



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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**Reserve Bank of India (Know Your Customer (KYC)) (2<sup>nd</sup> Amendment)  
Directions, 2025**

Reserve Bank had issued [Reserve Bank of India \(Know Your Customer \(KYC\)\) Directions, 2016](#) (hereinafter referred to as Master Direction) in compliance of the provisions of the PML Act, 2002 and the Rules made thereunder. There is a need to further amend the same based on a review of the extant instructions.

2. Accordingly, in exercise of the powers conferred by sections 35A of the Banking Regulation Act, 1949, read with section 56 of the Act *ibid*, sections 45JA, 45K and 45L of the Reserve Bank of India Act, 1934, 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 laws enabling the Reserve Bank in this regard, the Reserve Bank being satisfied that it is necessary and expedient in the public interest to do so, hereby issues the Amendment Directions hereinafter specified.

3. (i) These Directions shall be called the Reserve Bank of India (Know Your Customer (KYC)) (2<sup>nd</sup> Amendment) Directions, 2025.

(ii) These directions shall come into force with immediate effect.

4. These Amendment Directions modify the [Reserve Bank of India \(Know Your Customer \(KYC\)\) Directions, 2016](#) as under:

- (i) **In paragraph 1**, the following words shall be inserted after sub-para 1(b), namely: -  
“1(c) *The Frequently Asked Questions (FAQs) on KYC may be accessed at the following link - [Reserve Bank of India - Frequently Asked Questions \(rbi.org.in\)](http://www.rbi.org.in).*”.
- (ii) **In paragraph 11**, after the word “*disadvantaged*”, the following words shall be inserted, namely: -

“including the Persons with Disabilities (PwDs). No application for onboarding or periodic updation of KYC shall be rejected without application of mind. Reason(s) of rejection shall be duly recorded by the officer concerned.”

- (iii) In paragraph 14, after the word “relationship”, the following words shall be inserted, namely: -

“or while carrying out occasional transaction of an amount equal to or exceeding rupees fifty thousand, whether conducted as a single transaction or several transactions that appear to be connected, or any international money transfer operations”

- (iv) In Explanation 2 of paragraph 16, after the word “authentication”, the following words shall be inserted, namely: -

“including Aadhaar Face Authentication”

- (v) In paragraph 18 (b) (i), after the words “upon it.” The following words shall be inserted, namely: -

“The liveness check shall not result in exclusion of person with special needs.”

- (vi) In the Appendix,

- a. the following shall be inserted after serial number 205, namely: -

“205A. [DNBS. \(PD\). CC.164/03.10.042/2009-10 dated November 13, 2009](#);  
and

- b. the following shall be inserted after serial number 206, namely: -

“206A. [DNBS. \(PD\). CC.No.171/03.10.42/2009-10 dated April 23, 2010](#)”.

(Saidutta Sangram Keshari Pradhan)  
Chief General Manager