



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2015-16/289

FIDD.CO.LBS.BC. No.17/02.01.001/2015-16

January 14, 2016

The Chairman and Managing Director  
Scheduled Commercial Banks including RRBs

Dear Sir/Madam,

**Direct Benefit Transfer (DBT) Scheme –  
Seeding of Aadhaar in Bank Accounts – Clarification**

Please refer to [circular RPCD.CO.LBS.BC.No.11/02.01.001/2013-14 dated July 9, 2013](#) regarding the use of Aadhaar to facilitate delivery of social welfare benefits by direct credit to the bank accounts of beneficiaries as also the following circulars on the same subject matter:

[RPCD.CO. LBS.BC.No.75/02.01.001/2012-13 dated May 10, 2013](#)

[RPCD.CO.RRB.BC.No.88/03.05.33/2011-12 dated June 19, 2012](#)

[RPCD.CO.FID.BC.No.41/12.01.011/2011-12 dated November 30, 2011](#)

[RPCD.CO.BC.FID.No.16/12.01.019/2011-12 dated August 12, 2011.](#)

2. In this connection, in view of the Hon'ble Supreme Court of India's interim orders dated August 11, 2015 and October 15, 2015 (W.P. ( c ) No. 494 of 2012) on usages of Aadhaar, it is hereby clarified that use of Aadhaar Card and seeding of bank accounts with Aadhaar numbers is purely voluntary and it is not mandatory.

Yours faithfully,

(A. Udgata)  
Principal Chief General Manager

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हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"चेतावनी : मेल रिज़र्व बैंक द्वारा-डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

**Caution:** RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.