



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2014-15/321

DPSS.CO.AD.No.891/02.27.005/2014-15

November 27, 2014

All Payment System Providers, System Participants  
and Prepaid Payment Instrument Issuers

Madam/Dear Sir,

**Know Your Customer (KYC) Norms /Anti-Money Laundering (AML) Standards/  
Combating of Financing of Terrorism (CFT)/Obligation of Payment System Operators  
under Prevention of Money Laundering Act (PMLA), 2002 Obligation of Payment  
System Operators – Amendment to Prevention of Money-Laundering (Maintenance of  
Records) Rules 2013**

Please refer to our circulars/instructions issued from time to time on the captioned subject. In this regard, we enclose a copy of [circular DBOD.AML.BC.No.26/14.01.001/2014-15 dated July 17, 2014](#) issued by our Department of Banking Operations and Development, Central Office, on the same.

2. The Payment System Operators may note the contents of the circular, as applicable regarding corresponding amendments to PML Rules. They may revise their KYC policy in the light of the instructions contained therein and ensure strict adherence to the same.

Yours faithfully,

(Sangeeta Lalwani)  
General Manager

Encl: As above

भुगतान और निपटान प्रणाली विभाग, केंद्रीय कार्यालय, 14वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, फोर्ट, मुम्बई - 400001

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हिन्दी आसान है, इसका प्रयोग बढ़ाइए

चेतावनी : रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन-कॉल के जरिये किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिये।  
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