



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2011-12/218

RPCD.CO RRB.AML.BC No. 21/03.05.33(E)/2011-12

October 13, 2011

The Chairmen

All Regional Rural Banks (RRBs)

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 [circular RPCD.CO.RRB.AML.BC.No.15/ 03.05.33\(E\) /2011-12 dated August 8, 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 Govt 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 paragraph 3 of the [circular RPCD.No.RRB.BC.81/03.05.33\(E\)/2004-05 dated February 18,2005](#) on Know Your Customer Guidelines – Anti Money Laundering Standards and para 3 of [circular RPCD.CO.RRB.No. BC.50/03.05.33 \(E\)/2007-08 dated February 27, 2008](#) on KYC/AML/CFT- RRBs 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.

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हिन्दी आसान है, इसका प्रयोग बढ़ाइये।

4. Compliance Officer/Principal Officer should acknowledge receipt of this letter to our Regional Office concerned.

Yours faithfully

(C.D.Srinivasan)
Chief General Manager