittal-led Airtel to refund the LPG subsidy credited to its payments bank accounts, days after UIDAI initiated action against the country's largest telecom player for flouting rules.

The firm has been accused of opening 'Payments Bank' account of its telecom subscribers without seeking their informed consent. Bharti Airtel, which also operates this new category of banks, has been allegedly using Aadhaar numbers of mobile subscribers to open their accounts, which led the subsidy to flow to the latest bank account linked to the biometric ID.

Hindustan Petroleum Corp Ltd (HPCL) has written to Airtel asking it to revert the subsidy to the customers' earlier bank account or transfer them same to the oil companies. In many cases across the three oil marketing companies (Indian Oil Corp, Bharat Petroleum Corp Ltd and HPCL) where the Aadhaar linking of LPG consumers has got changed in the NPCI mapper to Airtel Payments Bank and hence the LPG subsidy is getting sent to the new bank account in the Airtel Payments Bank, it said.

On Monday, Airtel offered to return Rs 190 crore subsidy that had flown into the 'unsolicited' Payments Bank accounts of its 31 lakh mobile phone subscribers, sources said.

Airtel to Transfer LPG Subsidy to Original Aadhaar-linked A/Cs

MAKING AMENDS Telco to return ₹190 crore with interest following a letter from HPCL on the issue

Our Bureau

Mumbai: Bharti Airtel agreed to return the subsidy amount of ₹190 crore (along with interest) to the consumers' original bank accounts that were linked to the Direct Benefit Transfer (DBT) on Monday after state-run Hindustan Petroleum Corporation wrote to the telecom operator acting the complaints of consumers complained who were not receiving the money.

In a letter to Airtel Payments Bank, HPCL said oil marketing companies and the Ministry of Petroleum & Natural Gas have received a large number of complaints from consumers through channels including social media, print media and VIP references on non-credit of the subsidy in the bank accounts where they were previously receiving it.

In many instances, the three state-run oil marketing companies — HPCL, Bharat Petroleum Corporation and Indian Oil Corporation — had found that the Aadhaar-linked account number of their LPG consumers was changed in the National Payments Corporation of India records to Airtel Payments Bank. Therefore, the LPG subsidy was getting credited into the Airtel accounts.



ET ARCHIVES

SUBSIDY CREDITED TO PAYMENTS BANK ACCOUNTS

Telecom operator had allegedly opened accounts of its mobile phone users without their consent, and the LPG subsidy got transferred to those accounts

“In order to link LPG subsidy to earlier bank accounts, HPCL has written to Airtel Bank and requested that the subsidy amounts of these consumers be immediately either transferred back to the customer's earlier bank account or to the respective OMCs,” a statement from HPCL said.

A BPCL spokesperson said HPCL has written the letter on behalf of the three OMCs.

“As per government rules, direct benefit transfer (DBT) subsidy goes to the latest Aadhaar-linked bank account. Customers can withdraw this at any of our designated outlets. No charges for such withdra-

wals are levied,” an Airtel Payments Bank spokesperson said. “Having said that, given that some customers have experienced inconvenience of not being aware of which bank account the DBT has gone to, we are fully committed to resolving this immediately. We are in the process of taking appropriate steps in respect of the same.”

In a report citing unnamed sources, news agency PTI said Airtel has written to National Payments Corporation promising to return the subsidy amount totalling ₹190 crore (along with interest) to the original bank accounts linked for the receipt of Direct Benefit Transfer.

Airtel and its payments bank have been under the scanner after Airtel allegedly opened accounts of its mobile phone subscribers without their consent, and the LPG subsidy got transferred to those accounts. More than ₹167 crore in LPG subsidy from 37.21 lakh consumers had thus far been deposited in Airtel Payments Bank accounts.

Following this, the national biometric ID issuing authority, Unique Identification Authority of India (UIDAI), temporarily barred Airtel from using Aadhaar to authenticate mobile phone connections and opening new payments bank accounts.

Airtel to NPCI: Will return ₹190cr subsidy to original a/cs

New Delhi: Within days of getting a rap on its knuckles, Airtel on Monday offered to return Rs 190 crore subsidy that had flown into the 'unsolicited' Payments Bank accounts of its 31 lakh mobile phone subscribers, sources said.

