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# Banks may soon urge customers to link Aadhaar to account via ATM

By [Aman Sharma](#), ET Bureau | Updated: Sep 01, 2016, 05.04 AM IST

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NEW DELHI: Banks will soon be urging users through ATMs, internet banking portals and mobile banking applications to link their [Aadhaar](#) number to their bank accounts in line with an aggressive government drive.

Banks have been advised to ensure there is a self-help option in automated teller machine (ATM) menus, on internet banking portals as well as mobile banking applications for individuals to comfortably seed their Aadhaar number into their bank accounts, officials said.

Unique Identification Authority of India (UIDAI), the implementing agency of Aadhaar numbers, is of the view that ATMs could be the key considering there are about 1.5 lakh ATMs in the country and they enjoy high daily footfalls.

"Many people do not use internet banking portals...many would see it a waste of long hours to visit the bank branch to seed their Aadhaar...But a self-help option on an ATM may make many seed the Aadhaar in a matter of minutes by keying in the number during the ATM transaction transaction," a central official said. The government is aggressively pushing for linking Aadhaar to bank accounts, especially after the Aadhaar Act has now become a law.

This will facilitate direct transfer of cash benefits to relating to government schemes such as cooking gas subsidy to deserving individuals. Even a conservative estimate of 10 seeding requests per ATM per day would lead to 4.5 crore requests in a month, UIDAI has pointed out in meetings with the government and various banks.

The banks are also being asked to appeal to account holders to seed their Aadhaar when they visit branches by filling up a simple form. About 30 crore bank accounts are linked to Aadhaar presently but nearly as many remain unlinked, including half of the almost 24 crore PM Jan Dhan Yojana accounts opened so far. The logic for the aggressive focus on Aadhaar seeding is that presently the government or any institution needs to know the bank account number, the [IFSC code](#) and bank branch details to transfer money to a beneficiary - details which are prone to change and require extensive maintenance of records.

Aadhaar offers the possibility of sending government payments by using just the 12-digit Aadhaar number for life, which makes government payments agnostic to any changes in the bank account of individuals.

ET earlier reported that the Centre may even make it mandatory for an Aadhaar to be furnished for opening any kind of new bank account. All adults in the country are expected get an Aadhaar number by end of September.

States have also been asked to hold 'Aadhaar Divas' along with banks at stadiums and community halls after prior invitation to citizens to seed Aadhaar into their bank and [MGNREGA](#) accounts. Special mechanisms through call centres and online portals are also suggested to help citizens link their Aadhaar to bank accounts, and central ministries and states could also initiate a reward-and-recognition scheme for speedy Aadhaar seeding

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