भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2026-27/259

DOR.AML.REC.221/14.01.008/2026-27 September 18, 2026

Reserve Bank of India (Local Area Banks – Know Your Customer) Amendment Directions, 2026

Reserve Bank has issued **Reserve Bank of India (Local Area Banks – Know Your Customer) Directions, 2025** dated November 28, 2025 (hereinafter referred to as the Directions) in compliance with the provisions of the Prevention of Money Laundering Act, 2002, and the Prevention of Money Laundering (Maintenance of Records) Rules, 2005. The Directions in paragraph 4(1)(v) allow the banks to alternatively obtain the original certified copy which are certified by any one of the authorities / authorised officials mentioned therein in case of Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs), as defined in Foreign Exchange Management (Deposit) Regulations, 2016 {FEMA 5(R)}. The extant instructions have since been reviewed and it has been decided to extend the above facility in case of Foreign Portfolio Investors (FPIs).

2. Accordingly, in exercise of the powers conferred by sections 35A of the Banking Regulation Act, 1949, the Banking Regulation Act (AACS), 1949, read with section 56 of the Act ibid., section 10(2) read with section 18 of Payment and Settlement Systems Act 2007 (Act 51 of 2007), section 11(1) of the Foreign Exchange Management Act, 1999, Rule 9(14) of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005, and all other enabling laws in this regard, the Reserve Bank being satisfied that it is necessary and expedient in the public interest so to do, hereby issues the Amendment Directions hereinafter specified.

3. Short Title and Commencement

(1) These Directions shall be called the Reserve Bank of India (Local Area Banks – Know Your Customer) Amendment Directions, 2026.

(2) These Directions shall come into force with immediate effect.

4. These Amendment Directions shall modify the **Reserve Bank of India (Local Area Banks – Know Your Customer) Directions, 2025** as under:

(1) Paragraph 4(1)(v) shall be substituted by the following, namely:

"'Certified Copy' – Obtaining the certified copy by the bank shall mean comparing the copy of the proof of possession of Aadhaar number where offline verification cannot be carried out or the officially valid document produced by the customer with the original, and an authorised officer of the bank shall record the comparison on the copy as per the provisions contained in the Act. Provided that in case of Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs), as defined in Foreign Exchange Management (Deposit) Regulations, 2016 {FEMA 5(R)}, and ***Foreign Portfolio Investors (FPIs),*** *the bank may alternatively obtain the original certified copy, certified by any one of the following:*

(a) *authorised officials of overseas branches of Scheduled Commercial Banks registered in India,*

(b) *branches of overseas banks with whom Indian banks have relationships,*

(c) *Notary Public abroad,*

(d) *Court Magistrate,*

(e) *Judge,*

(f) *Indian Embassy / Consulate General in the country where the non-resident customer resides."*

(Veena Srivastava)
Chief General Manager

RBI/2026-27/258

DOR.AML.REC.224/14.01.007/2026-27 September 18, 2026

Reserve Bank of India (Small Finance Banks– Know Your Customer) Amendment Directions, 2026

Reserve Bank had issued **Reserve Bank of India (Small Finance Banks – Know Your Customer) Directions, 2025** dated November 28, 2025 (hereinafter referred to as the Directions) in compliance with the provisions of the Prevention of Money Laundering Act, 2002, and the Prevention of Money Laundering (Maintenance of Records) Rules, 2005. The Directions in paragraph 5(1)(v) allow the banks to alternatively obtain the original certified copy which are certified by any one of the authorities / authorised officials mentioned therein in case of Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs), as defined in Foreign Exchange Management (Deposit) Regulations, 2016 {FEMA 5(R)}. The extant instructions have since been reviewed and it has been decided to extend the above facility in case of Foreign Portfolio Investors (FPIs).

2. Accordingly, in exercise of the powers conferred by sections 35A of the Banking Regulation Act, 1949, the Banking Regulation Act (AACS), 1949, read with section 56 of the Act ibid., section 10(2) read with section 18 of Payment and Settlement Systems Act 2007 (Act 51 of 2007), section 11(1) of the Foreign Exchange Management Act, 1999, Rule 9(14) of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005, and all other enabling laws in this regard, the Reserve Bank being satisfied that it is necessary and expedient in the public interest so to do, hereby issues the Amendment Directions hereinafter specified.