Airtel wrote to National Payments Corporation of India (NPCI) on Monday promising to return Rs 190 crore (along with interest) to the consumers' original bank accounts that were linked to the Direct Benefit Transfer (DBT), the sources familiar with the development said. NPCI is an umbrella organisation for all retail payments in India. Both Airtel and Airtel Payments bank came under fire after Airtel allegedly opened accounts of its mobile phone subscribers without seeking their "informed consent", and LPG subsidy worth crores was deposited to these accounts.

The government acted swiftly in the matter and the Unique Identification Authority of India (UIDAI), in a stern move late last week, temporarily barred the company from conducting Aadhaar-based SIM verification of mobile customers using eKYC process and e-KYC of payments bank clients.

Suspending the 'e-KYC licence key', the Aadhaar issuing body UIDAI also ordered PricewaterhouseCoopers to conduct an audit of Bharti Airtel and Airtel Payments Bank to ascertain if their systems and processes are in compliance with the Aadhaar Act. "The government has taken a stern view of the entire issue and Airtel has been forced to return the amount to original bank account of these customers," said a government source who did not wish to be named.

The mechanism of the DBT benefits floating into the accounts is also being tightened, to bring in greater accountability, he noted. Airtel declined to comment when asked about its offer to return Rs 190 crore subsidy to original bank accounts of its 31 lakh customers. Responding to the statement issued by HPCL, Airtel Payments Bank spokesperson said, "as per government rules, DBT subsidy goes to latest Aadhaar linked bank account. Customers can withdraw this at any of our designated outlets. No charges for such withdrawals are levied". AGENCIES

ALLEGED MISUSE OF AADHAAR-BASED eKYC MECHANISM

Will return LPG subsidy deposited in payments bank a/cs: Airtel to NPCI

OMCs have asked firm to either deposit around ₹190 cr into original accounts of beneficiaries or return it to oil firms

ENSECONOMIC BUREAU
NEW DELHI, DECEMBER 18

BHARTI AIRTEL, under fire over the alleged misuse of Aadhaar-based eKYC mechanism to open accounts in Airtel Payments Bank, on Monday wrote to the National Payments Corporation of India (NPCI), saying it will return around Rs 190 crore in LPG subsidy that was deposited in the payments bank accounts of an estimated 31 lakh subscribers.

Earlier on Monday, state-owned oil marketing companies wrote to Airtel asking the firm to either deposit the money into the original accounts of the direct benefit transfer (DBT) beneficiaries, or return it back to the oil firms.

"As per government rules, DBT subsidy goes to latest Aadhaar linked bank account. Customers can withdraw this at any of our designated outlets. No charges for such withdrawals are levied. Having said that, given that some customers have experienced inconvenience of not being aware of which bank account the DBT has gone to, we are fully committed to resolving this immediately. We are in the process of taking appropriate steps in respect of the same," an Airtel Payments Bank spokesperson said in response to a query sent by *The Indian Express*.

The issue was first came to light in September when certain beneficiaries of LPG subsidy stopped receiving the money in their bank accounts, and instead started receiving it in their Airtel

Payments Bank accounts. Following this, the Unique Identification Authority of India (UIDAI) began investigating the issue and alleged that Airtel, alongside re-verifying its existing subscribers through Aadhaar-based eKYC, was also opening accounts in the payments bank without the "informed consent" of the customers. Late last week, UIDAI temporarily suspended the eKYC licence key given to Airtel and Airtel

Payments Bank, effectively disallowing the telecom operator from conducting Aadhaar-based authentication in the interim, pending an audit of its systems by a private firm to ascertain if they conformed with the Aadhaar Act.

The DoT has mandated all telecom operators to re-verify all existing subscribers using Aadhaar-based eKYC by February 6, 2018. According to a senior government official, the UIDAI has suspended the e-KYC licence key, used for reaching out to the authority's servers to authenticate the identity of any user, temporarily. The key was given to Bharti Airtel Ltd and Airtel Payments Bank Ltd under the Authentication User Agency Agreement signed between the companies and UIDAI in February 2015 and September 2016, respectively. The official said that after the UIDAI received reports of Airtel allegedly opening payments bank accounts without user consent, it ordered an investigation. However, after repeated responses by Airtel to UIDAI's notices, which the authority found to be "unsatisfactory", it suspended Airtel's access to the keys.

The government pays subsidy

equivalent to buying 12 LPG cylinders of 14.2-kg each in a year, directly into the bank accounts of beneficiaries. Unlike in the past, LPG now is only available at market price.

