

Punjab National Bank
Financial Inclusion Division
HO: New Delhi
Frequently Asked Questions (FAQs) on DBTL

Sr. No.	Question	Answer
1	How do I ensure that linking of Aadhaar happens when I submit my Aadhaar to Distributors / Banks?	<p>Banks accept request for seeding across the counters of the branches and provide an acknowledgement. Obtain an acknowledgement from the branch. Bank also sends an SMS on successful linking of Aadhaar to the account.</p> <p>Most banks have also provided alternate channels for giving Aadhaar seeding request through ATM, Internet Banking, Call Centre and SMS. Check with your bank for details.</p>
2	My bank has entered my Aadhaar number in someone else's bank account and so my subsidy has gone to someone else. What should I do?	You can lodge a complaint with the branch and also the customer service section / Grievance Redressal officer of the bank. The contact details of the officers would be displayed in the branch premises and also in the bank's website.
3	How do I know if my bank account has been linked correctly to my Aadhaar Number?	<p>Normally banks send confirmatory SMS on successful seeding and linking of Aadhaar to the mobile number of the customer registered with the bank.</p> <p>NPCI through whom all the LPG subsidy transfers are routed has provided a facility to verify the Aadhaar seeding and mapping status. The customer can dial *99# through his BSNL/MTNL mobile and ascertain the position of linkage. It will display name of the bank with which it is linked and date of linkage.</p>
4	Can I open zero balance account and receive subsidy in the account.	<p>Subsidy transfer is available to any operative savings bank account of the customer. Basic Savings Bank Deposit (BSBD) account can be opened without any initial deposit and without the stipulation of minimum balance. Such accounts are normally referred as zero balance account. Basic Savings Bank Deposit (BSBD) account can be opened in any scheduled commercial banks shown in the list available in the website http://www.petroleum.nic.in/dbtl/banks.htm. The details on BSBD account opening are available on RBI Website.</p> <p>In respect of savings bank account other than BSBD, minimum balance is required to be maintained as per the respective bank's policy.</p>



5	I don't have a bank account, but my husband/daughter/son has a bank account. Can I convert that account into a joint account with me and link it with my Aadhaar number to receive LPG subsidy?	It is advisable to have an individual account in your name for linking your Aadhaar number and receiving subsidy. Banks do permit conversion of individual accounts to joint accounts. Please enquire with the bank. Only one name can be enabled with Aadhaar in one account. You can join as one of the joint account holders & register your Aadhaar number in the account for receiving the benefit.
6	Can I change my bank account for receiving the subsidy amount?	The most recent request received at NPCI for linking the bank account would receive subsidy transfers and the old linkage would automatically be cancelled at NPCI.
7	My bank is not accepting eAadhaar as a document for opening the bank account. What should I do? My bank insists on several other documents for proof of address and identity apart from eAadhaar for opening the bank account, which I don't have. What should I do to open my Aadhaar linked bank account?	UIDAI has clarified that eAadhaar is a digitally signed, legally valid and secure electronic document issued under IT Act 2000 and can be used as original for all purposes. Please bring it to the notice of the bank. RBI has already clarified that Aadhaar can be used as POI (Proof of Identity) and also POA (Proof of Address) for opening of account. Only in cases where there is a change in the address of the customer from the one mentioned in Aadhaar document, the customer has to provide a separate copy of the latest proof of address at the time of opening of account. In case the customer faces any difficulty in opening of BSBD account with Aadhaar document, it can be brought to the notice of Customer Service Section/ Grievance Redressal Officer of the bank whose contact details are displayed in the branch's premises and also made available on the bank's website.



