

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.

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:

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)

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.

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.

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