"In many cases across the 3 oil marketing companies (IOCL, BPCL and HPCL), the Aadhaar linking of LPG consumers has got changed in the NPCI mapper to Airtel Bank and hence the LPG subsidy is getting sent to the new bank account in Airtel Bank," a statement released by Hindustan Petroleum Corporation Ltd said. "In order to link LPG subsidy to earlier bank accounts, HPCL has written to Airtel Bank and requested that the subsidy amounts of these consumers be immediately either transferred back to the customer's earlier bank account or to the respective OMCs," it added.

As per an official, if found in contravention of provisions of the Aadhaar Act, which mandate taking explicit consent of the individual, Airtel could be punished with the fine of Rs 1 lakh a day and termination of the authentication user agreements. The final decision will be taken by UIDAI once the audit is concluded.

THE CHAIN OF EVENTS

SEPT 2017:

Beneficiaries receive LPG subsidy in their Airtel Payments Bank accounts

UIDAI issues notice to Airtel seeking details of opening of bank accounts using Aadhaar-based eKYC. Airtel responds to the notice

NOV 2017:

Finding Airtel responses to be unsatisfactory, UIDAI issues another notice

UIDAI, based on preliminary findings,

temporarily suspends Airtel's eKYC licence key disallowing the company from conducting Aadhaar-based authentication in the interim

DEC 18, 2017: OMCs ask Airtel to deposit the subsidy amount to original bank accounts of consumers or return it back to the oil firms

DEC 18, 2017: Airtel writes to NPCI offering to deposit Rs 190 crore of subsidy amount to consumers' original bank accounts

Airtel bank to revert LPG subsidy to original customer a/cs

DNA Money Correspondent
correspondent@dnaindia.net

New Delhi: Seeking to end the row over LPG subsidy deposited in accounts of its newly-opened payments bank, Airtel plans to revert it to original accounts.

LPG subsidy of about Rs 168 crore for 37.21 lakh consumers was deposited in Airtel Payments Bank accounts following the change in Aadhaar linking of LPG consumers in the National Payments

Corporation of India (NPCI) mapper.

Hindustan Petroleum Corporation Ltd had written to Airtel Payments Bank requesting to immediately either transfer back the subsidy to the customers' earlier bank accounts or to the respective oil marketing companies.

Airtel has now written to NPCI, saying it will return Rs 190 crore, including subsidy amount and interest payment, to original ac-



counts, sources said.

The accounts in Airtel bank were allegedly opened without the customers' informed consent.

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TRANSFER ROW

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Bank, and hence the LPG subsidy is getting sent to the new bank account in the Airtel Bank," HPCL said in a statement.

Out of Rs 167.72 crore, Rs 88.18 crore of subsidy was transferred of 17.32 lakh consumers enrolled with Indian Oil Corp (IOC). Over Rs 40 crore subsidy belonged to 10.06 lakh consumers enrolled with HPCL and Rs 39.46 crore to 9.8 lakh consumers of BPCL.

An Airtel Payments

Bank spokesperson said, "As per government rules, DBT subsidy goes to the latest Aadhaar-linked bank account. Customers can withdraw this at any of our designated outlets. No charges for such withdrawals are levied. Having said that, given that some customers have experienced inconvenience of not being aware of which bank account the DBT has gone to, we are fully committed to resolving this immediately."

Airtel to NPCI: Will repay subsidy to bank accounts

PRESS TRUST OF INDIA
New Delhi, 18 December

Within days of getting a rap on its knuckles, Airtel offered to return ₹190-crore subsidy that had flown into the 'unsolicited' Payments Bank accounts of its 3100,000 mobile phone subscribers, sources said on Monday. Airtel wrote to National Payments Corporation of India (NPCI) on Monday promising to return ₹190 crore (along with interest) to the consumers' original bank accounts that were linked to the Direct Benefit Transfer (DBT), the sources familiar with the development told *PTI*. NPCI is an umbrella organisation for all retail payments in India.

Both Airtel and Airtel Payments bank came under fire after Airtel allegedly opened accounts of its mobile phone subscribers without seeking their "informed consent", and LPG subsidy worth crores was deposited to these accounts.

