



RBI/2014-15/264

DBOD.AML No.5487/14.01.001/2014-15

October 13, 2014

**The Chairperson/CEOs of all Scheduled Commercial Banks(Excluding RRBs)/  
Local Area Banks / All India Financial Institutions**

**KYC – clarification on proof of address**

Please refer to our [circular DBOD.AML.BC. No. 119/14.01.001/2013-14 dated June 9, 2014](#) on the above mentioned subject. In this regard we also draw your attention to our letter dated [DBOD. AML. No. 3356/14.01.001/2014-15 dated September 4, 2014](#), forwarding copies of a press release dated August 26, 2014, and a poster on KYC simplification measures initiated by us.

2. In this regard, it has been brought to our notice that despite issuing clear instructions regarding the requirement of one proof of address whether permanent or current, some banks are still insisting on submission of a proof of address for the current address even when a customer produces a proof of permanent address, which prevents many prospective customers, especially migrant workers, from opening bank accounts.

3. In view of the above, banks are advised to ensure that customers are not unnecessarily asked to submit additional proofs of addresses for current addresses in cases where proofs of addresses for permanent addresses are already available. Banks are requested to confirm latest by October 17, 2014, that the above mentioned instruction has been communicated to all their branches and the same have been meticulously complied with.

Yours faithfully,

(Thomas Mathew)  
General Manager

बैंकिंग परिचालन और विकास विभाग, केंद्रीय कार्यालय, केंद्रीय कार्यालय भवन, 13वीं मंजिल, शहीद भगत सिंह मार्ग, मुंबई - 400 001

फोन: 022-22701203, फैक्स: 022-22701239, ईमेल: [cgmicdbodco@rbi.org.in](mailto:cgmicdbodco@rbi.org.in), वेबसाइट: [www.rbi.org.in](http://www.rbi.org.in)

Department of Banking Operations & Development, Central Office, Central Office Building, 13<sup>th</sup> Floor, ShahidBhagat Singh Marg, Fort, Mumbai - 400 001

Phone : 022-22701203, Fax : 022-22701239, E-mail : [cgmicdbodco@rbi.org.in](mailto:cgmicdbodco@rbi.org.in), Website : [www.rbi.org.in](http://www.rbi.org.in)

हिंदी आसान है, इसका प्रयोग बढ़ाएँ

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