

Ministry of Finance/वित्त मंत्रालय
O/o Controller General of Accounts/महालेखा नियंत्रक कार्यालय
Mahalekha Niyantarak Bhawan/महालेखा नियंत्रक भवन
E-Block, GPO Complex, INA/ब्लॉक-ई, जी.पी.ओ. कॉम्प्लेक्स, आई.एन.ए.
New Delhi-110023/नयी दिल्ली- 110023
ईमेल : sao-rbd@nic.in, दूरभाष संख्या: 011-24665382/383

File No. R-08/3/2024-GBA-CGA/E.15943/1058-62 Dated:- 27th October, 2026

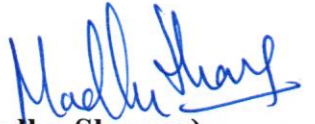
Office Memorandum

Sub: Review of Instruction related to KYC updation of STP Accounts-reg.

Straight Through Processing (STP) accounts are (i) opened for specific Schemes/purposes/processes, and (ii) classified as 'Low Risk' category accounts. The Reserve Bank of India has revised the existing KYC instructions applicable to STP Accounts to maintain the integrity and accuracy of account records.

2. In view of the above, the communication received from RBI vide letter No. CO.DGBA.GBD.No.S526/44-02-001/2026-2027 dated 06th October, 2026, along with the revised instructions and annexures, is enclosed for your kind information. It is therefore requested to kindly ensure timely submission of updated KYC documents on incumbency changes and re-KYC cycles.

This issues with the approval of Competent Authority.


(Madhu Sharma)

Sr. Dy. Controller General of Accounts (GBA)

Encl. as above

To

1. All Pr. CCAs/CCAs/CAs (with independent Charges) of Ministries/Departments of Government of India.
2. Sr. PPS to CGA
3. PS to Addl. CGA(A&FR)
4. Sr. AO (ITD) with the request to upload this OM on CGA's website.
5. Guard File.



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

बेटी बचाओ
बेटी पढ़ाओ

CO.DGBA.GBD.No.S526/44-02-001/2026-2027

October 06, 2026

The Controller General of Accounts (CGA)
Department of Expenditure, Ministry of Finance
Mahalekha Niyantrak Bhawan, GPO Complex
Block E, Aviation Colony
INA Colony, New Delhi
Delhi 110023

Madam/Dear Sir,

Review of instructions related to KYC updation of Straight-Through-Processing (STP) Accounts operated by Government

As you may be aware, the STP accounts are (i) opened for specific schemes/ purposes/ processes, and (ii) classified as 'Low Risk' category accounts. The transactions in these accounts are processed through STP mode with validation of the electronic files through digital signatures.

2. As a prudent measure to maintain the integrity and accuracy of account records, the KYC instructions applicable to STP accounts have been reviewed and suitably revised. Accordingly, our Regional Offices (ROs) have been advised to coordinate with the Government Ministries/Departments to ensure timely submission of updated KYC documents on incumbency changes and re-KYC cycles. The revised instructions are set out at **Annex A**.

3. (i) Reference is invited to the meeting with O/o CGA held on September 11, 2026, wherein the proposed changes to the KYC instructions were discussed and support was sought for sensitizing the Government Ministries / Departments. As sought by O/o CGA, the revised account opening forms and the KYC documents are enclosed at **Annex B**.

(ii) A copy of the letter written to O/o CGA in this regard is placed at **Annex C** for reference.

सरकारी और बैंक लेखा विभाग, केन्द्रीय कार्यालय, मुंबई सेंट्रल रेल्वे स्टेशन के सामने, भायखला, मुंबई - 400 008

Department of Government and Bank Accounts, Central Office, Opp. Mumbai Central Railway Station, Byculla, Mumbai - 400008
Telephone: (022) 2308 4121, Fax No. (022) 2300 0370/2301 6072/2301 0095, e-mail: cgmicdgbaco@rbi.org.in

हिन्दी आसान है, इसका प्रयोग बढ़ाइए।

4. The support of the Government Ministries/ Departments is solicited to ensure smooth and timely transition/ implementation of the revised KYC instructions.

