



**STATE BANK OF INDIA OFFICERS' ASSOCIATION  
CHANDIGARH CIRCLE**

C/O State Bank of India, Local Head Office, Sector 17, Chandigarh  
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**Circular No. 2017/96**

**Date: 08.09.2017**

**TO ALL UNITS/MEMBERS:**

**Using Banks for Aadhar Linkage**

We reproduce hereunder the text of AIBOC Circular No 2017/50 dated 8<sup>th</sup> September, 2017, the contents of which are self-explicit.

With greetings,

(Deepak K Sharma)  
General Secretary  
**QUOTE:**

We reproduce hereunder our Letter No. AIBOC/2017/49 dated 07.09.2017 addressed to the Finance Minister and Chairman, IBA, copy marked to Secretary, DFS and CEO, IBA regarding the captioned subject for your information.

Comradely yours,

**D.T. Franco**  
**General Secretary**

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**Text of Letter No.AIBOC/2017/49 dated 07.09.2017**

To

Shri Arun Jaitley  
Hon'ble Minister of Finance  
Government of India  
North Block, Cabinet Secretariat,  
Raisina Hill  
New Delhi - 110 001

Dear Sir,

**Using Banks for Aadhar Linkage**

We understand that the Government has written to the Public Sector Banks to complete Aadhaar seeding of all Bank accounts and open enrollment centres in its branches. As the process involves enormous work, it requires additional manpower to complete the task in a time bound manner.

Banks are already reeling under acute shortage of staff and the employees and Officers are heavily overburdened. In the implementation of the Pradhan Mantri Jan - Dhan Yojana, Public Sector Banks and Regional Rural Banks have opened 29.13 crore accounts as against 96 lac accounts by the Private banks. In Mudra loans, the former has disbursed 79687 crores against the latter's 38772 crores. More than 62.58 lac Mudra loans have been processed by the Public Sector and Regional Rural banks. Bhim, Jeevan Jyothi, Jyoti Bima, Suraksha Bima, Gold bond etc. are some of the other schemes Public Sector banks have been made to use their resources without any return.

Demonetisation was another scheme of the Government where the Banks slogged day in and day out without any gain. Bank Officers, who worked on holidays and sat till late at night remain out of pocket that they have not been compensated till date in many Banks. Banks have invested enormous resources to implement the Government Schemes and the cost for carrying out such gargantuan tasks have not been compensated. In the process, they were not able to recover their NPAs even as new accruals to the NPAs were happening due to their compromising on the quality of assets as proper monitoring and follow-up was not possible due to their total concentration on the above schemes.

Even as Banks were using all its resources on implementing demonetization, Jandhan account opening and Mudra loan processing they were branded as laggards and inefficient. Some of these Banks were asked to submit a revival plan and RBI imposed Prompt Corrective Action on some of them.

Under the above circumstances, now Banks have been asked to complete Aadhaar seeding and also open Aadhaar enrollment Centres in its branches. It is understood that Government has instructed the Banks to ask its staff and Officers to work on holidays to complete the task. The responsibility for any mistake will be on the officer who authorizes and he / she is not trained for the same. Already in Airtel Payment Bank frauds have taken place. Moreover Supreme Court has given an interim order saying that Aadhaar should not be made mandatory. The Banks should not be taken to task when final judgement comes in the light of the Right to Privacy judgement. At a time when the resources of the Public Sector Banks are under severe strain and under closer public scrutiny, employing their resources on Aadhaar seeding will further constrain the PSBs in their efforts of recovery of NPAs, which eventually will further deteriorate the health of the Bank besides attracting negative opinion among the public. Banks have not been paid any reimbursement for these expenses. The Officers and staff also have not been paid compensation for working on holidays and for late sitting.

We therefore request you to look for alternatives or add more workforce into Banks to implement Aadhaar related works in PSBs. We also demand that the Government settles the issues raised in the 22<sup>nd</sup> August strike, by UFBU at the earliest.

Yours faithfully,

D.T. Franco

General Secretary

Copy to: The Secretary, Dept of Financial Services

UNQUOTE