



Deadlines For Linking Aadhaar Card With Insurance Policies, PPF, Bank Account, Mobile SIM

Quoting or linking of Aadhaar is compulsory for conducting many important tasks today. These range from opening a bank account, a PPF (Public Provident Fund) account or a Post Office account to using a mobile phone/SIM.

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Quoting or linking of Aadhaar number is compulsory for many tasks today

Insurance policies have to be added to the list of products or services to be mandatorily linked with Aadhaar. Linking of Aadhaar number - the 12-digit number printed on an Aadhaar card - with insurance policies linkage is mandated under the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017, insurance regulator IRDAI has said, asking insurers - general and life insurers alike - to implement the rules without awaiting further instructions. Quoting or linking of Aadhaar - the 12-digit personal identification number known as UID (Unique Identity Number) issued by the UIDAI (Unique Identification Authority of India) - is compulsory for many tasks today. These range from opening a bank account, a PPF (Public Provident Fund) account or a Post Office account to using a mobile phone/SIM

Aadhaar Number-Insurance Policies Linking, PAN mandatory

IRDAI said [Aadhaar and PAN/Form 60 are mandatory](#) for obtaining financial services including insurance. Form 60/61 is submitted by those not owning a PAN (Permanent Account Number) card for making a transaction where quoting of PAN is mandatory.

Here are some deadlines set by the authorities for linking Aadhaar:

1. Deadline for linking Aadhaar card with PPF, NSC: December 31, 2017

For opening a Post Office account or investing in small savings schemes such as National Savings Certificate (NSC), PPF and Kisan Vikas Patra (KVP), Aadhaar is a must. While Aadhaar holders are required to mandatorily produce the Aadhaar, those not having an Aadhaar card or Aadhaar number as yet can quote the EID or enrolment identity number of their Aadhaar application, the government has said. Existing depositors can update their Aadhaar number till December 31, 2017, according to a notification issued by the finance ministry.

2. Deadline for linking Aadhaar card with PAN: December 31, 2017

In August, the Central Board of Direct Taxes - the apex policy-making body of the Income Tax Department - extended the last date for linking of Aadhaar with PAN or permanent account number. The new deadline given by the taxman is December 31, 2017. Earlier, this deadline was August 31, 2017. Linking of Aadhaar with PAN is mandatory for processing of ITRs for assessment year 2017-18, the Income Tax Department has said.

"If this linking (PAN-Aadhaar) is skipped, the return could be considered invalid and the person may have to file it again, which shall be considered belated and may attract penalty, interest and other consequences like disallowances for losses," said Sandeep Sehgal, director of tax and regulatory at Ashok Maheshwary & Associates LLP.

(Read: [How to link PAN card with Aadhaar card](#))

3. Deadline for linking Aadhaar card with mobile number: February 6

Telecom companies have been sending alerts to customers about completing the process of linking Aadhaar card with SIM (mobile number). Aadhaar is to be linked with mobile connections/SIMs by February 6, 2018. The telecom department has announced three options to link UID with mobile connection: app-based, OTP-based and an IVRS facility.

DoT Secretary Aruna Sundararajan has said the government will not disconnect mobile connections of people who do not have the UIDAI number. She said the department is waiting for the Supreme Court judgement on Aadhaar issue to decide on the action to be taken in cases where people have Aadhaar but do not want to link it with their mobile number.

4. Deadline furnishing Aadhaar card details with banks/financial institutions: December 31, 2017:

Those already holding bank accounts are required to furnish the Aadhaar number by December 31, 2017, failing which ~~the accounts will~~ cease to be operational, according to a notification from the revenue department. Sponsored Links by Taboola

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