3. Short Title and Commencement

(1) These Directions shall be called the Reserve Bank of India (Small Finance Banks – Know Your Customer) Amendment Directions, 2026.

(2) These Directions shall come into force with immediate effect.

4. These Amendment Directions shall modify the **Reserve Bank of India (Small Finance Banks – Know Your Customer) Directions, 2025** as under:

(1) Paragraph 5(1)(v) shall be substituted by the following, namely:

"'Certified Copy' – Obtaining the certified copy by the bank shall mean comparing the copy of the proof of possession of Aadhaar number where offline verification cannot be carried out or the officially valid document produced by the customer with the original, and an authorised officer of the bank shall record the comparison on the copy as per the provisions contained in the Act. Provided that in case of Non-Resident Indians (NRIs) ***and*** *Persons of Indian Origin (PIOs), as defined in Foreign Exchange Management (Deposit) Regulations, 2016 {FEMA 5(R)}, and* **Foreign Portfolio Investors (FPIs),** *the bank may alternatively obtain the original certified copy, certified by any one of the following:*

(a) *authorised officials of overseas branches of Scheduled Commercial Banks registered in India,*

(b) *branches of overseas banks with whom Indian banks have relationships,*

(c) *Notary Public abroad,*

(d) *Court Magistrate,*

(e) *Judge,*

(f) *Indian Embassy / Consulate General in the country where the non-resident customer resides."*

(Veena Srivastava)
Chief General Manager

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2026-27/257
DOR.AML.REC.226/14.01.002/2026-27 September 18, 2026

Reserve Bank of India (Commercial Banks – Know Your Customer) Amendment Directions, 2026

Reserve Bank has issued **Reserve Bank of India (Commercial Banks – Know Your Customer) Directions, 2025** dated November 28, 2025 (hereinafter referred to as the Directions) in compliance with the provisions of the Prevention of Money Laundering Act, 2002, and the Prevention of Money Laundering (Maintenance of Records) Rules, 2005. The Directions in paragraph 5(1)(v) allow the banks to alternatively obtain the original certified copy which are certified by any one of the authorities / authorised officials mentioned therein in case of Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs), as defined in Foreign Exchange Management (Deposit) Regulations, 2016 {FEMA 5(R)}. The extant instructions have since been reviewed and it has been decided to extend the above facility in case of Foreign Portfolio Investors (FPIs).

2. Accordingly, in exercise of the powers conferred by section 35A of the Banking Regulation Act, 1949, section 10(2) read with section 18 of Payment and Settlement Systems Act, 2007, section 11(1) of the Foreign Exchange Management Act, 1999, Rule 9(14) of Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 and all other enabling laws in this regard, the Reserve Bank being satisfied that it is necessary and expedient in the public interest so to do, hereby issues the Amendment Directions hereinafter specified.

3. Short Title and Commencement

(1) These Directions shall be called the Reserve Bank of India (Commercial Banks – Know Your Customer) Amendment Directions, 2026.

(2) These Directions shall come into force with immediate effect.

4. These Amendment Directions shall modify the **Reserve Bank of India (Commercial Banks – Know Your Customer) Directions, 2025** as under:

(1) Paragraph 5(1)(v) shall be substituted by the following, namely:

"'Certified Copy' – Obtaining the certified copy by the bank shall mean comparing the copy of the proof of possession of Aadhaar number where offline verification cannot be carried out or the officially valid document produced by the customer with the original, and an authorised officer of the bank shall record the comparison on the copy as per the provisions contained in the Act. Provided that in case of Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs), as defined in Foreign Exchange Management (Deposit) Regulations, 2016 {FEMA 5(R)}, and ***Foreign Portfolio Investors (FPIs),*** *the bank may alternatively obtain the original certified copy, certified by any one of the following:*

(a) *authorised officials of overseas branches of Scheduled Commercial Banks registered in India,*

(b) *branches of overseas banks with whom Indian banks have relationships,*

(c) *Notary Public abroad,*

(d) *Court Magistrate,*

(e) *Judge,*

(f) *Indian Embassy / Consulate General in the country where the non-resident customer resides."*

(Veena Srivastava)
Chief General Manager

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2026-27/261
DOR.AML.REC.225/14.01.006/2026-27 September 18, 2026

