



राजस्थान सरकार  
निदेशालय चिकित्सा, स्वास्थ्य एवं परिवार कल्याण सेवायें,  
राजस्थान, जयपुर

क्रमांक: F (4) NHM/RCH/JSY/DBT/OJAS/2016/ 410

दिनांक: 14/03/2016

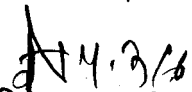
मुख्य चिकित्सा एवं स्वास्थ्य अधिकारी  
समस्त जिले

**विषय:- Minimum KYC पर बैंक खाता खोलने के संबंध में।**

**संदर्भ:- श्रीमान संयुक्त सचिव (IF), Planning (Institutional Finance), Department, GoR का पत्रांक No. F25(1)plan/IF/2015 दिनांक 04.03.2016।**

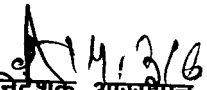
उपरोक्त विषयान्तर्गत लेख है कि, श्रीमान संयुक्त सचिव (IF), महोदय के पत्र द्वारा अवगत कराया गया है की जननी सुरक्षा योजना एवं शुभलक्ष्मी योजना के परिलाभ हेतु लाभार्थियों का बैंक खाता Minimum KYC पर खोला जा सकता है। इस हेतु एसएलबीसी (राज्य स्तरीय बैंकर्स समिति, राजस्थान) की बैठक में एसएलबीसी के सभी बैंक मैम्बर्स के Controlling Heads एवं सभी Lead District Managers को निर्देशित किया जा चुका है कि जननी सुरक्षा योजना एवं शुभलक्ष्मी योजना के लाभार्थियों का बैंक खाता Minimum KYC पर खोला जावे। अतः आप इस संबंध में अपने जिलों के लीड बैंक से सम्पर्क कर इस बाबत आवश्यक कार्यवाही करवाना सुनिश्चित करावे। जिससे कि संबंधित लाभार्थियों को बैंक खाता खुलवाने में आसानी हो। इस विषय को पत्रानुसार जिला स्वास्थ्य समिति की बैठक में रखकर आवश्यक कार्यवाही किये जाने हेतु सभी बैंक शाखाओं को निर्देशित करावे।

पत्र के साथ, संदर्भित पत्र एवं आवश्यक दिशा-निर्देश (RBI द्वारा जारी) संलग्न कर भिजवाये जा रहे हैं, उक्त सभी संलग्न पत्रों/जारी निदेशों को सभी संबंधित संस्थाओं एवं बैंक शाखाओं को पत्राचार के द्वारा उपलब्ध करावे, ताकि लाभार्थी को बैंक खाता खुलवाने में आसानी हो सके।

  
निदेशक, आरसीएच  
चिकित्सा एवं स्वास्थ्य सेवाएँ  
राजस्थान, जयपुर

**प्रतिलिपि निम्न को सूचनार्थ एवं आवश्यक कार्यवाही हेतु प्रेषित है :-**

1. निजी सहायक, विशिष्ट शासन सचिव एवं मिशन निदेशक, एनएचएम।
2. समस्त जिला कलेक्टर महोदय।
3. परियोजना निदेशक- एमएच।
4. अधीक्षक, समस्त मेडिकल कॉलेज संबंधित अस्पताल/ प्रमुख चिकित्सा अधिकारी, समस्त जिला/उपजिला/सैटेलाइट अस्पताल, चिकित्सा अधिकारी प्रभारी, समस्त सामुदायिक स्वास्थ्य केन्द्र समस्त को पालनार्थ।
5. सलाहकार, जेएसवाई।
6. जिला कार्यक्रम प्रबंधक, समस्त जिले।
7. जिला लेखा प्रबंधक, समस्त जिले।
8. खण्ड मुख्य चिकित्सा स्वास्थ्य अधिकारी, समस्त जिले।
9. सर्वर रूम।
10. रक्षित पत्रावली।

  
निदेशक, आरसीएच  
चिकित्सा एवं स्वास्थ्य सेवाएँ  
राजस्थान, जयपुर

कायालय मिशन निदेशक  
राष्ट्रीय ग्रामीण स्वास्थ्य मिशन  
क्रमांक 1193 दिनांक 8/3/16

**Government of Rajasthan  
Planning (Institutional Finance) Department**

No. F25(1)Plan/IF/2015

Jaipur dated: 04.03.2016

Special Secretary,  
Medical Health & FW  
Mission Director-NHM

Sub:-Opening the Bank accounts on Minimum KYC.

