Aadhaar Connection Checklist

"Link your Aadhaar" is one instruction that actually covers five distinct, separate actions - linking to your bank account, your mobile number, your PAN, your ration card, and seeding it for Direct Benefit Transfer (DBT). Each one unlocks something different, each is checked separately by different systems, and having done one does not mean the others are automatically done too. This guide walks through each one so nothing is missing when a scheme or bank asks you to confirm your Aadhaar is 'linked'.

The Five Separate Connections

- Bank account linking - confirms your Aadhaar is associated with your account for KYC purposes.
- DBT seeding - a separate, additional step that tells the government's NPCI mapper which specific bank account should receive your scheme payments and subsidies.
- Mobile number linking - confirms the phone number registered with UIDAI is yours, used for OTP-based verification on many portals.
- PAN linking - required by the Income Tax Department for most financial transactions above a basic threshold.
- Ration card linking - used by several states to verify household composition for food subsidy and other welfare eligibility.

Tip
If a scheme application is rejected for an 'Aadhaar not linked' reason, always ask which specific linking is missing. The fix is different for each one, and assuming it's the bank link when it's actually DBT seeding wastes a trip to the wrong office or portal.

1. Aadhaar-Bank Account Linking

This confirms your Aadhaar is on file with your bank as part of your KYC (Know Your Customer) record. Most banks now require this for any account, and it is usually done automatically when you open a new account with Aadhaar as your ID proof.

1. Check your status by visiting your bank's net banking portal, mobile app, or asking at the branch directly - look for a section often labelled 'Aadhaar linking' or 'KYC status'.
2. If not linked, visit your branch with your Aadhaar card and account passbook, or use the bank's app/net banking if it offers a self-service linking option.
3. Some banks also allow linking via SMS - check your specific bank's official process, since the SMS format and number differs bank to bank.

2. DBT Seeding (a separate, additional step)

Bank linking alone does NOT mean you're set up for government payments. DBT seeding specifically maps your Aadhaar to one chosen bank account in the NPCI database, so subsidies and scheme payments know exactly where to go - especially important if you hold accounts at more than one bank.

1. Ask your bank branch to confirm or complete 'Aadhaar seeding for DBT' specifically - this phrase matters, as it's a different request from general KYC linking.
2. Many bank apps now show a 'DBT status' or 'Aadhaar seeding status' check under settings or services.
3. If you have multiple bank accounts, only one should be seeded for DBT - re-seeding moves future government payments to the new account; old payments already sent are unaffected.

3. Mobile Number Linking

The mobile number on your Aadhaar record is used to send OTPs (one-time passwords) for identity verification across many government portals and KYC processes. If your old number is lost or changed, OTP-based verification will fail until this is updated.

1. Visit any Aadhaar Seva Kendra in person with your Aadhaar card - mobile number updates currently require biometric verification and cannot be done fully online.
2. Complete the update form on-site; the new number is typically active within 24-48 hours.
3. Re-check OTP-based logins on any portal that previously failed, once the update confirms.

4. PAN Linking

The Income Tax Department requires Aadhaar-PAN linking for most financial transactions; an unlinked PAN may become inoperative, which can in turn block bank transactions and loan applications.

1. Check your status for free on the Income Tax e-filing portal (incometax.gov.in) under 'Link Aadhaar Status'.
2. If not linked, complete it on the same portal - this can typically be done fully online in a few minutes using your PAN and Aadhaar numbers.
3. A late fee may apply depending on current Income Tax rules - check the portal for the current applicable amount before completing payment, if asked.

5. Ration Card Linking

Several states require Aadhaar linking for every member listed on a household ration card, used to verify the household for food subsidy and related welfare schemes. This is usually done through the state's food and civil supplies department or portal, separate from the bank and PAN processes above.

1. Visit your local ration shop (Fair Price Shop) or the district food and civil supplies office with the ration card and Aadhaar cards for each household member.
2. Many states also offer an online option through their food and civil supplies portal - search for your specific state's portal name, since these vary.
3. Confirm all household members are linked, not just the head of household - partial linking is a common reason for a rejected or reduced subsidy.

6. Troubleshooting Common Failures

Issue	Likely Cause	What To Do
OTP not received	Mobile number on Aadhaar record is outdated	Update mobile number at an Aadhaar Seva Kendra, then retry
Bank says 'not linked' despite linking before	Linking was done at account opening but never confirmed in the core system	Ask the branch to re-verify and re-submit the linking request
DBT payment not received	Bank link exists but DBT seeding was never completed	Specifically request 'DBT seeding', not just KYC linking
PAN shows inoperative	Aadhaar-PAN linking deadline passed without action	Complete linking and any late fee on the income tax e-filing portal

Do I need to redo all five linkings if I switch banks?

Only the bank-related ones (account linking and DBT seeding) need to be redone with the new bank. Mobile, PAN, and ration card linking are independent of which bank you use.

How do I check all my linking statuses in one place?

There isn't a single combined dashboard - each is checked through its own system: your bank's app for bank/DBT status, the income tax portal for PAN, and your state's portal or local office for ration card status.

Is there a fee for any of these?

Bank and DBT linking are free. Aadhaar mobile number updates at a Seva Kendra may carry a small fee. PAN-Aadhaar linking may carry a late fee if done after the relevant deadline - check the income tax portal for the current amount.

What happens if my name differs slightly across these records?

Minor mismatches (initials, spacing) can cause linking to fail silently or show an error. It's worth aligning your name exactly across Aadhaar, PAN, and bank records before attempting any of these links, rather than troubleshooting each failure separately.

7. Personal Checklist - Status Check

- ☐ **Bank account is linked to my Aadhaar**
  Check via net banking, app, or branch.
- ☐ **My Aadhaar is seeded for DBT on the correct account**
  Different from bank linking - confirm separately.
- ☐ **Mobile number on my Aadhaar record is current**
  Needed for OTP-based verification.
- ☐ **PAN is linked to Aadhaar and shows active, not inoperative**
  Check on the income tax e-filing portal.
- ☐ **All household members are linked on our ration card**
  Not just the head of household.

8. Personal Checklist - Before You Apply

- [ ] **My name is spelled identically across Aadhaar, PAN, and bank records**
  The single biggest cause of silent linking failures.
- [ ] **I have my Aadhaar number and registered mobile number written down**
  Needed for most self-service checks.
- [ ] **I know which bank account is DBT-seeded, if I have more than one**
  Avoid payments going to the wrong account.

Notes - what's missing, which office or portal, dates checked