The government acted swiftly in the matter and the Unique Identification Authority of India (UIDAI), in a stern move late last week, temporarily barred the company from conducting Aadhaar-based SIM verification of mobile customers using eKYC process and e-KYC of payments bank clients. Suspending the 'e-KYC licence key', UIDAI also ordered PricewaterhouseCoopers to conduct an audit to ascertain if

UNDER FIRE

- Airtel came under fire after it allegedly opened accounts of its subscribers without seeking their "consent", and LPG subsidy worth crores was deposited in them
- Airtel has told NPCI it would return ₹190 cr (along with interest) to the consumers' original bank accounts
- Oil companies also wrote to Airtel asking it to transfer back the LPG subsidy that got credited to its payments bank accounts
- UIDAI has asked PwC to conduct an audit of Bharti Airtel and Airtel Payments Bank to ascertain if their systems and processes are in compliance with the Aadhaar Act

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"The government has taken a stern view of the entire issue and Airtel has been forced to return the amount to original bank account of these customers," said a government source. The mechanism of the DBT benefits floating into the accounts is also being tightened, to bring in greater accountability, he noted.

Mounting pressure on Airtel, the state-run oil companies had begun writing to the Sunil Mittal-led firm asking it to transfer back the LPG subsidy that got credited to its payments bank accounts.

Taking a lead, Hindustan Petroleum Corporation Ltd (HPCL) wrote to Airtel asking it

to revert the subsidy to the customers' earlier bank account or transfer them same to the oil companies. In a statement on Monday, HPCL said oil marketing firms and the oil ministry has been getting a large number of complaints from LPG consumers on not receiving LPG subsidy amounts into their earlier bank accounts for the past few weeks.

"In many cases across the three oil marketing companies (Indian Oil Corp, Bharat Petroleum Corp Ltd and HPCL) where the Aadhaar linking of LPG consumers has got changed in the NPCI mapper to Airtel Payments Bank and hence the LPG subsidy is getting sent to the new bank account in the Airtel Payments

Bank," it had said.

Airtel declined to comment when asked about its offer to return ₹190 crore subsidy to original bank accounts of its customers. Responding to the statement issued by HPCL, Airtel Payments Bank spokesperson said, "According to government rules, DBT subsidy goes to latest Aadhaar linked bank account. Customers can withdraw this at any of our designated outlets. No charges for such withdrawals are levied".

However, "given that some customers have experienced inconvenience of not being aware of which bank account the DBT has gone to, we are fully committed to resolving this immediately", it added.



Will return Rs190 cr subsidy to original accounts, Airtel tells NPCI

New Delhi: Within days of getting a rap on its knuckles, Airtel on Monday offered to return Rs190 crore subsidy that had flown into the "unsolicited" payments bank accounts of its 31 lakh mobile phone subscribers, people in the know said on Monday. Airtel wrote to National Payments Corporation of India (NPCI) on Monday promising to return Rs190 crore (along with interest) to the consumers' original bank accounts that were linked to the direct benefit transfer (DBT), the people told *PTI*. Both Airtel and Airtel Payments bank came under fire after Airtel allegedly opened accounts of its mobile phone subscribers without seeking their "informed consent", and LPG subsidy worth crores was deposited to these accounts. **PTI**

AADHAAR AND INEFFICIENCY

Linking it with other documents is cumbersome, ends up hurting the poor



YOGINDER K. ALAGH

IT'S GOOD THAT the Supreme Court has delayed the linking of Aadhaar with other documents until March end while it examines the issue further. Let me not be misunderstood. I have always been in favour of an identification system. When I was asked to chair a group on training and reform of the higher civil services, I wondered how the police could isolate a criminal. Without an identification system, it must be like finding a needle in a haystack. Senior police officers tried to convince me that the *thana* and the post office are good sources of information. But their argument was thin. So when Nandan Nilekani was asked to develop the UIDAI, I was all for a unique identification system.

As a doctoral student at the University of Pennsylvania, I was persuaded by one of my teachers who had an Indian connection to collect a Masters degree while I was pursuing my doctoral work. I was not very keen since I already had an MA in India but went along. I didn't want to spend money on convocation robes so the degree in Latin was sent to my home in Jaipur. But I was offered credit cards for free, which is given to all degree winners in Ivy League Schools because in the developed world they really believe that knowledge is wealth. I also had to teach to make some money to finish my doctor-

No office is willing to link all this information with the Centralised Data and Information System. That destroys their power. I live on a pension and will drive down and complete the procedures required to link my Aadhaar Card with other documents. But many Aadhaar owners are poor. For them, it means a half day of wages gone down the drain — much like it was when they had to exchange old notes during demonetisation.

ate. That meant I had to have a Social Security card to draw my salary. My card was the marker of my identity for the next few years in the US for everything.