Ref.:- Your letter No. F.2(126)NHM/SPM/2016/127 dated 11.02.2016

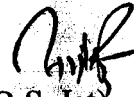
Sir,

With reference to your letter cited above kindly find enclosed herewith a copy of letter No. RZ:SLBC:2015-16:1077 dated 03.03.2016 of Dy. General Manager, SLBC Rajasthan, Jaipur regarding action taken for opening the bank accounts under Janani Suraksha Yojana with minimum KYC. Dy. General Manager has instructed all Controlling Heads of All Member Banks, Rajasthan and all Lead District Managers, Rajasthan that bank account of beneficiaries of Janani Suraksha Yojana (JSY) and Subhlaxmi may be opened in terms of guidelines issued by RBI for opening of "Small Accounts" vide circular No. DBOD.AML.No.77/14.01.001/2010-11 dated 27.01.2011.

You are requested to instruct the concerned officers of your department to contact concerned bank branches for opening the bank accounts of beneficiaries of Janani Suraksha Yojana (JSY) and Subhlaxmi with minimum KYC.

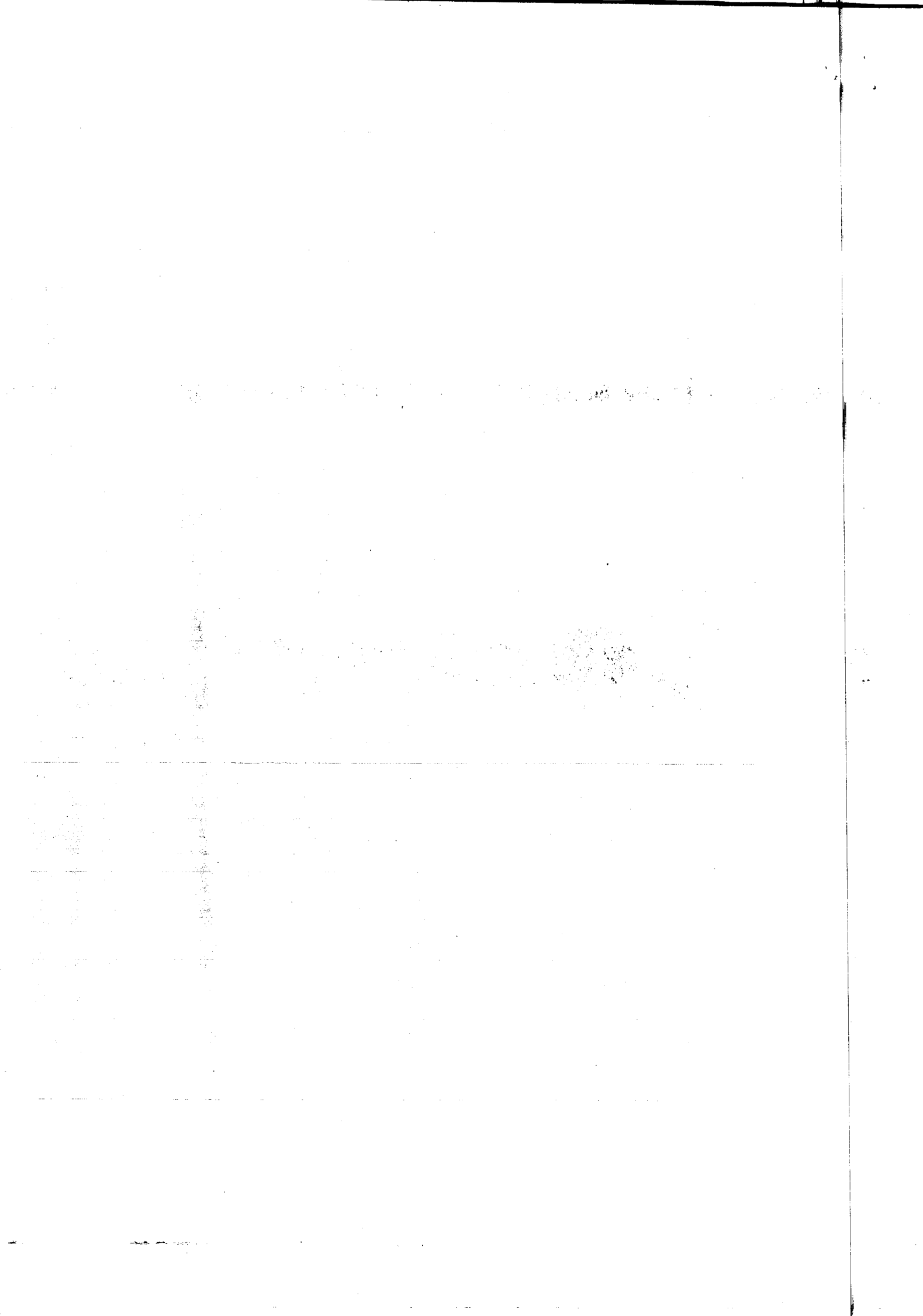
Encl.:-As above

Yours sincerely,

  
(B.S. Jat)

Joint Secretary (IF)

4 MAR 2016



राज्य स्तरीय बैंकर्स समिति, राजस्थान  
State Level Bankers' Committee, Rajasthan

संयोजक  
Convener



RZ: SLBC:2015-16: (077)

Dated: 03.03.2016

- Controlling Heads of All Member Banks, Rajasthan
- All Lead District Managers, Rajasthan

Dear Sir,

**Re: Opening of the Bank accounts under Janani Suraksha Yojana with Minimum KYC.**

In the captioned matter, Joint Secretary (IF), GoR vide letter No. F25(1)Plan/IF/2016 Dated 19.02.2016 (Copy attached) has requested for opening of bank accounts of beneficiaries of Janani Suraksha Yojana (JSY) and Shubhlaxmi with minimum KYC documents.

In this regard, Bank account of beneficiaries of Janani Suraksha Yojana (JSY) and Shubhlaxmi may be opened in terms of guidelines issued by RBI for opening of "Small Accounts" vide circular no. DBOD.AML.No.77/14.01.001/2010-11 dated 27.01.2011.

You are requested to advise the branches suitably in this regard.

