



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI/2011-12/253

UBD. BPD. (PCB) No. 8 /12.05.001/2011-12

November 9, 2011

The Chief Executive Officer

All Primary (Urban) Co-operative Banks

Dear Sir,

Know Your Customer Norms – Letter issued by Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number

Please refer to [circular UBD. BPD. \(PCB\). No. 38 / 12.05.001/2010-11 dated March 15, 2011](#) enclosing a copy of the Government of India [Notification No. 14/2010/F.No. 6/2/2007-ES dated December 16, 2010](#) notifying the Prevention of Money Laundering (Maintenance of Records of the Nature and Value of Transactions, the Procedure and Manner of Maintaining and Time for Furnishing Information and Verification and Maintenance of Records of the Identity of the Clients of the Banking Companies, Financial Institutions and Intermediaries) Third Amendment Rules, 2010. The said notification, inter alia, recognizes the letter issued by Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number, as an officially valid document under Rule 2(1) (d) of the PML Rules, 2005.

2. In this connection, attention of UCBs is invited to paragraph 2.4 (d) of the Master Circular on Know Your Customer (KYC) norms / Anti-Money Laundering (AML) Standards /Combating of Financing of Terrorism (CFT) / Obligation of Banks under Prevention of Money Laundering (PMLA), 2002 dated July 01, 2011, dealing with customer identification and it is advised that while opening accounts based on Aadhaar also, banks must satisfy themselves about the current address of the customer by obtaining required proof of the same as per extant instructions.

3. Please acknowledge receipt to the Regional Office of the Urban Banks Department concerned.

Yours faithfully,

(L.M.Kamble)

General Manager - Officer-in-Charge

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बैंक हिन्दी में पत्राचार का स्वागत करता है ।