Yours faithfully,


(Dr. Tapas Biswas)
General Manager



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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बेटी बचाओ
बेटी पढ़ाओ

डीजीबीए.जीबीडी.सं.S526/44-02-001/2026-2027

06 अक्टूबर 2026

महालेखा नियंत्रक (सीजीए)
व्यय विभाग, वित्त मंत्रालय
महालेखा नियंत्रक भवन, जीपीओ कॉम्प्लेक्स
ब्लॉक ई, एविएशन कॉलोनी
आईएनए कॉलोनी, नई दिल्ली
दिल्ली 110023

महोदया/ महोदय,

सरकार द्वारा संचालित स्ट्रेट-थ्रू-प्रोसेसिंग (एसटीपी) खातों के केवाईसी अपडेशन से संबंधित निर्देशों की समीक्षा

जैसा कि आपकी जानकारी में होगा, एसटीपी खाते (i) विशिष्ट योजनाओं/उद्देश्यों/प्रक्रियाओं के लिए खोले जाते हैं, और (ii) 'कम जोखिम' श्रेणी के खातों के रूप में वर्गीकृत किए जाते हैं। इन खातों में लेनदेन को डिजिटल हस्ताक्षर के माध्यम से इलेक्ट्रॉनिक फाइलों के सत्यापन के साथ एसटीपी मोड के माध्यम से संसाधित किया जाता है।

2. खाता रिकॉर्ड की अखंडता और सटीकता को बनाए रखने के लिए एक विवेकपूर्ण उपाय के रूप में, एसटीपी खातों पर लागू केवाईसी निर्देशों की समीक्षा की गई है और उपयुक्त रूप से संशोधित किया गया है। तदनुसार, हमारे क्षेत्रीय कार्यालयों (आरओ) को सूचित किया गया है कि वे सरकारी मंत्रालयों/विभागों के साथ समन्वय करें ताकि यह सुनिश्चित किया जा सके कि पदभार परिवर्तन और पुनः

केवाईसी चक्रों पर अद्यतन केवाईसी दस्तावेज समय पर जमा किए जाएं। संशोधित निर्देश **अनुलग्नक ए** में दिए गए हैं।

3. (i) 11 सितंबर, 2026 को सीजीए कार्यालय के साथ हुई बैठक के संदर्भ में, जिसमें केवाईसी निर्देशों में प्रस्तावित संशोधनों पर चर्चा हुई थी और सरकारी मंत्रालयों/विभागों को संवेदनशील बनाने के लिए सहायता मांगी गई थी। सीजीए कार्यालय की मांग के अनुसार, संशोधित खाता खोलने के प्रपत्र और केवाईसी दस्तावेज अनुलग्नक 'बी' में संलग्न हैं।

(ii) इस संबंध में सीजीडीए कार्यालय को प्रेषित पत्र की प्रति अवलोकनार्थ अनुलग्नक 'सी' पर उपलब्ध है।

4. संशोधित केवाईसी निर्देशों के सुचारू और समय पर कार्यान्वयन को सुनिश्चित करने के लिए सरकारी मंत्रालयों और विभागों से सहयोग का अनुरोध किया जाता है।

भवदीय,



(डॉ. तापस बिस्वास)

महाप्रबंधक

KYC instructions applicable to Government (STP) accounts

Existing Instruction	Amended Instructions
3. KYC Compliance of Government Ministries/ Departments 3.3 GBDs shall obtain KYC documents, as stated above, from respective Government/ Departments for opening of accounts with RBI. In addition, whenever there is a change in incumbency of the authorised officials of Government accounts, the KYC documents of the relieving official/s shall also be obtained along with their specimen signature.	3. KYC Compliance of Government Ministries/ Departments 3.3.1. GBDs shall obtain KYC documents, as stated above, from respective Government/ Departments for opening of accounts with RBI and for update / periodic update of KYC. In addition, whenever there is a change in incumbency of the authorised officials of Government accounts, the KYC documents of the relieving official/s shall also be obtained along with their specimen signature. 3.3.2. In the event of a change of name after the issuance of the OVD, the OVD shall be considered valid provided it is accompanied by a Gazette notification or a letter from an officer duly authorised by the Government Department confirming the change of name.
3.4. Risk Categorisation of Government Accounts 3.4.1. The accounts of Government Ministries/ Departments maintained in Regional Offices (ROs), and CAS shall be categorised under 'Medium Risk' category, requiring periodic update	3.4. Risk Categorisation and KYC update of Government Accounts 3.4.1. The accounts of Government Ministries/ Departments maintained in ROs and CAS shall be categorised as 'Medium Risk', requiring periodic update of KYC once in every eight years from the