Reserve Bank of India (Urban Co-operative Banks – Know Your Customer) Amendment Directions, 2026

Reserve Bank had issued **Reserve Bank of India (Urban Co-operative Banks – Know Your Customer) Directions, 2025** dated November 28, 2025 (hereinafter referred to as the Directions) in compliance with the provisions of the Prevention of Money Laundering Act, 2002, and the Prevention of Money Laundering (Maintenance of Records) Rules, 2005. The Directions in paragraph 4(1)(v) allow the banks to alternatively obtain the original certified copy which are certified by any one of the authorities / authorised officials mentioned therein in case of Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs), as defined in Foreign Exchange Management (Deposit) Regulations, 2016 {FEMA 5(R)}. The extant instructions have since been reviewed and it has been decided to extend the above facility in case of Foreign Portfolio Investors (FPIs).

2. Accordingly, in exercise of the powers conferred by sections 35A of the Banking Regulation Act, 1949, the Banking Regulation Act (AACS), 1949, read with section 56 of the Act ibid., section 10(2) read with section 18 of Payment and Settlement Systems Act 2007 (Act 51 of 2007), section 11(1) of the Foreign Exchange Management Act, 1999, Rule 9(14) of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005, and all other enabling laws in this regard, the Reserve Bank being satisfied that it is necessary and expedient in the public interest so to do, hereby issues the Amendment Directions hereinafter specified.

3. Short Title and Commencement

(1) These Directions shall be called the Reserve Bank of India (Urban Co-operative Bank – Know Your Customer) Amendment Directions, 2026.

(2) These Directions shall come into force with immediate effect.

4. These Amendment Directions shall modify the **Reserve Bank of India (Urban Co-operative Bank – Know Your Customer) Directions, 2025** as under:

(1) Paragraph 4(1)(v) shall be substituted by the following, namely:

"'Certified Copy' – Obtaining the certified copy by the bank shall mean comparing the copy of the proof of possession of Aadhaar number where offline verification cannot be carried out or the officially valid document produced by the customer with the original, and an authorised officer of the bank shall record the comparison on the copy as per the provisions contained in the Act. Provided that in case of Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs), as defined in Foreign Exchange Management (Deposit) Regulations, 2016 {FEMA 5(R)}, and ***Foreign Portfolio Investors (FPIs),*** *the bank may alternatively obtain the original certified copy, certified by any one of the following:*

(a) *authorised officials of overseas branches of Scheduled Commercial Banks registered in India,*

(b) *branches of overseas banks with whom Indian banks have relationships,*

(c) *Notary Public abroad,*

(d) *Court Magistrate,*

(e) *Judge,*

(f) *Indian Embassy / Consulate General in the country where the non-resident customer resides."*

(Veena Srivastava)
Chief General Manager

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2026-27/260

DOR.AML.REC.222/14.01.004/2026-27 September 18, 2026

Reserve Bank of India (Regional Rural Banks – Know Your Customer) Amendment Directions, 2026

Reserve Bank has issued **Reserve Bank of India (Regional Rural Banks – Know Your Customer) Directions, 2025** dated November 28, 2025 (hereinafter referred to as the Directions) in compliance with the provisions of the Prevention of Money Laundering Act, 2002, and the Prevention of Money Laundering (Maintenance of Records) Rules, 2005. The Directions in paragraph 4(1)(v) allow the banks to alternatively obtain the original certified copy which are certified by any one of the authorities / authorised officials mentioned therein in case of Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs), as defined in Foreign Exchange Management (Deposit) Regulations, 2016 {FEMA 5(R)}. The extant instructions have since been reviewed and it has been decided to extend the above facility in case of Foreign Portfolio Investors (FPIs).

2. Accordingly, in exercise of the powers conferred by sections 35A of the Banking Regulation Act, 1949, the Banking Regulation Act (AACS), 1949, read with section 56 of the Act ibid., section 10(2) read with section 18 of Payment and Settlement Systems Act 2007 (Act 51 of 2007), section 11(1) of the Foreign Exchange Management Act, 1999, Rule 9(14) of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005, and all other enabling laws in this regard, the Reserve Bank being satisfied that it is necessary and expedient in the public interest so to do, hereby issues the Amendment Directions hereinafter specified.

