



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2014-15/116

DPSS.CO.AD.No.27/02.27.005/2014-15

July 3, 2014

To
All Payment System Providers, System Participants
and prospective Prepaid Payment Instrument Issuers

Madam/Dear Sir,

**Know Your Customer (KYC) Norms /Anti-Money Laundering (AML) Standards/
Combating of Financing of Terrorism (CFT)/Obligation of Payment System
Operators under Prevention of Money Laundering Act (PMLA), 2002 –
Clarification on Proof of Address**

Please refer to our circulars/instructions issued from time to time on the captioned subject. In this regard, we enclose a copy of [circular DBOD.AML.BC.No.119/14.01.001/2013-14 dated June 9, 2014 \(ref. RBI/2013-14/634\)](#) issued by our Department of Banking Operations and Development, Central Office, on the same.

2. The Payment System Operators may note the contents of the circular regarding simplification of the requirement of submission of 'proof of address'. They may revise their KYC policy in the light of the instructions contained therein and ensure strict adherence to the same.

Yours faithfully,

(Sangeeta Lalwani)
General Manager

Encl: As above

भुगतान और निपटान प्रणाली विभाग, केंद्रीय कार्यालय, 14वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400001

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हिन्दी आसान है, इसका प्रयोग बढाइए

चेतावनी : रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन-कॉल के जरिये किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिये।
Caution : RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, Passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.