Existing Instruction	Amended Instructions
every eight years or on change of incumbency, whichever is earlier, from the date of opening of the account/ last KYC updation to ensure that the information or data collected under CDD is kept up-to-date and relevant.	date of opening of the account/ last KYC updation to ensure that the information or data collected under CDD is kept up-to-date and relevant.
3.4.2. The Government accounts where the transactions are: STP in nature, and, are handled entirely electronically under the integrated e-receipts and e-payments framework, are to be classified as 'Low Risk' category accounts. The periodic updation of 'Low Risk' category accounts is to be done every ten years from the date of opening of the account/ last KYC updation to ensure that the information or data collected under CDD is kept up-to-date and relevant.	3.4.2. The Government accounts where the transactions are: (a) STP in nature, and (b) handled entirely electronically under the integrated e-receipts and e-payments framework, are to be categorised as 'Low Risk'. The periodic updation of KYC of 'Low Risk' accounts is to be done once in every ten years from the date of opening of the account/ last KYC updation to ensure that the information or data collected under CDD is kept up-to-date and relevant.
	Addition of paras – 3.4.3. ROs shall refrain from undertaking any manual debit or credit transactions (which is outside the designated process flow) in STP accounts without obtaining concurrence of the Government authorities concerned [O/o CGA in case of TSA/ CS/ CSS SNA SPARSH/ IAAA/ NTRP accounts; O/o Pr. CCA, CBDT for TIN 2.0; O/o Pr. CCA, CBIC for GST & ICEGATE; O/o CGDA in case TSA/

Existing Instruction	Amended Instructions
	Drawings (defence) accounts; and concurrence of State Government (SG) Finance Department/ Directorate of Treasury and State Accountant General (AG) for State Treasury direct NEFT/ RTGS accounts under e-receipts/ e-payments]. Concurrence of O/o CGA would be obtained by DGBA, if required, after matter is referred by RO to DGBA. 3.4.4. KYC updation for all Government accounts (both STP and non-STP) is to be carried out on (a) every change in incumbency in case of (i) transfer, (ii) retirement, (iii) change of signing officials, (iv) absence of signing officials for a brief period, (v) delegation of power, (vi) cessation of authority, etc. and (b) in case of change in KYC information. 3.4.5. Further, in case of no change in the KYC information at the time of periodic updation of KYC, a self-declaration in this regard shall be obtained from the Government Department, through either its email ID registered with the respective RO/ CAS or a letter from an official authorized by the Government Department.
3.5. KYC Updation of STP Accounts 3.5.1. The STP accounts are opened for specific schemes/ purposes/ processes	

Existing Instruction	Amended Instructions
and the transactions in these accounts are processed through STP mode with validation of the electronic files through digital signatures. (a) KYC updation for STP accounts is to be carried out on every change in incumbency in case of (i) transfer, (ii) retirement, (iii) change of signing officials, (iv) absence of signing officials for a brief period, (v) delegation of power, (vi) cessation of authority, etc. (b) On completion of 10 years from the date of opening of the account/last KYC updation, whichever is earlier, confirmation from account holders concerned (email from Government email id or letter from the account holder) may be obtained along with KYC documents for continuation of the accounts for processing of transactions received through electronic files in STP mode. 3.5.2. The above relaxations from obtaining KYC will not be applicable if any cheque based or mandate-based transactions are done by the Government Departments/ Ministries in the above-mentioned accounts. In case of non-applicability of the relaxed provisions for KYC, other applicable provisions of KYC	The whole paragraph 3.5. stands deleted.

