

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

**LOK SABHA
UNSTARRED QUESTION NO. 153**

**TO BE ANSWERED ON MONDAY, THE 29TH NOVEMBER, 2021
Agrahayana 8, 1943 (Saka)**

Mandatory Aadhaar Number to Banking Service Provider

**153. SHRI BALUBHAU ALIAS SURESH
NARAYAN DHANORKAR:
SHRI K. NAVASKANI:**

Will the Minister of FINANCE be pleased to state:

(a) whether as per the Prevention of Money-laundering (Maintenance of Records) Third Amendment Rules, 2019, if one wishes to receive any benefit or subsidy under any scheme notified under section 7 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefit and Services) Act, 2016 (18 of 2016), it is mandatory to submit Aadhaar number to the banking service provider;

(b) the steps taken by the Government to fill the gaps in the delivery of Government subsidies to the bank accounts of the beneficiaries;

(c) whether in the e-SHRAM portal, the bank accounts of 74.78 per cent or 3.9 crore unorganised sector workers are not linked with Aadhaar; and

(d) if so, the reasons therefor?

ANSWER

**MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)**

(a) Yes.

(b) A digital pipeline of Jan-Dhan Aadhaar Mobile (JAM) has been laid through linking of Jan-Dhan account with mobile number and Aadhaar. This infrastructure pipeline is providing the necessary backbone for and easing Direct Benefit Transfer (DBT) flows, adoption of social security/pension schemes, facilitating credit flows, promoting digital payments, etc.

The pipeline has also facilitated seamless transfer of Aadhaar enabled banking transactions including cash withdrawal and remittance, the importance of which was duly recognised during the lockdown due to pandemic.

(c) & (d) Bank details is one of the fields being captured in the e-SHRAM portal. As on 23.11.2021, 8.97 crore workers have been registered on e-SHRAM Portal, out of which 1,33,56,986 bank accounts of unorganised workers are already found seeded with Aadhaar. The process of status of Aadhaar seeding of remaining bank accounts is scheduled in batch mode.