

# AADHAAR–BANK LINKING MANUAL

Version: 2025 |

## 1. What is Aadhaar–Bank Linking?

Aadhaar–Bank Linking (Aadhaar Seeding) means connecting a person’s Aadhaar number with their bank account so that they can receive all government benefits directly through **Direct Benefit Transfer (DBT)**.

When your account is Aadhaar-linked **AND** active in the **NPCI Mapper**, your DBT money (scholarships, stipends, scheme benefits) will directly come into your bank account.

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## 2. Why is Aadhaar–Bank Linking Important?

- To receive **scholarships, stipends, fellowships, and all welfare DBTs**
  - To avoid payment failure
  - To receive the benefit **in the correct & active bank account**
  - To ensure transparency
  - To track your payments easily on PFMS
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## 3. Documents Required

You only need **two** documents:

1. **Aadhaar Card (original or e-Aadhaar)**
2. **Bank Passbook / Account Details (original)**

Optional (but useful):

- Registered mobile number
  - College ID (for student confirmation)
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## 4. Ways to Link Aadhaar With Bank Account

There are **5 possible methods**. Your website can show all:

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### Method 1: Linking Through Bank Branch (Most Reliable)

1. Visit your bank’s nearest branch.
2. Fill the **Aadhaar Seeding Form** (available at bank counter).
3. Provide:
  - Aadhaar card

- Bank passbook
  - A photocopy of Aadhaar
4. Submit the form for processing.
  5. Bank will send your Aadhaar details to **NPCI** for mapping.
  6. You will receive an **SMS confirmation** when seeding is approved.

**Processing time:** 1–7 days (varies by bank)

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### **Method 2: Linking Through ATM**

Many banks allow Aadhaar linking at ATMs.

1. Insert your debit/ATM card.
  2. Select "**Services**" / "**Other Services**"
  3. Choose "**Aadhaar Registration**"
  4. Enter Aadhaar number
  5. Re-enter to confirm
  6. A confirmation slip/SMS is issued
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### **Method 3: Linking Through Bank Website / Net Banking**

(For banks that support online seeding)

1. Log in to your bank's **Net Banking**
2. Go to "**Aadhaar Seeding / Aadhaar Linking**"
3. Enter Aadhaar number
4. Submit OTP (if required)
5. Confirmation message issued

Banks that usually support this:

- SBI
  - HDFC
  - ICICI
  - Bank of Baroda
  - Axis Bank
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### **Method 4: Using Mobile Banking Application**

1. Open your bank's mobile app
  2. Navigate to "**Services**" → "**Aadhaar Linking**"
  3. Enter Aadhaar number
  4. Authenticate with OTP
  5. Check status from the app after 24–48 hours
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#### **Method 5: Through CSC Center (Common Service Centre)**

For rural/remote areas:

1. Visit nearest CSC center
  2. Provide Aadhaar + bank details
  3. VLE (Village Level Entrepreneur) verifies details
  4. Aadhaar gets seeded into your bank account
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### **5. How to Check If Your Account Is Aadhaar-Linked?**

#### **Method A: Use UIDAI Aadhaar-Bank Mapper Status**

1. Dial **9999#** from Aadhaar-linked mobile number
2. Follow the USSD menu
3. Your Aadhaar-linked bank name will appear

#### **Method B: Check at your bank branch**

Ask them to check "**NPCI Mapper Status**" for your Aadhaar.

#### **Method C: Use your bank's mobile app/internet banking**

Many banks display:

➡ *Aadhaar Seeding Status*

➡ *NPCI Mapper Status*

#### **Method D: Through PFMS Portal**

Search for:

- Scholarship payment
  - Beneficiary payment status
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### **6. Common Issues & How to Fix Them**

✗ **Issue 1: Aadhaar not seeded in bank**

✓ Solution: Visit bank branch and re-seed Aadhaar.

### ✗ Issue 2: Wrong bank mapped in NPCI

NPCI only allows **one primary bank account** for DBT.

If wrong bank is linked:

✓ Visit desired bank branch and submit Aadhaar seeding request → they will update NPCI.

### ✗ Issue 3: Mobile number not linked with Aadhaar

✓ Visit Aadhaar enrolment center to update mobile number.

### ✗ Issue 4: Account inactive/dormant

✓ Deposit a small amount to activate the bank account.

### ✗ Issue 5: KYC incomplete

✓ Submit required documents to complete full KYC.

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## 7. Safety Guidelines

- Never share Aadhaar OTP with anyone
- Use registered mobile number only
- Verify SMS sender (should be from your bank/UIDAI)
- Do not give Aadhaar to unknown agencies
- Only use official apps: mAadhaar, bank app

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## 8. Aadhaar Seeding Form (Template for Download Page)

### Aadhaar Seeding Request Form

- Name
- Aadhaar Number
- Bank Account Number
- IFSC Code
- Mobile Number
- Address
- Signature

Your website can provide a **PDF form** for students/officers.

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## 9. Aadhaar–Bank Linking Process for Students (For Your Website Section)

**Step-by-step student-friendly flow for DBT Portal:**

1. Visit any bank branch or CSC
  2. Carry Aadhaar + passbook
  3. Fill Aadhaar seeding form
  4. Submit documents
  5. Receive confirmation SMS
  6. Check mapping status
  7. Update on DBT portal after linking
  8. Proceed to scholarship application
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**10. What Students Must Do After Linking**

- Update bank details in:
  - NSP
  - State scholarship portal
  - University/college portal
- Keep bank account active
- Update mobile number if changed