Yours faithfully,

-sd/-

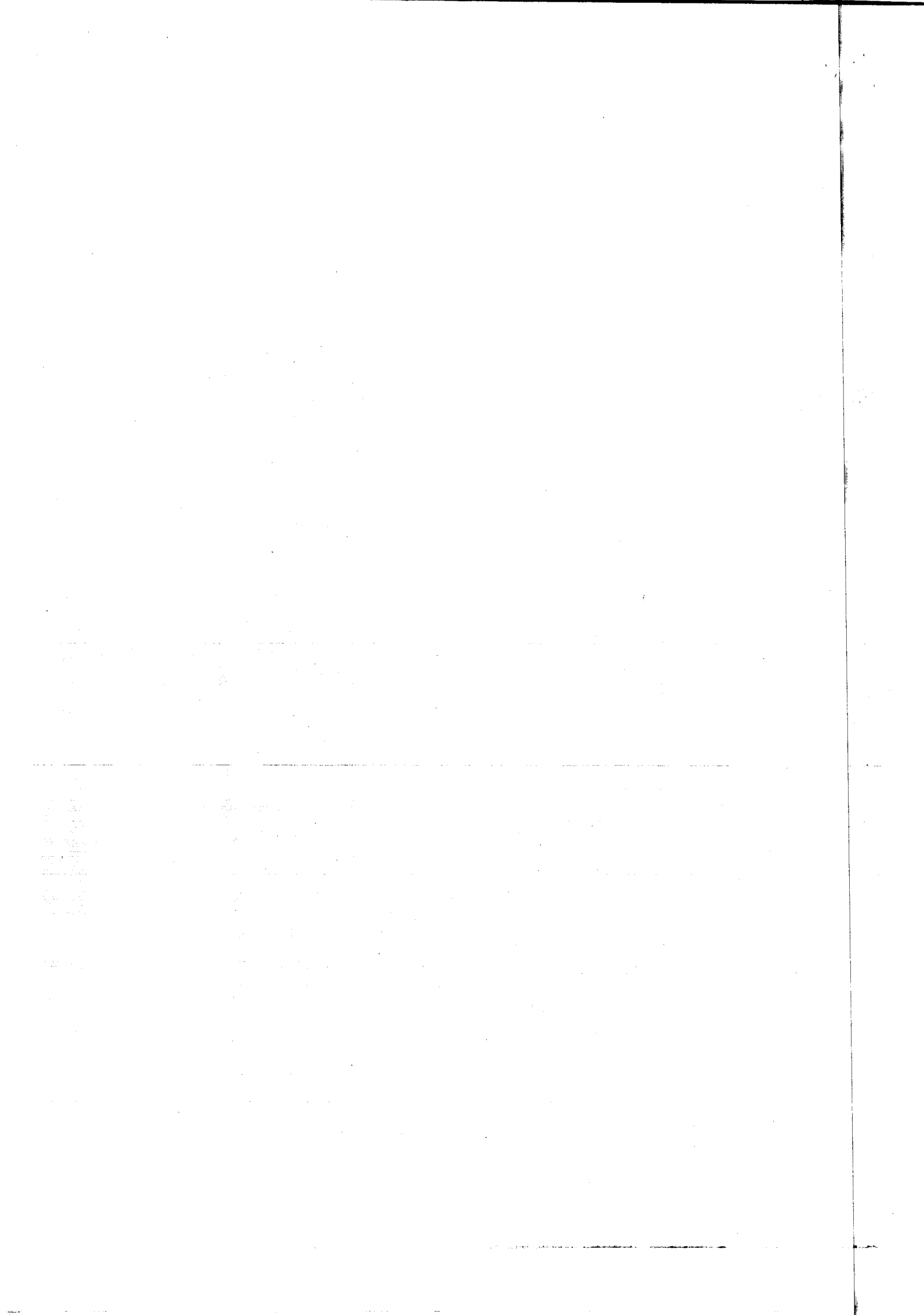
S.K. Patankar

Dy. General Manager, SLBC

Encl: As above

CC: Joint Secretary (IF), GoR, Planning (Institutional Finance), Jaipur for information.

  
S.K. Patankar  
Dy. General Manager, SLBC





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

RBI/2010-11/389

DBOD.AML.No. 77 /14.01.001/2010-11

January 27, 2011

The Chairmen / CEOs of all Scheduled Commercial Banks (Excluding RRBs)/  
Local Area Banks / All India Financial Institutions

Dear Sir,

**Opening of "Small Account"**

Please find enclosed a copy of the Government of India, Notification No. 14/2010/ F.No.6/2/2007-E.S. dated December 16, 2010, amending the Prevention of Money-laundering (Maintenance of Records of the Nature and Value of Transactions, the Procedure and Manner of Maintaining and Time for Furnishing Information and Verification and Maintenance of Records of the Identity of the Clients of the Banking Companies, Financial Institutions and Intermediaries) Rules, 2005.

**A. Small Accounts**

2. In terms of Rule 2 clause (fb) of the Notification 'small account' means a savings account in a banking company where-

- (i) the aggregate of all credits in a financial year does not exceed rupees one lakh;
- (ii) the aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand; and
- (iii) the balance at any point of time does not exceed rupees fifty thousand .

