



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI/2013-14/514

UBD.BPD (PCB) Cir. No. 50 /14.01.062/2013-14

March 6, 2014

The Chief Executive Officer
All Primary (Urban) Co-operative Banks.

Madam / Dear Sir,

Know Your Customer (KYC) Norms /Anti-Money Laundering (AML) Standards/ Combating 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 – Primary (Urban) Cooperative Banks (UCBs)

Please refer to [paragraph 2.6 \(B\)](#) of our Master Circular UBD.BPD. (PCB).MC.No.16 /12.05.001/2013-14 dated July 1, 2013 on Know Your Customer (KYC) Norms / Anti-Money Laundering (AML) Measures / Combating of Financing of Terrorism (CFT)/ Obligations of banks under PMLA, 2002 which states that 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 2.5 (ix) of the Master Circular, banks have been 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 UBD.BPD \(PCB\) Cir. No.15 /14.01.062/2013-14 dated September 17, 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 electronic form

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बैंक हिन्दी में पत्राचार का स्वागत करता है।

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिये कोई भी व्यक्तिगत जानकारी जैसे बैंक खाते का ब्यौरा, पासवर्ड आदि नहीं माँगा जाता है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी प्रकार 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.



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, UCBs 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 UCB may print the prospective customer’s e-Aadhaar letter in the UCB directly from the UIDAI portal; or adopt e-KYC procedure as mentioned in the circular referred to in paragraph 2 above.

b) If the prospective customer carries a copy of the e-Aadhaar downloaded elsewhere, the UCB may print the prospective customer’s e-Aadhaar letter in the UCB 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 to in paragraph 2 above would continue to be accepted as an ‘Officially Valid Document’.

5. UCBs may revise their KYC policy in the light of the above instructions and ensure strict adherence to the same.

Yours faithfully,

(P.K. Arora)
General Manager