

Government of India
Ministry of Communications
Department of Telecommunications
(Licensing Policy Wing)

12th Floor, Sanchar Bhawan, 20 Ashoka Road, New Delhi – 110 001

File No: 800-06/2025-LPU

Dated: 21.11.2025

To

All UAS/UL & UL (VNO) having Access Service Authorization Licensees

Subject: Amendment/ Clarification to the existing KYC instructions-reg

Reference: Letter no. 800-26/2016-AS.II dated 03.04.2019

Letter no.: 800-09/2023-AS.II dated 31.08.2023

Letter no.: 800-12/2019-AS.II dated 21.09.2021

A process audit was conducted in all LSAs for the compliance of the DoT instructions on DKYC/EKYC Process and deviations have been observed by the LSAs in the implementation of extant instructions on D-KYC/e-KYC process. For issues specific to individual licensees, the DG-T wing has already issued letters directing compliance of the above-mentioned instructions.

2. As far as the common issues & deviations observed in the process audit of all licensees, the matter has been examined and the following clarifications/amendments to the existing instructions are hereby issued:

i. **Auto-population of demographic details in CAF by scanning the QR code available on the PoI/PoA document:**

During process audit, it has been observed that requirement of auto-population of demographic details in CAF by scanning the QR code available on the PoI/PoA document, is not implemented by the licensees in all LSAs as per para 1.i of instructions dated 03.04.2019.

Clarification: In this regard, it is clarified that this is an optional requirement introduced to reduce the manual errors in filling the demographic details by PoS.

ii. **Mandatory auto population of demographic details by scanning the QR code of Aadhaar through mAadhaar app/API of UIDAI:**

During process audit, it has been noticed that requirement of **mandatory auto population** of demographic details by scanning the QR code of Aadhaar through **mAadhaar app/API of UIDAI** as per para 4 of instructions dated 31.08.2023 is not implemented in all LSAs.

Amendment: Since the integration between UIDAI's mAadhaar application and the licensees' application could not be achieved, the requirement, as envisaged in para 4 of

instructions dated 31.08.2023, could not be implemented. Accordingly, the para 4 of the instructions dated 31.08.2023 is hereby amended as under:

Existing Clause	Amended Clause
<p>4. Auto population of details through QR code scanning of Aadhaar:</p> <p>a. <i>In order to remove the manual errors in filling of CAFs by PoS, it has been decided that while accepting the Aadhaar as Pol/PoA document in Digital KYC process issued vide letter dated 03.04.2019, the demographic details including photograph of the customer shall mandatorily be auto-populated by scanning the QR code of Aadhaar through mAadhaar app/API of UIDAI; and the same shall be automatically captured in CAF by the Licensee and shall not be visible to the PoS. If the QR code is not readable/available on the Aadhaar produced by the subscriber, then he/she may be asked to obtain latest Aadhaar from UIDAI.</i></p> <p>b. <i>Licensees shall strictly ensure that no editing shall be permitted for such captured details of the customer. Licensee shall further ensure that no mobile connection shall be activated if the:</i></p> <p>i. <i>auto-populated demographic details of the customer are Gibberish</i></p> <p>ii. <i>auto-populated photograph of customer is non-recognizable</i></p> <p>iii. <i>auto-populated photograph of the customer does not match with the live photograph of the customer</i></p> <p>iv. <i>auto-populated demographic details of the customer do not match with the Aadhaar produced by the customer.</i></p>	<p>Stands deleted.</p>

iii. **Provision regarding issuance of two mobile connections to a customer per day through D-KYC process.**

During the process audit, licensees have intimated that as per their understanding of para 2 of the instructions dated 03.04.2019, they can issue two mobile connections per PoI/PoA document per day, resulting up to eight mobile connections per day to a customer, through the D-KYC process.