So, I value my Aadhaar card. So do many others, including very poor people. I was asked to read a research report on the things the poor really value. After some fieldwork, a study showed that very poor people keep their ration card under lock and key. They also keep their voter identity card in safe custody. They value their rations and the ration card gives them identity. The voter identity card gives them a sense of power because once every five years, the high and mighty come asking for votes.

In the US and several other countries, different offices link up to a person's Social Security card and financial agencies are aware of your credit card records. All this was happening much before modern information and communication systems, so I presume that these systems have made things easier. We, in contrast, have been given a different identification dispensation by our government. Hey you, come with your Aadhaar card and link it with your Pan card. Hey you, come and link our Aadhaar card with your mobile, landline, bank accounts and other documents.

No office is willing to link all this information with the Centralised Data and Information System. That destroys their power. I live on a pension and will drive down and complete the procedures required to link my Aadhaar card with other documents. But many Aadhaar owners are poor. For them, it means a half day of wages gone down the drain — much like it was when they had to exchange old notes during demonetisation. I know it may not influence their votes. But are votes the only thing? What about efficiency? What about an information and communication revolution? What about "Maximum Governance and Minimum Government"?

Vijay Kelkar had designed tax reforms which could account for double entry when it came to market transactions — if I sell someone has to buy. But with multiple rates we gave up on that reform. It's like airport security in India. Too many checks and so you are probably unsafe because the responsibility is diffused. In most other countries, you have one thorough check and if need be, you are body searched. Simplify and live long.

The writer, a former Union minister, is an economist

Airtel tells NPCI: Will return ₹190 cr subsidy to original a/cs

NEW DELHI: Within days of getting a rap on its knuckles, Airtel offered to return ₹190 crore subsidy that had flown into the 'unsolicited' Payments Bank accounts of its 31 lakh mobile phone subscribers, sources said on Monday.

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NPCI is an umbrella organisation for all retail payments in India. Both Airtel and Airtel Payments bank came under fire after Airtel allegedly opened accounts of its mobile phone subscribers without seeking their 'informed consent', and LPG subsidy worth crores was being deposited to these

GOVT HAS TAKEN A STERN VIEW OF THE ENTIRE ISSUE AND AIRTEL HAS BEEN FORCED TO RETURN THE AMOUNT TO ORIGINAL BANK ACCOUNT OF THESE CUSTOMERS

accounts. The Government acted swiftly in the matter and the Unique Identification Authority of India, late last week, temporarily barred the company from conducting Aadhaar-based SIM verification of mobile customers using eKYC process and e-KYC of payments bank clients.

Suspending the 'e-KYC licence key', the Aadhaar issuing body UIDAI also ordered PricewaterhouseCoopers to conduct an audit of Bharti Airtel and Airtel Payments Bank to ascertain if their systems and processes are in compliance with the Aadhaar Act.

"The Government has taken

a stern view of the entire issue and Airtel has been forced to return the amount to original bank account of these customers," said a Government source who did not wish to be named. The mechanism of the DBT benefits floating into the accounts is also being tightened, to bring in greater accountability, he noted. Mounting pressure on Airtel, the state-run oil companies had begun writing to the billionaire Sunil Mittal-led firm asking it to transfer back the LPG subsidy that got credited to its payment bank accounts.

The subsidy that Government pays to households for buying cooking gas LPG has got credited to these payments bank accounts, leading to inconvenience to users many of whom did not know that their entitlement was not coming to their regular bank account but going an account which they had not applied for. **PTI**

Pragmatic, honest

In proposing to ask the judicial and administrative authorities to accord legal sanction to regulated betting on sports event etc, the Law Commission has exposed the politically-correct but morally-hypocritical stance taken by those in power but out of touch with prevailing reality. A report being finalised for presentation to the apex court and the central government, takes the view that lawful but strictly regulated gambling and betting would help curb illegal practices that generate black money. It would also boost government revenues and generate employment. The Commission estimates that unregulated betting annually generates about Rs 13,000 crore of black money which is channelised into a range of illegal activities, even terrorism. "If it is not possible to prevent such activities completely, strictly regulating these activities remains the only viable option. Regulated gambling would ensure early detection of fraud and money laundering," the draft report says. Taking a highly pragmatic line the Commission has recommended that those who run sports betting gambling businesses should be licensed, money transfers cashless and gamblers must use their Aadhaar and PAN cards - that would be in keeping with other government action. The Commission was acting in pursuance of an apex court order mandating it to examine the issue of gambling on sport in the wake of the match-fixing scandal that had rocked the IPL in 2013. It opined that legalised betting "would enable appropriate authorities to keep a close eye on every single transaction made in this connection".

