

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1746
ANSWERED ON:16.08.2013
AADHAAR CARD AS ADDRESS PROOF
Mani Shri Jose K.;Saha Shri Anup Kumar

Will the Minister of FINANCE be pleased to state:

- (a) whether the Reserve Bank of India (RBI) has notified that the Aadhaar Card is a valid address proof for opening a bank account under the Know Your Customer (KYC) scheme;
- (b) if so, the details thereof;
- (c) whether instances of banks not accepting Aadhaar Cards as address proof under KYC for opening bank accounts have come to the notice of the Government in the recent times;
- (d) if so, the details thereof, bank-wise; and
- (e) the steps taken/being taken by the Government/RBI to protect the interest of customers in this regard?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) and (b): Yes, Sir. Reserve Bank of India (RBI) has notified that the Aadhaar Card is a valid proof for opening of a bank account under the Know Your Customer (KYC) scheme.

RBI vide its circular dated 28.09.2011 has advised banks to accept the Aadhaar letter issued by Unique Identification Authority of India (UIDAI) as an officially valid document for opening bank accounts without any limitations applicable to small accounts. Further, the RBI has also advised the banks vide its circular dated 10.12.2012 that 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.

(c): No such instance has come to the notice of the Government.

(d) and (e): In view of reply to (c) above, do not arise.