



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI/2013-14/518

RPCD.RRB.RCB.AML.BC.No. 92 /07.51.018/2013-14

March 13 , 2014

The Chairmen / CEOs of all Regional Rural Banks /
State and Central Co-operative Banks

Dear Sir,

RRBs/StCBs/CCBs- Know Your Customer (KYC) Norms /Anti-Money Laundering (AML) Standards/ Combating of Financing of Terrorism (CFT)/Obligation of banks under Prevention of Money Laundering Act (PMLA), 2002 – Recognising e-Aadhaar as an ‘Officially Valid Document’ under PML Rules

Please refer to our [circulars RPCD.CO.RRB.AML.BC.No 21/03.05.33\(E\)/2011-12](#) and [RPCD.CO.RCB.AML.BC.No.23/07.40.00/2011-12](#) dated October 13, 2011 and October 17, 2011 respectively which state that the letter issued by the Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number may be accepted as an ‘Officially Valid Document’. Further in terms of paragraph 2(iii) of our [circular RPCD.CO.RRB.RCB.AML.No.6097/07.51.018/2012-13 dated December 13, 2012](#), Regional Rural Banks (RRBs) and State and Central Cooperative Banks (StCBs/CCBs) were advised that, while opening accounts based on Aadhaar, if the address provided by the account holder is the same as that on Aadhaar letter, it may be accepted as a proof of both identity and address.

2. In this connection, a reference may be made to our [circular RPCD.RRB.RCB.AML.BC.No.32/07.51.018/2013-14 dated September 10, 2013](#), wherein, a decision to accept e-KYC service as a valid process for KYC verification under Prevention of Money Laundering (Maintenance of Records) Rules, 2005 was advised. It was further advised that the information containing demographic details and photographs made available from UIDAI as a result of e-KYC process (which is in an

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हिंदी आसान है, इसका प्रयोग बढ़ाइए

चेतावनी: रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यांर, 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.

electronic form and accessible so as to be usable for a subsequent reference) may be treated as an 'Officially Valid Document' under PML Rules.

3. In this regard, it is clarified that, RRBs and StCBs/CCBs may accept e-Aadhaar downloaded from UIDAI website as an officially valid document subject to the following:

- a) If the prospective customer knows only his/her Aadhaar number, the bank may print the prospective customer's e-Aadhaar letter in the bank directly from the UIDAI portal; or adopt e-KYC procedure as mentioned in the circular referred in paragraph 2 above.
- b) If the prospective customer carries a copy of the e-Aadhaar downloaded elsewhere, the bank may print the prospective customer's e-Aadhaar letter in the bank directly from the UIDAI portal; or adopt e-KYC procedure as mentioned in the circular referred in paragraph 2 above, or confirm identity and address of the resident through simple authentication service of UIDAI.

4. Physical Aadhaar card/letter issued by UIDAI containing details of name, address and Aadhaar number received through post and e-KYC process mentioned in the circular referred in paragraph 2 above would continue to be accepted as an 'Officially Valid Document'.

5. RRBs and StCBs/CCBs may revise their KYC policy in the light of the above instructions and ensure strict adherence to the same.

Yours faithfully,

(A. Udgata)
Principal Chief General Manager