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MIN:RBI:55:2018

June 8, 2018

The Secretary,
Department of Financial Services,
Government of India,
NEW DELHI. 110001.

Sir,

Reg: ADD ON NON BANKING ACTIVITIES – AADHAR ENROLMENT BY BANK BRANCHES.

This communication is addressed to you with a specific purpose to draw your urgent attention in the background of Ministry of Electronics and Information Technology instructions to Banks to undertake the job of enrolment of Aadhar with effect from 1st July 2018. The said directions of **Meity** is unacceptable to the Banking workforce for the following sound reasoning.

1. As on date, there is a legal case pending before the Supreme Court to decide the requirement of linking the aadhar, as a mandatory one, with various service providers.
2. At present, Banks are under control of multiplicity regulators namely, RBI, SEBI, and IRDA. Above all Ministry of Finance is super regulator for all practical purposes. Now, a new addition is Ministry of Electronics and Telecommunications and subsequently may be UIDAI.
3. The core activity of Banking is slowly pushed to the back burner, due to implementation of various Government schemes like Jan Dhan, Social Security Scheme, etc. The recent threat by “Hon’ble Minister” that the salary of the officer should not be paid, if he is not granting “Mudra Loan” to borrowers, unnoticed the recent incidents at Rajasthan and Patna.
4. As such retaining the Basic functions of the Banks, it is becoming too difficult due to shortage of manpower in the Branches. The end result of the same is shift in the deposits and also the burgeoning bad loans in the Industry.
5. The recent circular issued by **Meity** should be read along with the UIDAI instructions, which is highly cumbersome to be undertaken by the Banking workforce.

In view of the above, we are advising the officers **not to engage themselves in the non banking activities like enrolment of aadhar in bank branches.**

Yours faithfully,



**(S.NAGARAJAN)
GENERAL SECRETARY.**


Copy to:

1. The Chief Executive Officer, IBA, MUMBAI.
2. TO ALL CHAIRMEN and Managing Director and Chief Executive Officers, Public and Private sector Banks.

REPRODUCED BY KARNATAKA BANK OFFICERS' ORGANISATION (REGD.)

MANGALURU - 575 003

Mangaluru
12.06.2018



**(K. RAGHAVA)
GENERAL SECRETARY**

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