3. Rule (2A) of the Notification lays down the detailed procedure for opening 'small accounts'. Banks are advised to ensure adherence to the procedure provided in the Rules for opening of small accounts.

Department of Banking Operations and Development, Central Office, C.O. Building, 13th Floor, Fort,  
Mumbai, 400001

टेलिफोन /Tel No:022-22601000 फ़ैक्स/Fax No:022-22701239 Email ID:cgmicdbodco@rbi.org.in

निवेदिता कर्मचारी, प्रकाश प्रयोग, बदायुण

**B. Officially Valid Documents**

4. The Notification has also expanded the definition of 'officially valid document' as contained in clause (d) of Rule 2(1) of the PML Rules to include job card issued by NREGA duly signed by an officer of the State Government or the letters issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number.

5. It is further advised that where a bank has relied **exclusively** on any of these two documents, viz. NREGA job card or Aadhaar letter, as complete KYC document for opening of an account (ref. paragraph 2.4 (f) of the Master circular dated July 1, 2010) the bank account so opened will also be subjected to all conditions and limitations prescribed for small account in the Notification.

6. Accordingly, all accounts opened in terms of procedure prescribed in Rule 2A of the Notification enclosed **and** all other accounts opened **ONLY** on the basis of NREGA card or Aadhaar letter should be treated as "small accounts" subject to the conditions stipulated in clause (i) to (v) of the sub-rule (2A) of Rule 9.

