

No.M-12014/8/2008-NREGA (Vol.III)
Government of India
Ministry of Rural Development
Department of Rural Development
(NREGA Division)

Krishi Bhavan, New Delhi- 110 114
16th September, 2009

The Principal Secretary/Secretary (Rural Development)
Government of

**Subject:- Acceptance of NREGA Job Card as an officially valid document
under Know Your Customer norms**

Under the Prevention of Money Laundering Rules, 2005, for opening an account in a bank, an individual is required to submit a certified copy of one of the officially valid documents viz. passport, driving license, PAN or voter ID that contain the address and photograph of the individual.

2. Know Your Customer guidelines issued by Reserve Bank of India are subject to Prevention of Money Laundering Rules 2005. Ministry of Rural Development has taken up the issue of considering Job Card issued under NREGA as one of the officially valid documents for opening an account in bank with Ministry of Finance as well as Reserve Bank of India.

3. The suggestion of Ministry of Rural Development to treat Job Card issued under NREGA as one of the officially valid documents was considered by the Government of India. Government of India has accepted the suggestion of Ministry of Rural Development and NREGA Job Card duly signed by a State Government Officer can also be accepted as an officially valid document for opening an account in the bank.

4. Accordingly, State Governments are advised to ensure that Job Card has:-

- a) Unique Identity Number
- b) Photographs of registered adult members of the households are affixed
- c) Postal account/bank account number
- d) Insurance policy number, if any
- e) Elector's photo identity card number
- f) Signature/Thumb impressions of applicants
- g) Seal & signature of Registering Authority
- h) Signature of a State Government Officer (e.g. BDO)

All State

5. For the purpose of verification of NREGA job cards, State Government may organize camps/verification campaigns etc. and discrepancy, if any, in job cards be rectified on the spot.

6. As NREGA Job Card has been accepted as an officially valid document in relaxation of KYC norms, State Government is requested to ensure that NREGA job cards issued are complete in all respects so that the workers while opening an account in bank may use the same.

7. Action taken in compliance of the above instructions may please be intimated to Ministry of Rural Development at the earliest.

Yours faithfully,



(AMITA SHARMA)

Joint Secretary to the Government of India

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