



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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RBI/2011-12/223

RPCD.CO.RCB.AML.BC.No.23/07.40.00/2011-12

October 17, 2011

The Chairmen / CEOs of
All State and Central 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 the Government of India [Notification No.14/2010/F.No.6/2/2007-ES dated December 16, 2010](#) which recognises the letter issued by Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number, as an officially valid document as contained in Rule 2(1)(d) of the PML Rules, 2005.

2. In this regard, a reference is invited to paragraph 5 of our [RPCD.CO.RCB.AML.BC.No.63/07.40.00/ 2010-11 dated April 26, 2011](#), wherein it was stipulated that when bank relies exclusively on the Aadhaar letter as complete KYC document for opening of an account, such an account would be subject to all conditions and limitations applicable to 'Small accounts' as detailed in the Government notification referred to above. After further consultations with Government, it has now been decided to accept the letter issued by the UIDAI as described above as an officially valid document for opening bank accounts without the limitations applicable to 'Small accounts' as prescribed in paragraph 5 of our circular under reference.

3. In this connection, attention is also invited to Annex II to the Guidelines on 'Know Your Customer' Norms and Anti-Money Laundering Measures' enclosed to our [circular RPCD.AML.BC.No.80/07.40.00/2004-05 dated February 18, 2005](#), dealing with customer identification. It is reiterated 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.

4. Please acknowledge receipt to our Regional Office concerned.

Yours faithfully,

(C. D. Srinivasan)
Chief General Manager