

All Banks to Facilitate Aadhaar Enrolment

Will also provide update facility within premises

Aman.Sharma@timesgroup.com

New Delhi: All banks, including private sector lenders, will have to provide Aadhaar enrolment and update facility to their customers who have been asked by the government to link their bank accounts with the unique identification number by December 31 or face blocked access.

This comes in the wake of the country facing a gigantic task of linking all bank accounts to Aadhaar after due verification, as made mandatory by a June 1 notification of the finance ministry that amended the Prevention of Money Laundering Act (PMLA).

While most banks are offering the facility online, it is anticipated that many people may not have an Aadhaar yet or their address details may not be up to date or their photograph on Aadhaar card may be different from the one in the bank records – leading to a possible rejection of their linkage request by the bank. Account holders who do not link their bank accounts with Aadhaar by

People to Bank On



Customers have to link their bank accounts with Aadhaar by Dec 31

UIDAI has amended rules so that all scheduled banks can enrol people for Aadhaar

It could soon advise banks to offer Aadhaar enrolment and update facility at, say, one among five-six nearby branches

As per UIDAI, nearly 90% of the population has an Aadhaar number while it has reached saturation among adults

the end of this year will find their accounts blocked and access to the accounts will be reinstated only after furnishing the Aadhaar. Further, the government recently made Aadhaar mandatory for opening a new bank account.

Banks to 'Update' Aadhaar >> 17

Banks to 'Update' Aadhaar

>> From Page 1

“In order to ensure people face no difficulty or running around to link their bank accounts with Aadhaar, we have amended existing regulations to make a provision that all scheduled banks will have to offer Aadhaar enrolment facilities within the bank premises to their customers if they do not have Aadhaar. The customer need not go on a search for an Aadhaar enrolment centre,” Ajay Bhushan Pandey, CEO of Unique Identification Authority of India, which administers Aadhaar, told ET.

In case a customer has an Aadhaar but the details are old and not matching the bank account details, the bank will “update” his or her Aadhaar on furnishing of documents inside the bank premises, he said. So far, only public sector banks could become UIDAI registrars and this was done at the discretion of the banks. But UIDAI has now amended the Aadhaar (Enrolment and Update) Regulations, 2016 to provide that all “scheduled banks” can become UIDAI registrars to enrol people for Aadhaar.

Besides, the Aadhaar regulations so far said any central or state department or agency would provide for Aadhaar enrolment if it were making it a condition “for receipt of any subsidy, benefit or service”. The regulation has now been amended to include “for fulfilment of any obligation” to cover banks which are supposed to link accounts with Aadhaar under PMLA Act. The regulations so far only made it mandatory for these authorities to become UIDAI registrars for enrolment. If one needed to update’s one Aadhaar card, one had to search for a UIDAI centre. The regulations have now been amended to include “update” responsibility in the mandate of all the said authorities, as well as banks.

Officials said UIDAI could advise banks in the coming days to offer Aadhaar enrolment and update facility at, say, one among five-six nearby branches as it would be difficult for banks to cover all its branches with the facilities. Customers could be guided to the nearest bank branch offering Aadhaar facility, officials said.

As per UIDAI, nearly 90% of all population in India does have an Aadhaar number as on date while Aadhaar has reached saturation among adults.