Existing Instruction	Amended Instructions
for Government accounts requiring KYC updation on change in incumbency, change in incumbency of signing officials, and absence of authorized signatories for brief period, etc., would apply. 3.5.3. ROs shall refrain from undertaking any manual debit or credit transactions (which is outside the designated process flow) in these accounts without obtaining concurrence of the Government authorities concerned [O/o CGA in case of TSA/ CS/ CSS SNA SPARSH/ IAAA/ NTRP accounts; O/o Pr. CCA, CBDT for TIN 2.0; O/o Pr. CCA, CBIC for GST & ICEGATE; and concurrence of SG Finance Department/ Directorate of Treasury and State Accountant General (AG) for State Treasury direct NEFT/ RTGS accounts under e-receipts/ e-payments]. Concurrence of O/o CGA would be obtained by DGBA, if required, after matter is referred by RO to DGBA. The instructions in the BDM Vol.II shall be referred on the applicability of KYC in STP accounts. 3.5.4. Further, in case of no change in the KYC information, a self-declaration in this regard shall be obtained from the Government Department, through either its email ID registered with the respective	

Existing Instruction	Amended Instructions
RO/ CAS or a letter from an official authorized by the Government Department. 3.5.5. In case of change in KYC information, ROs shall undertake the KYC process equivalent to that applicable for onboarding a new Government Department account.	

KYC Compliance of Government Ministries/Departments

In terms of the “Reserve Bank of India (Commercial Banks – Know Your Customer) Directions, 2025 (Updated as on September 18, 2026)”, issued by the Department of Regulation (DoR), it is mandatory for the Juridical Persons to provide KYC documents for opening bank accounts with RBI. The relevant excerpt of para 37 is given below:

“For opening account of a customer who is a juridical person (not specifically covered in the earlier part) such as societies, universities, and local bodies like village panchayats, etc., or who purports to act on behalf of such juridical person or individual or trust, RBI shall obtain and verify the certified copies of the following documents or the equivalent e-documents thereof:

(1) Document showing name of the person authorised to act on behalf of the entity

(2) Documents, as specified in paragraph 23¹, of the person holding an attorney to transact on its behalf and

(3) Such documents as shall be required by the juridical person to establish the legal existence of such an entity / juridical person”.

Provided that in case of a trust, the bank shall ensure that trustees disclose their status at the time of commencement of an account-based relationship or when carrying out transactions as specified in clauses (2), (5) and (6) of paragraph 21 of these directions”

2. Further, official ID, in addition to the Officially Valid Document (OVD) defined in ‘Prevention of Money Laundering (PML) Rules 2005’, shall be treated as a valid proof of identity for Customer Due Diligence (CDD) process, for the purpose of opening/ operation of Government accounts with RBI. In the event of a change of name after the issuance of the OVD, the OVD shall be considered valid provided it is accompanied by a Gazette notification or a letter from an officer duly authorised by the Government Department confirming the change of name.

3. The KYC documents, as stated above, shall be required from respective Government/ Departments for opening of accounts with RBI. In addition, whenever there is a change in incumbency of the authorised officials of Government accounts, the KYC documents of the relieving official/s shall also be obtained along with their specimen signature.

¹ The excerpts of Para 23 are given in **Annex BB**

Para 23 of Reserve Bank of India (Commercial Banks – Know Your Customer) Directions, 2025

For undertaking CDD, the bank shall obtain the following from an individual while establishing an account-based relationship or while dealing with the individual who is a beneficial owner, authorised signatory or the power of attorney holder related to any legal entity:

(1) the Aadhaar number where,

(i) they are desirous of receiving any benefit or subsidy under any scheme notified under section 7 of the Aadhaar (Targeted Delivery of Financial and Other subsidies, Benefits and Services) Act, 2016 (18 of 2016); or

(ii) they decide to submit their Aadhaar number voluntarily to a bank or any RE notified under the first proviso to sub-section (1) of section 11A of the PML Act; or

(2) the proof of possession of Aadhaar number where the bank can carry out offline verification; or

(3) the proof of possession of Aadhaar number where the bank cannot carry out the offline verification or any OVD or the equivalent e-document thereof containing the details of their identity and address; or

(4) the KYC Identifier with an explicit consent to download records from CKYCR; and

(5) PAN or the equivalent e-document thereof or Form No. 60 as defined in Income-tax Rules, 1962; and

(6) the bank may require such other documents including in respect of the nature of business and financial status of the customer, or the equivalent e-documents thereof.

Provided that where the customer has submitted,

(i) Aadhaar number under clause (1) above to a bank or REs notified under first proviso to sub-section (1) of section 11A of the PML Act, such bank shall carry out authentication of the customer's Aadhaar number using UIDAI's e-KYC authentication facility. Further, in such a case, if the customer wants to provide a current address, different from the address as per the identity information available in the Central Identities Data Repository, they may give a self-declaration to that effect to the bank.

