

e-KYC is possible only for those who have Aadhaar numbers: Here are four things to know

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Aadhaar Authentication is a process by which Aadhaar number along with Aadhaar holder's personal information is submitted to UIDAI, and UIDAI replies only with either a 'Yes' or a 'No'.

e-KYC, which simply stands for electronic KYC, can be done only for those who have Aadhaar numbers. While using the e-KYC service, you have to authorize yourself through the Unique Identification Authority of India (UIDAI), by directly providing your identity/address through biometric authentication to the bank or any business correspondent (BC). The UIDAI then transfers your data especially related to your name, age, gender, photograph and email ID electronically to the bank. Thus, the information provided through the e-KYC process is officially authorized to be treated as a valid Document under PML Rules and is a valid process for KYC verification.

How do Aadhaar Authentication and e-KYC process work?

Aadhaar Authentication is a process by which Aadhaar number along with Aadhaar holder's personal information is submitted to UIDAI, and UIDAI replies only with either a 'Yes' or a 'No'. The purpose of this authentication is to enable residents to provide their identity details to the service providers and get access to avail several benefits.

The personal information includes identity details like resident's name, address, DOB, gender, photo, phone number, and e-mail ID.

Where are the e-KYC services available?

The Aadhaar authentication process and e-KYC services are available to several sectors of the industry, especially from Banks, Depository Participants, Insurance companies, Government offices, Passport Offices, Airports, etc

What are the benefits of Aadhaar-based e-KYC?

The benefits of Aadhaar authentication and e-KYC process are:

- It helps in promoting paperless environment
- Leveling zero risks of forged documents
- Authorization of citizen thereby protecting their privacy
- Compliant with latest standards notified in IT, Amendment Rules 2011
- It helps in providing real time and immediate results
- Elimination of paper verification helps in quick processing
- It helps in saving documents in movement losses and reduces storage capacity

What are the other documents for 'proof of identity' and 'proof of address'?

The government has officially made six relevant documents as Valid Documents for the purpose of having a proof of identity. The following six documents which you can show as an identity proof are Driving Licence, Voters Identity Card, Passport, PAN Card, Aadhaar Card issued by UIDAI and NREGA Job Card. You need to submit any one of the following documents as a proof of identity. Except for PAN, most of the documents also contain your address details. Therefore, that can also be accepted as proof of address. If the document submitted by you for proof of identity like PAN card does not contain address details, then in such a case you have to submit another valid document which contains address details. However, for the e-KYC process, you need to have your Aadhaar number only.