After studying the rules and systems in place in the several countries where betting has been legalised - the "odds" offered on election outcome are often more dependable than media-conducted forecast and exit polls - the Commission has advocated Parliament enacting a model law (betting is a state subject) clearly earmarking the distinction between games of "skill" and "chance". It has also recommended rules that prohibit children from gambling and restrict high-stakes gambling to those with matching incomes. It even said consideration could be given to FDI in the "industry" in the states that permit casinos to facilitate the tourism and hospitality trade - all employment generating. While the Commission, perhaps the apex court, will appreciate the pragmatic and realistic "angles", getting politicians on board will be a bet offered only on "long odds". The political class is obsessed with regressive "inward thinking" and rejects a "modern" approach as a cultural assault by western degenerates. Visible proof of that is a hesitation to criticise strict "dry" laws in some states, even though the debilitating side-effects are no secret. While there can be no justification for a flourishing flesh-trade - the oldest profession in the world as some insist it is - prohibition and legalised betting are in an entirely different bracket. Provided our leaders have the guts to discard obsolete ideological blindfolds and "get real".

Airtel to return ₹190 cr subsidy to original a/cs

PTI
NEW DELHI, 18 DECEMBER

Within days of getting a rap on its knuckles, Airtel today offered to return Rs 190 crore subsidy that had flown into the 'unsolicited' Payments Bank accounts of its 31 lakh mobile phone subscribers, sources said today.

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Invest capital gains in another house or specified bonds to save tax

● I sold my house for ₹10 lakh and my salary income is ₹4.5 lakh. Where should I invest that ₹10 lakh to avoid tax liability?

— Ishan Uppal

You can invest long-term capital gains earned on the sale of this house in another house which you have to buy within next two years or construct a new house within the next three years from the date of sale. Till the time, amount is invested, you will need to deposit this amount in Capital Gains Account Scheme with a scheduled bank before the due date of filing your next income tax return. However, you cannot sell this new house within the next three years of its purchase or completion of construction, otherwise, the capital gain exempted earlier would be taxed along with the gain of this new house.

Alternatively, you can invest it in specified bonds (like that of National Highways Authority of India and Rural Electrification Corporation of India) within six months from the date of sale. However, you cannot sell these bonds nor can take a loan against these bonds within the next three years, otherwise, the capital gain exempted earlier would be taxed in the year of sale of, or availing of loan against, these bonds.



● Post office has cut 10% tax on closure of NSS 87 account on May 2, 2017, but till date 26AS shows no tax credit. I have not got Form 16A. Follow-up with postal department has not yielded any result. How do I get tax

credit for this?

—Arun Bhatnagar

The postal department may not have mentioned correct PAN while filing TDS and hence it is not reflected in your 26AS. Hence, we would advise follow-up with them to get the TDS return corrected. Simultaneously, you can inform the jurisdictional assessing officer. You can still take the tax credit as Section 205 provides that if the tax has been deducted, you cannot be called upon to pay it again. It is advisable to keep a record of the correspondences to substantiate your claim.

● Has the finance ministry exempted super senior citizen not holding Aadhaar from mandatory linking the same with their bank account? My mother is 93 and is facing age-related problems.

—Aryan Pradhan

As per UIDAI guidelines, your mother can enroll herself at home. You need to fill an enrolment request form online and complete all required steps. On accepting the request, the enrolment agency will visit your place and will collect your mother's details. There is as such no government directive regarding exemption of linkage of Aadhar with bank account for a super senior citizen.

The writer is partner, Ashok Maheshwary & Associates. Send your queries to fepersonalfinance@expressindia.com

OMCs ask Airtel Payments Bank to revert LPG subsidy

FE BUREAU

New Delhi, December 18

HINDUSTAN PETROLEUM (HPCL), on behalf of all three state-run oil marketing companies (OMCs), including Indian Oil and Bharat Petroleum, on Monday wrote to Airtel Payments Bank urging it to immediately transfer LPG subsidy deposited with it to consumers' primary bank account or to the respective OMCs.