(ii) proof of possession of Aadhaar under clause (2) above where offline verification can be carried out, the bank shall carry out offline verification.

(iii) an equivalent e-document of any OVD, the bank shall verify the digital signature as per the provisions of the Information Technology Act, 2000 (21 of 2000) and any rules issued thereunder and take a live photo as specified under paragraph 24 below.

(iv) any OVD or proof of possession of Aadhaar number under clause (3) above where offline verification cannot be carried out, the bank shall carry out verification through digital KYC as specified under paragraph 24 below.

(v) KYC Identifier under clause (4) above, the bank shall retrieve the KYC records online from the CKYCR in accordance with paragraph 65.

Provided that for a period not beyond such date as the Government may notify for a class of REs, instead of carrying out digital KYC, the bank pertaining to such class may obtain a certified copy of the proof of possession of Aadhaar number or the OVD and a recent photograph where the customer does not submit an equivalent e-document.

Provided further that in case the bank cannot perform an e-KYC authentication for an individual desirous of receiving any benefit or subsidy under any scheme notified under section 7 of the Aadhaar (Targeted Delivery of Financial and Other subsidies, Benefits and Services) Act, 2016 owing to injury, illness or infirmity on account of old age or otherwise, and similar causes, the bank shall, apart from obtaining the Aadhaar number, perform identification preferably by carrying out offline verification or alternatively by obtaining the certified copy of any other OVD or the equivalent e-document thereof from the customer. An official of the bank shall invariably carry out CDD done in this manner, and such exception handling shall also be a part of the concurrent audit as mandated in paragraph 12 and 13. The bank shall ensure to duly record the cases of exception handling in a centralised exception database. The database shall contain the details of grounds of granting exception, customer details, name of the designated official authorising the exception and additional details, if any. The bank shall subject the database to periodic internal audit / inspection and the bank shall make database available for supervisory review.

Explanation 1: The bank shall, where its customer submits a proof of possession of Aadhaar Number containing Aadhaar Number, ensure that such customer redacts or blacks out his Aadhaar number through appropriate means where the authentication of Aadhaar number is not required as per proviso (i) above.

Explanation 2: A bank official, business correspondent, or business facilitator can perform biometric-based e-KYC authentication, including Aadhaar Face Authentication.

Explanation 3: The bank shall ensure that the use of Aadhaar, proof of possession of Aadhaar etc., is in accordance with the Aadhaar (Targeted Delivery of Financial and Other Subsidies Benefits and Services) Act, 2016 and the regulations made thereunder.

Explanation 4: Aadhaar number is not mandatory for purposes of KYC. However, in case the customer is desirous of receiving any benefit or subsidy under any scheme notified under section 7 of the Aadhaar (Targeted Delivery of Financial and Other subsidies, Benefits and Services) Act, 2016 (18 of 2016), the customer shall provide the Aadhaar number to the bank. In other cases, customers may provide the Aadhaar number voluntarily.

Specimen of the Application Form (CG CSS SNA SPARSH)

(Application must be on the Letter Head of the State Government Finance Department/Treasury)

To

The General Manager
Mumbai Regional Office
Reserve Bank of India

Sub:- Opening of drawing account under alternative fund flow mechanism named SNA - SPARSH for Centrally Sponsored Scheme (CSS) funds

Ref:- Government of India, Ministry of Finance, Department of Expenditure OM F. No. 1 (27)/PFMS/2020 dated July 13,2023 on subject ""Just-in-Time" release of Centrally Sponsored Schemes (CSS) funds through e-kuber platform of Reserve Bank of India (RBI)."
(as updated/ amended from time-to- time)

Madam/Sir,

As per the direction of Ministry of Finance, Government of India, alternative fund flow mechanism named SNA-SPARSH (समयोचित प्रणाली एकीकृत शीघ्र हस्तांतरण - Real time System of Integrated Quick Transfers) for CSS funds has to be implemented by (Name of the Ministry/Department). You are, therefore, requested to open a drawing account in Mumbai Regional Office, RBI under UDCH code ____.