3. Short Title and Commencement

(1) These Directions shall be called the Reserve Bank of India (Regional Rural Banks – Know Your Customer) Amendment Directions, 2026.

(2) These Directions shall come into force with immediate effect.

4. These Amendment Directions shall modify the **Reserve Bank of India (Regional Rural Banks – Know Your Customer) Directions, 2025** as under:

(1) Paragraph 4(1)(v) shall be substituted by the following, namely:

"'Certified Copy' – Obtaining the certified copy by the bank shall mean comparing the copy of the proof of possession of Aadhaar number where offline verification cannot be carried out or the officially valid document produced by the customer with the original, and an authorised officer of the bank shall record the comparison on the copy as per the provisions contained in the Act. Provided that in case of Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs), as defined in Foreign Exchange Management (Deposit) Regulations, 2016 {FEMA 5(R)}, and ***Foreign Portfolio Investors (FPIs),*** *the bank may alternatively obtain the original certified copy, certified by any one of the following:*

(a) *authorised officials of overseas branches of Scheduled Commercial Banks registered in India,*

(b) *branches of overseas banks with whom Indian banks have relationships,*

(c) *Notary Public abroad,*

(d) *Court Magistrate,*

(e) *Judge,*

(f) *Indian Embassy / Consulate General in the country where the non-resident customer resides."*

(Veena Srivastava)
Chief General Manager

RBI/2026-27/262
DOR.AML.REC.223/14.01.005/2026-27 September 18, 2026

Reserve Bank of India (Rural Co-operative Banks – Know Your Customer) Amendment Directions, 2026

Reserve Bank has issued Reserve Bank of India (Rural Co-operative Banks – Know Your Customer) Directions, 2025 dated November 28, 2025 (hereinafter referred to as the Directions) in compliance with the provisions of the Prevention of Money Laundering Act, 2002, and the Prevention of Money Laundering (Maintenance of Records) Rules, 2005. The Directions in paragraph 4(1)(v) allow the banks to alternatively obtain the original certified copy which are certified by any one of the authorities / authorised officials mentioned therein in case of Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs), as defined in Foreign Exchange Management (Deposit) Regulations, 2016 {FEMA 5(R)}. The extant instructions have since been reviewed and it has been decided to extend the above facility in case of Foreign Portfolio Investors (FPIs).

2. Accordingly, in exercise of the powers conferred by sections 35A of the Banking Regulation Act, 1949, the Banking Regulation Act (AACS), 1949, read with section 56 of the Act ibid., section 10(2) read with section 18 of Payment and Settlement Systems Act 2007 (Act 51 of 2007), section 11(1) of the Foreign Exchange Management Act, 1999, Rule 9(14) of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005, and all other enabling laws in this regard, the Reserve Bank being satisfied that it is necessary and expedient in the public interest so to do, hereby issues the Amendment Directions hereinafter specified.

3. Short Title and Commencement

(1) These Directions shall be called the Reserve Bank of India (Rural Co-operative Banks – Know Your Customer) Amendment Directions, 2026.

(2) These Directions shall come into force with immediate effect.

4. These Amendment Directions shall modify the [Reserve Bank of India (Rural Co-operative Banks – Know Your Customer) Directions, 2025] as under:

(1) Paragraph 4(1)(v) shall be substituted by the following, namely:

"'Certified Copy' – Obtaining the certified copy by the bank shall mean comparing the copy of the proof of possession of Aadhaar number where offline verification cannot be carried out or the officially valid document produced by the customer with the original, and an authorised officer of the bank shall record the comparison on the copy as per the provisions contained in the Act. Provided that in case of Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs), as defined in Foreign Exchange Management (Deposit) Regulations, 2016 {FEMA 5(R)}, and ***Foreign Portfolio Investors (FPIs),*** *the bank may alternatively obtain the original certified copy, certified by any one of the following:*

(a) *authorised officials of overseas branches of Scheduled Commercial Banks registered in India,*

(b) *branches of overseas banks with whom Indian banks have relationships,*

(c) *Notary Public abroad,*

(d) *Court Magistrate,*

(e) *Judge,*

(f) *Indian Embassy / Consulate General in the country where the non-resident customer resides."*

(Veena Srivastava)
Chief General Manager