7. Please acknowledge receipt.

Yours faithfully,

(Vinay Baijal)  
Chief General Manager

Encl: As above

Government of India  
Ministry of Finance  
(Department of Revenue)

Notification

New Delhi, the 16<sup>th</sup> December, 2010

GSR (E) – In exercise of the powers conferred by sub-section (1) read with clauses (h) (i), (j) and (k) of sub-section (2) of Section 73 of the Prevention of Money-laundering Act, 2002 (15 of 2003), the Central Government hereby makes the following amendments to the Prevention of Money-laundering (Maintenance of Records of the Nature and Value of Transactions, the Procedure and Manner of Maintaining and Time for Furnishing Information and Verification and Maintenance of Records of the Identity of the Clients of the Banking Companies, Financial Institutions and Intermediaries) Rules, 2005, namely:-

1. (1) These rules may be called the Prevention of Money-laundering (Maintenance of Records of the Nature and Value of Transactions, the Procedure and Manner of Maintaining and Time for Furnishing Information and Verification and Maintenance of Records of the Identity of the Clients of the Banking Companies, Financial Institutions and Intermediaries) Third Amendment Rules, 2010.

(2) They shall come into force on the date of their publication in the Official Gazette.

2. In the Prevention of Money-laundering (Maintenance of Records of the Nature and Value of Transactions, the Procedure and Manner of Maintaining and Time for Furnishing Information and Verification and Maintenance of Records of the Identity of the Clients of the Banking Companies, Financial Institutions and Intermediaries) Rules, 2005, -

(a) in rule 2,-

(i) after clause (b), the following clause shall be inserted, namely:-

“(bb) “Designated Officer” means any officer or a class of officers authorized by a banking company, either by name or by designation, for the purpose of opening small accounts”.

(ii) in clause (d), for the words “the Election Commission of India or any other document as may be required by the banking company or financial institution or intermediary”, the words “Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government, the letter issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number or any other document as notified by the Central Government in consultation with the Reserve Bank of India or any other document as may be required by the banking companies, or financial institution or intermediary” shall be substituted;

(iii) after clause (fa), the following clause shall be inserted, namely:-

“(fb) “small account” means a savings account in a banking company where-



- (i) the aggregate of all credits in a financial year does not exceed rupees one lakh,
- (ii) the aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand, and;
- (iii) the balance at any point of time does not exceed rupees fifty thousand".

(b) In rule 9, after sub-rule (2), the following sub-rule shall be inserted, namely:-

"(2A) Notwithstanding anything contained in sub-rule (2), an individual who desires to open a small account in a banking company may be allowed to open such an account on production of a self-attested photograph and affixation of signature or thumb print, as the case may be, on the form for opening the account.

Provided that –

- (i) the designated officer of the banking company, while opening the small account, certifies under his signature that the person opening the account has affixed his signature or thumb print, as the case may be, in his presence;
- (ii) a small account shall be opened only at Core Banking Solution linked banking company branches or in a branch where it is possible to manually monitor and ensure that foreign remittances are not credited to a small account and that the stipulated limits on monthly and annual aggregate of transactions and balance in such accounts are not breached, before a transaction is allowed to take place;
- (iii) a small account shall remain operational initially for a period of twelve months, and thereafter for a further period of twelve months if the holder of such an account provides evidence before the banking company of having applied for any of the officially valid documents within twelve months of the opening of the said account, with the entire relaxation provisions to be reviewed in respect of the said account after twenty four months.
- (iv) a small account shall be monitored and when there is suspicion of money laundering or financing of terrorism or other high risk scenarios, the identity of client shall be established through the production of officially valid documents, as referred to in sub rule ( 2) of rule 9"; and
- (v) foreign remittance shall not be allowed to be credited into a small account unless the identity of the client is fully established through the production of officially valid documents, as referred to in sub-rule (2) of rule 9."

(Notification No.14/2010/F.No.6/2/2007-ES)

(S.R. Meena)  
Under Secretary

Note: The principal rules were published in Gazette of India, Extraordinary, Part-II, Section 3, Sib-Section (i) vide number G.S.R.444 (E), dated the 1<sup>st</sup> July, 2005 and subsequently amended by number G.S.R.717 (E), dated the 13<sup>th</sup> December, 2005; number G.S.R. 389(E), dated the 24<sup>th</sup> May, 2007, number G.S.R. 816(E), dated the 12<sup>th</sup> November, 2009, number G.S.R.76 (E), dated the 12<sup>th</sup> February, 2010 and number G.S.R. 508(E), dated the 16<sup>th</sup> June, 2010.

HW 'PJ