2. The details of the Central Government Ministry/Department drawing account are as under:

Name of the Central Government drawing account	Name of the Ministry/ Department	Name of Head of the Ministry/ Department, Address, email id, contact number
Eg: CGSPARSH <u>PAO</u> <u>Description</u> (Maximum character is 30 alphabets, no special characters allowed)		
E-mail ID(s) on which account statements, etc., are to be sent:		

3. The purpose for opening of this account in RBI is to implement the above-mentioned scheme under the SNA SPARSH mechanism as prescribed by the Ministry of Finance, Department of Expenditure, Govt. of India. The account opening process shall be in accordance with the said OM, as updated from time to time.

4. The account will be operated using Digital Signatures through PFMS. The Government would procure a valid CLASS 3 digital certificate from Certificate Issuing Authority (CA) like IDRBT, NIC, e-Mudra, etc. Also, the Govt would ensure that whenever the existing public key certificate is due for renewal, the new public key will be provided to RBI at least one week in advance so that there is sufficient time for doing necessary configuration at RBI's end. However, in case any cheque based, or mandate-based transactions are done by the

Annex BB

Government on a regular basis from the account, then the specimen signature of the authorized signatories approved by the Competent Authority will be submitted for undertaking such transactions. The proof of identity, email id, mobile no. and KYC who will operate the account in the RBI, duly attested by authorized official of Ministry/Department are enclosed herewith.

5. We agree to submit the KYC documents as part of KYC updation (a) in case of change in incumbency - (i) transfer, (ii) retirement, (iii) change of signing officials, (iv) absence of signing officials for a brief period, (v) delegation of power, (vi) cessation of authority, etc., (b) in case of change in KYC information, and (c) in case of periodic updation of KYC (re-KYC cycles).

(ii) However, in case of no change in the KYC information at the time of periodic updation of KYC, a self-declaration in this regard shall be provided by the Government Department, through the registered email ID to the respective RO/ CAS or a letter from an official authorized by the Government Department.

Yours faithfully,

(sign with stamp)

PAO of Ministry/Department

(sign with stamp)

Authorized official of Ministry/Department
(Pr. CCA/CCA/CA)

Specimen of the Application Form (TSA)

(Application must be on the Letter Head of the AB/ Sub AB/ Tier3)

To

The General Manager
New Delhi Regional Office
Reserve Bank of India, New Delhi

Sub:- Opening of Assignment Account of Autonomous Body/ Sub Autonomous Body/ Tier3 Implementing agency under the Treasury Single Account (TSA) System

Ref:- Government of India, Ministry of Finance, Department of Expenditure OM dated February 24,2022 on subject "Revised instructions on bringing Autonomous Bodies (ABs) under the Treasury Single Account (TSA) system" and other instructions (as updated/ amended from time-to- time)

Madam/Sir,

As per the direction of Ministry of Finance, Government of India Treasury Single Account (TSA) System has to be implemented in _____ (Name of the AB/Sub AB/ Tier3) which is an Autonomous Body/Sub AB/ Tier3 incorporated in _____ (year). You are, therefore, requested to open an assignment account in New Delhi Regional Office, RBI, for this organisation.

2. The details of the AB/Sub AB/ Tier3 are as under:

Name of the AB/Sub AB/ Tier3	Name of Head of the AB/Sub AB/ Tier3 and Email id	Address of the AB/Sub AB/ Tier3	Email id of the AB/Sub AB/ Tier3	Contact Number
E-mail ID(s) on which account statements are to be sent: -				

3. The purpose for opening of account in RBI is to bring the AB/ Sub AB/ Tier3 under the Treasury Single Account (TSA) System prescribed by the Ministry of Finance, Govt. of India. The account opening process shall be in accordance with the said OM, as updated from time to time.

4. The assignment account will be operated using Digital Signatures through PFMS. The Government would procure a valid CLASS 3 digital certificate from Certificate Issuing Authority (CA) like IDRBT, NIC, e-Mudra, etc. Also, the Govt would ensure that whenever the existing public key certificate is due for renewal, the new public key will be provided to RBI at least one week in advance so that there is sufficient time for doing necessary configuration at RBI's end. However, in case any cheque based, or mandate-based transactions are done by the Government on a regular basis from the account, then the specimen signature of the authorized signatories approved by the Competent Authority will be submitted for undertaking such transactions. The proof of identity, email id, mobile no. and KYC who will operate the

Annex BB

assignment account in the RBI, duly attested by the Head of the AB/ Sub AB/ Tier3 are enclosed herewith.

