



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

RBI/2014-15/288

RPCD.RRB.RCB.AML.No.4424/07.51.018/2014-15

October 31, 2014

Regional Rural Banks (RRBs) /
State / Central Cooperative Banks (StCBs/CCBs)

Madam / Dear Sir,

KYC – Clarification on Proof of Address

Please refer to our [circular RPCD.RRB.RCB.AML.BC.No.111/07.51.018/2013-14 dated June 12, 2014](#) on the captioned subject. In this regard we also draw your attention to our [circular RPCD.RRB.RCB.AML.No.2797/07.51.018/2014-15 dated September 9, 2014](#), forwarding copies of a Press Release dated August 26, 2014 and a poster on KYC simplification measures initiated by us.

2. In this regard, it has been brought to our notice that despite issuing clear instructions regarding the requirement of one proof of address whether permanent or current, some banks are still insisting on submission of a proof of address for the current address even when a customer produces a proof of permanent address, which prevents many prospective customers, especially migrant workers, from opening bank accounts.

3. In view of the above, banks are advised to ensure that customers are not unnecessarily asked to submit additional proofs of addresses for current addresses in cases where proofs of addresses for permanent addresses are already available. RRBs and StCBs/CCBs are requested to confirm to our Regional Offices concerned latest by November 7, 2014, that the above mentioned instruction has been communicated to all their branches and the same have been meticulously complied with.

Yours faithfully,

(A.G. Ray)
General Manager

ग्रामीण आयोजना और ऋण विभाग, केंद्रीय कार्यालय, 10वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, पो.वा.सं.10014, मुंबई 400 001

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चेतावनी: रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिए 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 दीजिए।

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.