

RBI updates KYC rules to add accessibility safeguards for persons with disabilities, and recognise Aadhaar Face Authentication

The Reserve Bank of India (RBI) vide its **Notification No. RBI/2025-26/75 dated August 14, 2025**, has issued the Reserve Bank of India (Know Your Customer (KYC)) (2nd Amendment) Directions, 2025, which updates its [2016 Master Direction on KYC](#). These new directions, effective immediately, are intended to further streamline and clarify KYC procedures for regulated entities.

The amendments introduce new provisions to ensure that no application for onboarding or KYC updation is rejected for persons with disabilities, mandating that reasons for rejection must be officially recorded. The directions also clarify that KYC verification is required for occasional international money transfers or any related transactions amounting to Rs. 50,000 or more.

Furthermore, the amendments officially recognize Aadhaar Face Authentication as a valid method for customer identification. Liveness checks, which are part of the digital verification process, are also required to be non-exclusionary for individuals with special needs. This amendment aims to promote greater financial inclusion and operational clarity while strengthening anti-money laundering measures.

Link

<https://rbidocs.rbi.org.in/rdocs/notification/PDFs/75NTAB0DE83945B84839B97066E75CF26FF7.PDF>