5. We agree to submit the KYC documents as part of KYC updation (a) in case of change in incumbency - (i) transfer, (ii) retirement, (iii) change of signing officials, (iv) absence of signing officials for a brief period, (v) delegation of power, (vi) cessation of authority, etc., (b) in case of change in KYC information, and (c) in case of periodic updation of KYC (re-KYC cycles).

(ii) However, in case of no change in the KYC information at the time of periodic updation of KYC, a self-declaration in this regard shall be provided by the Government Department, through the registered email ID to the respective RO/ CAS or a letter from an official authorized by the Government Department.

Yours faithfully,

()

Head of the AB/ Sub AB/ Tier3

Forwarded to the Nodal Officer of the AB for necessary action.

Signature and Stamp of Nodal Officer of the AB:-

Signature and Stamp of concerned PAO:-

Specimen of the Application Form (TSA_ CPSE)

(Application must be on the Letter Head of the CPSE/ Sub agency of CPSE)

To

The General Manager
New Delhi Regional Office
Reserve Bank of India, New Delhi

Sub:- Opening of Assignment Account for a CPSE under the Treasury Single Account (TSA) System

Ref:- Government of India, Ministry of Finance, Department of Expenditure OM dated February 24,2022 on subject "Revised instructions on bringing Autonomous Bodies (ABs) under the Treasury Single Account (TSA) system" and other instructions (as updated/ amended from time-to- time)

Sir,

As per the direction of Ministry of Finance, Government of India Treasury Single Account (TSA) System has to be implemented in _____ (Name of the CPSE/ Sub agency of CPSE) which is CPSE/ Sub agency of CPSE incorporated in _____ (year). You are, therefore, requested to open an assignment account in New Delhi Regional Office, RBI for this organisation.

2. The details of the CPSE/Sub agency of CPSE are as under:

Name of the CPSE/Sub agency of CPSE	Name of Head of the CPSE/Sub agency of CPSE and Email id	Address of the CPSE/Sub agency of CPSE	Email id of the CPSE/Sub agency of CPSE	Contact Number
E-mail ID(s) on which account statements are to be sent: -				

3. The purpose for opening of account in RBI is to bring the CPSE/ Sub agency of CPSE under the Treasury Single Account (TSA) System prescribed by the Ministry of Finance, Govt. of India. The account opening process shall be in accordance with the said OM, as updated from time to time.

4. The assignment account will be operated using Digital Signatures through PFMS. The Government would procure a valid CLASS 3 digital certificate from Certificate Issuing Authority (CA) like IDRBT, NIC, e-Mudra, etc. Also, the Govt would ensure that whenever the existing public key certificate is due for renewal, the new public key will be provided to RBI at least one week in advance so that there is sufficient time for doing necessary configuration at RBI's end. However, in case any cheque based, or mandate-based transactions are done by the Government on a regular basis from the account, then the specimen signature of the authorized signatories approved by the Competent Authority will be submitted for undertaking such transactions. The proof of identity, email id, mobile no. and KYC who will operate the assignment account in the RBI, duly attested by the Head of the CPSE/ Sub agency of CPSE are enclosed herewith.

Annex BB

5. We agree to submit the KYC documents as part of KYC updation (a) in case of change in incumbency - (i) transfer, (ii) retirement, (iii) change of signing officials, (iv) absence of signing officials for a brief period, (v) delegation of power, (vi) cessation of authority, etc., (b) in case of change in KYC information, and (c) in case of periodic updation of KYC (re-KYC cycles).

(ii) However, in case of no change in the KYC information at the time of periodic updation of KYC, a self-declaration in this regard shall be provided by the Government Department, through the registered email ID to the respective RO/ CAS or a letter from an official authorized by the Government Department.

Yours faithfully,

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Head of the CPSE/Sub agency of CPSE

Forwarded to the Nodal Officer of the CPSE for necessary action.

