

GOVERNMENT OF INDIA  
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY  
**RAJYA SABHA**  
**STARRED QUESTION NO.\*82**  
TO BE ANSWERED ON 22-12-2017

**LINKING OF AADHAAR WITH BANK ACCOUNT AND  
MOBILE NUMBER**

**\*82. SHRI D. P. TRIPATHI:**

Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

- (a) whether a law has been enacted for the linking of Aadhaar with personal bank account and mobile number;
- (b) whether various agencies are empowered to enforce such decree on the citizens of the country;
- (c) if so, the details thereof; and
- (d) if not, the provisions under which citizens can claim exemption from such a decree?

**ANSWER**

**MINISTER OF ELECTRONICS AND INFORMATION TECHNOLOGY  
(SHRI RAVI SHANKAR PRASAD)**

(a) to (d): A statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO RAJYA SABHA STARRED  
QUESTION NO.\*82 FOR 22.12.2017 REGARDING  
LINKING OF AADHAAR WITH BANK ACCOUNT AND MOBILE NUMBER**

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(a): Linking of Aadhaar with personal bank accounts is being done based on the amendments that have been effected in the Prevention of Money-laundering (Maintenance of Records) Rules, 2005. Linking of Aadhaar with mobile number has been effected in pursuance of Hon'ble Supreme Court order dated 06.02.2017. As on 8<sup>th</sup> December 2017, 71.24 crore mobile numbers (new and re-verified) and 82 crore bank accounts have been linked with Aadhaar.

The amendments in the Prevention of Money-laundering (Maintenance of Records) Rules, 2005 provide that-

- (i) In case, the client, eligible to be enrolled for Aadhaar and obtain a Permanent Account Number, does not submit the Aadhaar number or the Permanent Account Number at the time of commencement of an account based relationship with a reporting entity, the client shall submit the same within a period of six months from the date of the commencement of the account based relationship.

Provided that the clients, eligible to be enrolled for Aadhaar and obtain the Permanent Account Number, already having an account based relationship with reporting entities prior to notification dated 01.06.2017, the client shall submit the Aadhaar number, and Permanent Account Number or Form No. 60, by such date as may be notified by the Central Government.

- (ii) In case, the client fails to submit the Aadhaar number and Permanent Account Number within the aforesaid six months period, the said account shall cease to be operational till the time the Aadhaar number and Permanent Account Number is submitted by the client.

Provided that in case, the client, already having an account based relationship with reporting entities prior to the date of publication of the notification dated 12.12.2017 in the official Gazette, fails to submit the Aadhaar number and Permanent Account Number by such date as may be notified by the Central Government, the said account shall cease to be operational till the time the Aadhaar number and Permanent Account Number is submitted by the client.

Further, the Government has notified on 13.12.2017 that 31<sup>st</sup> March, 2018 or six months from the date of commencement of account based relationship by the client, whichever is later, as the date of submission of the Aadhaar number, and Permanent Account Number or Form 60 by the clients to the reporting entity.

As regards to linking of Aadhaar with mobile number, Hon'ble Supreme Court, while disposing off the Writ Petition No. 607/2016 filed by Lokniti Foundation V/s Union of India, vide its order dated 06.02.2017 has directed for re-verification of all existing mobile subscribers through Aadhaar based e-KYC process preferably within a period of one year, while taking cognizance of Aadhaar based e-KYC process issued by the Department of Telecommunications (DoT). Accordingly, instructions have been issued by DoT to all Telecom Service providers (TSPs) regarding Aadhaar based E-KYC re-verification of all existing mobile subscribers. The Hon'ble court, vide its order dated 15<sup>th</sup> December, 2017 in Writ Petition (Civil) no. 494 of 2012, has now extended the date to 31<sup>st</sup> March 2018.

(b) and (c): For linking of Aadhaar with personal bank account, Reserve Bank of India is empowered to issue master direction / guidelines / circular. Besides, Financial Intelligence Unit-India is also

empowered to impose fine on reporting entities for not following customer due diligence norms in Prevention of Money-laundering (Maintenance of Records) Rules, 2005.

(d): There is no exemption under which citizens can claim exemption from Prevention of Money-laundering (Maintenance of Records) Rules, 2005. However, exemption is there if the client is not a resident or is a resident in the States of Jammu and Kashmir, Assam or Meghalaya under sub-rule (16) of rule 9 of Prevention of Money-laundering (Maintenance of Records) Rules, 2005.

As regards linking of Aadhaar with mobile number, DoT has issued instructions from time to time for the re-verification of mobile connections including alternative mechanism to the existing biometric based re-verification process and covering all categories of Subscribers. These include Subscribers of foreign nationality/Non-resident Indians (NRIs)/Senior citizens/ Physically Challenged persons and subscribers having mobile number registered with UIDAI.

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