Amendment: In this regard, the para 2 of instructions dated 03.04.2019 on D-KYC process is hereby amended as below:

Existing Clause	Amended Clause
2. Only two mobile connections shall be provided per day by using any one of the POI/POA documents to a customer by a Licensee (including all POS in that LSA) using the above mentioned alternate digital KYC process. However, in case of more than one connection is issued, the entire process as mentioned above shall be repeated for issuing each connection.	2. A maximum of two mobile connections per day can be issued to a subscriber by a licensee through the D-KYC process. Regardless of the different PoI/PoA documents submitted by the subscriber at the time of enrolment, Licensee cannot issue more than two mobile connections per day through D-KYC process to a subscriber. However, in case more than one connection is issued, the entire process as mentioned above shall be repeated for issuing each connection. Licensee shall establish suitable and effective system so that the activation officer of the licensee can reject if a subscriber tries to obtain more than two mobile connections through D-KYC process in a day.

iv. **Capturing of network determined location of PoS:**

During process audit, it has been observed that licensees are not capturing network determined location of PoS as mentioned in para 7.c of instructions dated 31.08.2023 citing technical limitations and implementation issues in cases where the PoS is connected through Wi-Fi or another TSP's network.

Amendment: In this regard, the para 7 of instructions dated 31.08.2023 is hereby amended as under:

Existing Clause	Amended Clause
<p>7. Capturing of GPS coordinates</p> <p>a. Before activating a new SIM, either for new mobile connection or for SIM Swap/ replacement, the licensee shall ensure that the GPS coordinates captured during the process shall be within the area of operation of PoS.</p> <p>b. The licensees shall strictly ensure that no editing is possible or shall be permitted for such captured details of the GPS coordinates.</p> <p>c. The licensee shall also capture network determined location to verify that App determined GPS coordinates has not been forged/tampered. Necessary consent in this regard shall be obtained from the PoS.</p>	<p>7. Capturing of GPS coordinates</p> <p>a. Before activating a new SIM, either for new mobile connection or for SIM Swap/ replacement, the licensee shall ensure that the GPS coordinates captured during the process shall be within the area of operation of PoS.</p> <p>b. The licensees shall strictly ensure that no editing is possible or shall be permitted for such captured details of the GPS coordinates.</p> <p>c. Stands deleted.</p>

v. **Visibility of demographic details of customer to PoS:**

During process audit, it has been observed that the demographic details automatically fetched from UIDAI in the CAF during e-KYC process are currently visible to the PoS. However, only the customer's name should be visible to the PoS. Moreover, PoS are able to do editing for such demographic details received from UIDAI in e-KYC process.

Clarification: It was intimated by licensees that in certain cases, the Date of Birth (DoB) fetched from UIDAI contains only the year. Thus, licensees are required to edit the DoB to capture full DoB. In this regard, it is clarified that the instructions contained in para (iv) of the Annexure to DoT letter dated 21.09.2021 shall be strictly followed by the licensee in letter and spirit. Accordingly, only the Name of the customer (as received from UIDAI) captured on the CAF shall be visible to the PoS agent. Any additional details required to be entered by the licensee shall be captured separately in distinct fields. The details received from UIDAI shall not be editable by the PoS agent.

vi. **Non-uniformity in capturing the PoS Code:**

During process audit, it has come to the notice that PoS code is captured in watermark placed on the customer photograph & image of PoI/PoA document. However, Unique PoS ID is captured in the CAF.

Clarification: Subsequent to PoS registration guidelines dated 31.08.2023, Unique PoS ID of the PoS for all the licensees across all LSAs has been mandated. In order to have uniformity in PoS information at all places, instead of capturing the PoS code, the Licensees shall capture 'Unique PoS ID' only at all the places, i.e., watermark on customer photographs/ image of PoI/PoA documents, CAF and SDR.

3. The above amendments/ clarifications shall be implemented by the licensees within one month of the issuance of this letter. If any non-compliance is observed by LSAs in this regard, the same shall be treated as violation of the instructions/ license conditions and appropriate action shall be initiated.

(Nisha)
ADG (LPU)

Copy to:

1. CEO (UIDAI): for kind information
2. DG-T, DoT HQ: for kind information & necessary action
3. DDG (AS)/DDG (AI & DIU) DoT HQ, New Delhi-for kind information.