Signature and Stamp of Nodal Officer of the CPSE:-

Signature and Stamp of concerned PAO:-

Specimen of the Application Form (CS New Delhi/ CS Jaipur)

(Application must be on the Letter Head of the CNA/ SA)

To

The General Manager
 _____ Regional Office
 Reserve Bank of India

Sub:- Opening of Assignment Account under the Treasury Single Account (TSA) System of Autonomous Body designated as Central Nodal Agency for Central Sector Scheme Payments

Ref:- Government of India, Ministry of Finance, Department of Expenditure OM dated March 09,2022 on subject "Revised procedure for flow of funds under Central Sector Schemes" and other instructions (as updated/ amended from time-to- time)

Sir,

As per the direction of Ministry of Finance, Government of India Treasury Single Account (TSA) System has to be implemented in _____ (Name of the CNA/ SA) which is a Central Nodal Agency/ Sub-Agency of Central Nodal Agency incorporated in ____ (year). You are, therefore, requested to open an assignment account in New Delhi Regional Office, RBI for this Autonomous Body. This account has to be opened for implementing _____ (Name of the Scheme).

2. The details of the CNA/ SA are as under:

Name of the CNA/ SA	Name of Head of the CNA/ SA and Email id	Address of the CNA/ SA	Email id of the CNA/ SA	Contact Number
E-mail ID(s) on which account statements are to be sent: -				

3. The purpose for opening of this account in RBI is to bring the CNA/ SA under the Treasury Single Account (TSA) System prescribed by the Ministry of Finance, Govt. of India for implementing the scheme mentioned. The account opening process shall be in accordance with the said OM, as updated from time to time.

4. The assignment account will be operated using Digital Signatures through PFMS. The Government would procure a valid CLASS 3 digital certificate from Certificate Issuing Authority (CA) like IDRBT, NIC, e-Mudra, etc. Also, the Govt would ensure that whenever the existing public key certificate is due for renewal, the new public key will be provided to RBI at least one week in advance so that there is sufficient time for doing necessary configuration at RBI's end. However, in case any cheque based, or mandate-based transactions are done by the Government on a regular basis from the account, then the specimen signature of the authorized signatories approved by the Competent Authority will be submitted for undertaking such transactions. The proof of identity, email id, mobile no. and KYC who will operate the assignment account in the RBI, duly attested by the Head of the CNA/ SA are enclosed herewith.

Annex BB

5. We agree to submit the KYC documents as part of KYC updation (a) in case of change in incumbency - (i) transfer, (ii) retirement, (iii) change of signing officials, (iv) absence of signing officials for a brief period, (v) delegation of power, (vi) cessation of authority, etc., (b) in case of change in KYC information and (c) in case of periodic updation of KYC (re-KYC cycles).

(ii) However, in case of no change in the KYC information at the time of periodic updation of KYC, a self-declaration in this regard shall be provided by the Government Department, through the registered email ID to the respective RO/ CAS or a letter from an official authorized by the Government Department.

Yours faithfully,

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Head of the CNA/ SA

Forwarded to the Nodal Officer of the CNA for necessary action.

Signature and Stamp of Nodal Officer of the CNA:-

Signature and Stamp of concerned PAO:-



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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बेटी बचाओ
बेटी पढ़ाओ

CO.DGBA.GBD.No.S528/44-02-001/2026-2027

October 06, 2026

The Controller General of Defence Accounts (CGDA)
Office of Controller General of Defence Accounts
Ulan Batar Road, Palam
Delhi Cantt. – 110010

Madam/Dear Sir,

Review of instructions related to KYC updation of Straight-Through-Processing (STP) Accounts operated by Government

As you may be aware, the STP accounts are (i) opened for specific schemes/ purposes/ processes, and (ii) classified as 'Low Risk' category accounts. The transactions in these accounts are processed through STP mode with validation of the electronic files through digital signatures.

2. As a prudent measure to maintain the integrity and accuracy of account records, the KYC instructions applicable to STP accounts have been reviewed and suitably revised. Accordingly, our Regional Offices (ROs) have been advised to coordinate with the Government Ministries/Departments to ensure timely submission of updated KYC documents on incumbency changes and re-KYC cycles. The revised instructions are set out at **Annex A**.

3. Your support is solicited to ensure smooth and timely transition/ implementation of the revised KYC instructions. The revised account opening forms and the KYC documents are enclosed at **Annex B**.

Yours faithfully,


(Dr. Tapas Biswas)
General Manager