



**BASSEIN CATHOLIC
CO-OPERATIVE BANK LTD.**

(SCHEDULED BANK)



Frequently Asked Questions (FAQ)

UIDAI has my data including biometrics, bank account, PAN, etc. Will it track my activities?

- Absolutely false. UIDAI database has only minimal information that you give at the time of enrolment or updation. This includes:
 - a) Your name, address, gender, date of birth
 - b) Ten finger prints, two IRIS scans, facial photograph
 - c) Mobile number & email ID
- Rest assured, UIDAI does not have your information about bank accounts, shares, mutual funds, financial and property details, health records, family, caste, religion, education, etc and will never have this information in its database.
- Infact, Section 32(3) of the Aadhaar Act 2016 specifically prohibits UIDAI from controlling, collecting, keeping or maintaining any information about the purpose of authentication either by itself or through any entity.

[Aadhaar is an identifier, not a profiling tool.](#)

But when I link my bank accounts, shares, mutual funds and my mobile phones with Aadhaar, will UIDAI not get these information?

- Absolutely Not. When you give Aadhaar number to your banks, mutual fund companies, mobile phone companies, they only send Aadhaar number, your biometrics (given at the time of authentication) and your name etc to UIDAI for verification for your identity. They do not send your bank account or its details to UIDAI.
- So far as UIDAI is concerned, it responds to such verification requests by replying either 'Yes' or 'No'.
- In few cases, if the verification answer is 'Yes', your basic KYC details (name, address, photo etc) available with UIDAI, are sent to the service provider.

[UIDAI never receives or collects your bank, investment, insurance etc. details.](#)

Can someone hack into my bank account if they get to know my Aadhaar number?

- Absolutely false. Just like by merely knowing your ATM card number, no one can withdraw money from the ATM machine; by knowing your Aadhaar number alone, no one can hack into your bank account and withdraw money.
- Your bank account is safe if you don't part with your PIN/OTP given by banks.
- Rest assured, there has not been a single case of financial loss due to Aadhaar.

[Aadhaar number alone cannot be used for banking or any other service.](#)

Why am I been asked to link all my bank accounts with Aadhaar?

- For your own security, it is necessary to verify identity of all bank account holders and link them with Aadhaar to weed out the accounts being operated by fraudsters, money-launderers, criminals etc.
- When every bank account is verified and linked with Aadhaar and then if anyone fraudulently withdraws money from your account through Aadhaar such fraudster can easily be located and punished.
- Therefore, by linking your bank accounts with Aadhaar, your account becomes more secure and not the other way around.

[Verify your bank accounts with Aadhaar for more secure banking.](#)

Do NRIs need Aadhaar for banking, mobile, PAN and other services?

- Aadhaar is only for residents of India. NRIs are not eligible to get Aadhaar.
- The respective services providers like banks and mobile companies have laid down NRI-specific exemptions.
- NRI's should simply tell the banks and other service providers such as credit card companies etc that they are not required to provide Aadhaar numbers by virtue of being non-resident Indians.

[NRIs are exempted from linking Aadhaar with various services.](#)

Is it true, as we keep hearing in media that Aadhaar data was breached?

- Aadhaar database has never been breached during last 7 years of its existence. Data of all Aadhaar holders is safe and secure.
- Stories around Aadhaar data breach are mostly cases of mis-reporting.
- UIDAI uses advanced security technologies to keep your data safe and secure and keeps updating them to meet emerging security threats and challenges.

[Aadhaar data is fully safe and secure.](#)