

How to link Aadhaar with various services

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The Supreme Court has extended the deadline to link Aadhaar with various welfare schemes and financial services to March 31, 2018. Instead of waiting till the eleventh hour to comply with the guidelines, it is better if you link your Aadhaar at the earliest. The following is the ready reckoner giving the deadline for various services and the consequences for non-compliance of the same:



Linking of PAN with Aadhaar

The earlier deadline of July 1, 2017, for linking the two was extended since a number of people faced difficulty due to mismatch in the name between PAN and Aadhaar due to spelling mistakes etc.

The IT department has said that it will process returns of only those assesses who have successfully linked PAN with Aadhaar before 31 December 2017. However this deadline is mandatory for those who have to file the IT returns and is not applicable for those whose gross income is below the exemption limit of Rs 2.5 lakh.

Since Aadhaar is a biometric based verification, an individual can have only one Aadhaar and any PAN not linked to Aadhaar will become invalid after the deadline. So one can have multiple PAN cards, but one PAN only. It was also found that PAN cards were used to divert funds to shell companies.

Linking of Mutual Funds Folio

As per recent amendments to Prevention of Money Laundering Act (PMLA) Rules, 2017, mutual funds are mandated to obtain Aadhaar number from investors and link the same to the respective accounts.

Here are the links of the RTAs for Aadhaar seeding:

For CAMS: http://www.camsonline.com/investorservices/COL_Aadhaar.aspx

For Sundaram: <https://sundarambnparribasfs.in/web/service/aadhaar>

For Karvy: <https://www.karvymfs.com/karvy/Aadhaarlinking.aspx>

For Franklin Templeton : <https://accounts.franklintempletonindia.com/guest/#/customerservices/updateaadhaar/accountdetails>

You can complete the process either through the online link, or a SMS, if your mobile number or email ID is registered in your folio. If neither the phone number nor the email ID is registered, you can download the Aadhaar linking form and submit it to the office of RTA.

Linking of your bank account

You can log into your net banking account and click on 'Update Aadhaar' link, enter the details and the OTP sent to your registered number to complete the process.

If you do not have net banking facility,

visit the branch personally and complete the process.

Linking investments with Post Office

If you have any investments in any small savings schemes like PPF, Sukanya Samriddhi Yojana, NSCs or KVP, log on to the India post website and download the Aadhaar Linking form, fill it up and submit it to the branch where you hold the account. There is no online facility for linking of Aadhaar with India post.

Linking of Insurance policies

You can link Aadhaar with your policies by logging on to the website of your insurance provider/company, fill in details of PAN, your date of Birth, Aadhaar, your mobile number and the policy number. Enter the OTP to complete the process. Alternatively you can visit the company's branch and complete the process.

Linking of mobile number

You have to visit the store of the service provider and complete the process. Or call the Call Centre and request for linking of mobile number with your Aadhaar. All unlinked mobile phone numbers will be deactivated after March 31, 2018.

Do remember that the said biometrics collected will be encrypted by the service provider and sent to UIDAI at that moment itself and any storage of biometric by them is a criminal offence punishable with up to three years imprisonment under the Aadhaar Act 2016.

(The writer is a former banker, and is currently with Manipal Academy of Banking, Bengaluru)

Aadhaar Linking with various services

SERVICE	DEADLINE*	CONSEQUENCES
PAN	March 31, 2018	I-T returns will not be processed
Mutual Funds and stocks	March 31, 2018	Account will be non-operational
Bank Account	March 31, 2018	Account will be blocked
Post office schemes	March 31, 2018	Account will be blocked
Insurance policies	March 31, 2018	Policies will be inaccessible
Mobile number	March, 2018	Number will be deactivated
Social Benefits like pension and LPG/ cash benefits	March 31, 2018	Access to benefits will be curtailed