This follows complaints that LPG subsidies of many consumers were getting diverted to bank accounts opened by Airtel Payments Bank instead of their primary bank account. Airtel Payments Bank has been allegedly opening bank accounts of customers without 'informed consent' during e-KYC process for mobile connections for its parent telecom company Bharti Airtel. This led to a change in mapper of the National

Payments Corporation of India and LPG subsidy were inadvertently were credited into bank accounts with Airtel.

On Saturday, the Unique Identification Authority of India temporarily barred Bharti Airtel and Airtel Payments Bank from conducting Aadhaar-based e-KYC for SIM verification as well as payments bank clients.

In a statement, Hindustan Petroleum said, "OMCs and the ministry of petroleum and natural gas have been getting a large number of complaints from consumers through various channels including social media, print media and VIP references regarding non-credit of the LPG subsidy amounts into their earlier bank accounts for the past few weeks."

As per reports, as much as at least Rs. 167.7 crore LPG subsidy of 37.21 lakh consumers has been deposited in Airtel Payments Bank as on end of November.

Will return ₹190 crore subsidy to original A/Cs: Airtel to NPCI

Taking a lead earlier on Monday, Hindustan Petroleum Corp Ltd wrote to Airtel asking it to revert the subsidy to the customers' bank account or to the oil companies

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NPCI is an umbrella organisation for all retail payments in India.

Both Airtel and Airtel Payments bank came under fire after Airtel allegedly opened accounts of its mobile phone subscribers without seeking their "informed consent", and LPG subsidy worth crores was deposited to these accounts.

The government acted swiftly in the matter and the Unique Identification Authority of India (UIDAI), in a stern move late last week, temporarily barred the company from conducting Aadhaar-based SIM verification of mobile customers using eKYC process and e-KYC of payments bank clients.

Suspending the 'e-KYC licence key', the Aadhaar issu-



ing body UIDAI also ordered PricewaterhouseCoopers to conduct an audit of Bharti Airtel and Airtel Payments Bank to ascertain if their systems and processes are in compliance with the Aadhaar Act.

"The government has taken a stern view of the entire issue and Airtel has been forced to return the amount to original bank account of these customers," said a government source who did not wish to be named.

The mechanism of the DBT benefits floating into the accounts is also being tightened, to bring in greater accountability, he noted.

Mounting pressure on Air-

tel, the state-run oil companies had begun writing to the billionaire Sunil Mittal-led firm asking it to transfer back the LPG subsidy that got credited to its payment bank accounts.

The subsidy that the government pays to households for buying cooking gas LPG has got credited to these payments bank accounts, leading to inconvenience to users many of whom did not know that their entitlement was not coming to their regular bank account but going an account which they had not applied for.

Taking a lead, Hindustan Petroleum Corp Ltd (HPCL) wrote to Airtel asking it to

revert the subsidy to the customers' earlier bank account or transfer them same to the oil companies.

In a statement earlier in the day, HPCL said oil marketing companies and the oil ministry has been getting a large number of complaints from LPG consumers on not receiving LPG subsidy amounts into their earlier bank accounts for the past few weeks.

"In many cases across the three oil marketing companies (Indian Oil Corp, Bharat Petroleum Corp Ltd and HPCL) where the Aadhaar linking of LPG consumers has got changed in the NPCI map-

per to Airtel Payments Bank and hence the LPG subsidy is getting sent to the new bank account in the Airtel Payments Bank," it had said.

In order to check diversions, the government pays subsidy equivalent to buying 12 LPG cylinders of 14.2-kg each in a year, directly into the bank accounts of beneficiaries.

Unlike in the past, LPG now is only available at market price. Beneficiaries get subsidy for one cylinder in advance and are replenished the moment they use it up to buying LPG refill.

Airtel declined to comment when asked about its offer to return Rs 190 crore subsidy to original bank accounts of its 31 lakh customers.

Responding to the statement issued by HPCL, Airtel Payments Bank spokesperson said, "as per government rules, DBT subsidy goes to latest Aadhaar linked bank account. Customers can withdraw this at any of our designated outlets. No charges for such withdrawals are levied".

However, "given that some customers have experienced inconvenience of not being aware of which Bank account the DBT has gone to, we are fully committed to resolving this immediately", it added.

The company said it is "in the process" of taking appropriate steps in this regard. P11