

**GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF REVENUE**

**LOK SABHA
UNSTARRED QUESTION NO. 4797**

**TO BE ANSWERED ON FRIDAY, THE 23RD MARCH, 2018
CHAITRA 2, 1940 (SAKA)**

Aadhaar linkage with Bank Accounts

**4797. SHRI SANTOSH KUMAR:
SHRI ARVIND SAWANT:
SHRI HARI OM PANDAY:
DR. RATNA DE (NAG):
SHRI KRUPAL BALAJI TUMANE:
SHRI MANOJ TIWARI:**

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has made Aadhaar mandatory for existing bank accounts and opening of new bank accounts by 31 March, 2018 by invoking the Rules making powers under the Prevention of Money Laundering (Maintenance of Records) Rules, if so, the details thereof;
- (b) whether this modus operandi is a questionable exercise of the Rule making powers directly affecting the dignity of every citizen of India and if so, the details thereof;
- (c) whether such provision is likely to affect the wherewithal of senior citizens, particularly very senior citizens who face potential failure of biometric authentication, inasmuch as it will be an unbearable/impossible compliance burden for them, if so, the details thereof along with the steps taken by the Government or proposed to be taken by the Government to safeguard their financial, legal and livelihood rights from jeopardy;
- (d) whether the Government proposes to extend the time limit for Aadhaar linking to account numbers beyond 31 March 2018, if so, the details thereof and if not, the reasons therefor; and
- (e) the extent by which this step is likely to increase the financial inclusion in the country?

**MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SHIV PRATAP SHUKLA)**

- (a) The Central Government vide notification dated 13.12.2017 had notified, the 31st 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.

(b) No, Madam.

(c) No proposal to grant exemption to senior citizens from linking their Aadhaar with bank accounts is under consideration of the Government.

(d) In Writ Petition (Civil) No. 494/2012, Supreme Court has ordered on 13.03.2018 to extend the last date of the completion of the process of Aadhaar linking of new bank accounts from 31th March, 2018 to till the matter is finally heard and the judgement is pronounced.

(e) As per information from 21 public sector banks, including their sponsored banks (Regional Rural Banks) and 24 private sector banks, there are 10,989.07 lakh operative Current Account and Savings Accounts (CASA) bank accounts (excluding small accounts and accounts in the States of Assam, Meghalaya and Jammu & Kashmir), out of which Aadhaar has been seeded in 8,865.02 lakh bank accounts.