



RBI/2014-15/633

DBR. AML.BC. No.104/ 14.01.001/ 2014-15

June 11, 2015

The Chairpersons/ CEOs of all Scheduled Commercial Banks/ Regional Rural Banks/ Local Area Banks/ All India Financial Institutions/ all NBFCs/ All Primary (Urban) Co-operative Banks /State and Central Co-operative Banks (StCBs / CCBs) /All Payment System Providers/ System Participants and Prepaid Payment Instrument Issuers/ All authorised persons including those who are agents of Money Transfer Service Scheme

Dear Madam/ Sir

Amendment to Prevention of Money Laundering (Maintenance of Records) Rules, 2005 – additional documents for the limited purpose of ‘proof of address’

Please refer to Rule 14(i) and proviso to Rule 2(d) at Sr.No.4 of Annex to our [circular DBOD.AML.BC.No.26/14.01.001/2014-15 dated July 17, 2014](#), on the applicability of ‘simplified measures’ to verify the proof of identity of ‘low risk customers’ if they do not have Officially Valid Documents (OVDs) for proof of identity.

2. The Government has since amended the Prevention of Money Laundering (Maintenance of Records) Rules, 2005 providing additional relaxations for the purpose of proof of address in addition to the relaxations in proof of identity under ‘simplified measures’ as contained in paragraph 2(d) of PML Rules. Thus, for the limited purpose of proof of address the following additional documents are deemed to be OVDs under ‘simplified measures’.

- (a) Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill);
- (b) Property or Municipal Tax receipt;
- (c) Bank account or Post Office savings bank account statement;
- (d) Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;

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हिंदी आसान है. इसका प्रयोग नकारिए।

"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."

- (e) Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation; and
- (f) Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

3. The additional documents mentioned above shall be deemed to be OVDs under 'simplified measure' for the 'low risk' customers for the limited purpose of proof of address where customers are unable to produce any OVD for the same.

4. [Copy of Government Gazette Notification G.S.R.288\(E\) dated April 15, 2015](#) on the amendment to PML Rules is enclosed herewith.

5. You are advised to revise your KYC policy in the light of the above instructions and ensure strict adherence to the same.

Yours faithfully,

(Lily Vadera)
Chief General Manager
Encl. as above