



सत्यमेव जयते

# Telecom Reforms 2021

Department of Telecommunications

Ministry of Communications

# Chapter – 1

## Know Your Customer (KYC) Reforms

Government of India  
Ministry of Communications  
Department of Telecommunications  
Access Services Cell

Sanchar Bhawan, 20, Ashoka Road, New Delhi - 110 001

File No: 800-12/2021-AS.II

Dated: 21.09.2021

To,

All Unified Licensees (Access Service) Authorisations/ Unified Access Services Licensees (UASL)

**Subject:** Self-KYC (S-KYC) as an alternate process for issuing of new mobile connections to Local and Outstation category customers.

In accordance with the recent Union Cabinet approval, Self-KYC as an alternate process for issuing new mobile connections as per Annexure may be implemented by the Telecom Service Providers with immediate effect. Accordingly, the instructions issued vide letter of even number dated 31.08.2021 is hereby superseded.

2. In this process, the issuing of mobile connection to the customers is done through an App/Portal based online process wherein a customer can apply for mobile connection sitting at home/office and gets the SIM delivered at his door step using documents electronically verified by UIDAI (Aadhaar) or DigLocker.

3. The testing and verification in consultation with Government agencies will not be necessary. However, all security related compliances must be ensured by the TSPs while implementing the process. Action taken shall be informed to DoT and MHA.

4. This is being issued with the approval of the competent authority.

  
(Suresh Kumar)  
ADG (AS-II)  
21.09.2021

Copy to:

1. CEO, UIDAI
2. DG(T), DoT HQ
3. JS(CIS), MHA
4. President & CEO, NeGD
5. COAI, New Delhi

## Annexure

### **Self-KYC process**

1. The customer shall register on the App/Website/Portal of the Service Provider using alternate mobile number. The mobile number of family /relatives/ known persons may also be used for this purpose. The customer will be validated by sending an OTP on the given mobile number.
2. Only electronically verified Pol/PoA documents or the demography details obtained by the Licensee from the DigiLocker/UIDAI shall be used for the purpose of subscriber verification.
3. If Aadhaar is used for the verification the following declaration/consent shall be taken from the subscriber.
  - a) *I am voluntarily using Aadhaar based authentication for acquiring the SIM.*
  - b) *I hereby give my consent to use my Aadhaar number /Virtual-ID verified by OTP received on my Aadhaar linked mobile number by UIDAI for sharing the KYC details (demographic data and photograph) from my Aadhaar to the TSP name for issuing of mobile connection to me.*
4. All the fields as received from UIDAI/DigiLocker may be automatically captured in the Customer Application Form (CAF) by the licensee. All other required fields in the CAF shall be filled by the customer on the portal/app/website.
5. The customer shall capture his/her clearly visible live photograph and video.
6. For Outstation Category customer, a local reference will be given by the customer who will be validated by sending an OTP on his/her Mobile Number.
7. At the end of the CAF filling process, the customer will be validated through OTP.
8. Before delivery of SIM card, the authorized representative or the IT system of the Licensee shall check and verify, not limited to, the following:
  - a) There is no error apparent on the face of records of the customer in the CAF.
  - b) Live photograph of the customer is amply clear and customer can be identified using the photograph.
  - c) No gibberish information is stored in the CAF .
  - d) The Latitude/Longitude captured in the CAF are well within the territorial boundaries of the country.
  - e) The photograph as available on the Pol or as received from DigiLocker matches with the live photograph of the customer. (In case DigiLocker is used)

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- f) The photograph as received from the UIDAI matches with the live photograph of the customer as captured on the CAF. (In case OTP based authentication of UIDAI is used)
9. The inactive SIM card shall be delivered at the local address provided by the customer. The delivery of the SIM card will be validated through an OTP and will be confirmed by sending an SMS at the alternate mobile number provided by the customer.
  10. The Latitudes /Longitudes of the delivery point will be captured in the CAF.
  11. In case of e-SIM, the same will be installed on the mobile from which the customer did the registration process by downloading the App of the service provider.
  12. The verification before activation of SIM shall be conducted by an authorised representative of the Licensee/IT system from the backend and shall include confirmation that the SIM has been delivered at the local address mentioned in the CAF.
  13. The CAF shall be digitally created and digitally signed by authorized representative of the Licensee and then only the SIM card can be activated by the Licensee. If the verification as mentioned above is done automatically by an IT system, then digital signature shall not be applicable.
  14. This process is applicable for Local and Outstation category customer and only one mobile connections per day can be issued to a customer using S-KYC process.
  15. The date and time of the SIM activation shall be captured in the database records and CAF of the customer.
  16. The S-KYC process shall be applicable for all Licensed Service Areas (LSAs) including J&K, North East and Assam LSAs.
  17. The Licensee shall develop such a system using latest technological tools including artificial intelligence (AI) to ensure that the S-KYC process shall not be misused.

*Jyoti Kumar*  
21.09.2021

Government of India  
Ministry of Communications  
Department of Telecommunications  
Access Services Cell

Sanchar Bhawan, 20, Ashoka Road, New Delhi - 110 001

File No: 800-05/2019-AS.II

Dated: 21.09.2021

To,

All Unified Licensees (Access Service) Authorisations/ Unified Access Services Licensees (UASL)

**Subject: Conversion of mobile connection from Prepaid to Postpaid and vice-versa using OTP based process.**

In accordance with the recent Union Cabinet approval, OTP based process for conversion of mobile connection from Prepaid to Postpaid and vice-versa as per Annexure may be implemented by the Telecom Service Providers with immediate effect. Accordingly, the instructions issued vide letter of even number dated 21.05.2021 is hereby superseded.

2. The testing and verification in consultation with Government agencies will not be necessary. However, all security related compliances must be ensured by the TSPs while implementing the process. Action taken shall be informed to DoT and MHA.
3. This is being issued with the approval of the competent authority.

  
(Suresh Kumar)  
ADG (AS-II)  
21.09.2021

Copy to:

1. DG(T), DoT HQ,
2. JS(CIS), MHA
3. COAL, New Delhi

## Annexure

### **OTP Based Conversion**

- i. Any subscriber desirous of conversion of his/her existing mobile connection from Prepaid to Postpaid or vice-versa shall send a request to the Licensee. The request may be sent via SMS, IVRS, website or authorised app of the Licensee.
- ii. Upon receiving the request, a message will be sent to the subscriber's mobile number that he/she has requested for conversion of his/her number from Prepaid to Postpaid or vice-versa. The message shall include a unique transaction-Id and a One-Time Password (OTP).
- iii. The successful validation of the OTP, through SMS, IVRS, website or authorised app of the Licensee as the case may be, shall be treated as the consent of the subscriber for the conversion from Prepaid to Postpaid or vice-versa.
- iv. After the completion of conversion, a text message containing the confirmation of the conversion requested by the subscriber shall be sent to the subscriber's mobile number.
- v. The disruption of services, if any, during the said conversion shall not exceed 30 minutes.
- vi. The details (request of the subscriber, date and time of request, unique transaction-id, OTP consent, date and time of conversion, current status etc.) of all conversions in respect of a mobile connection shall be maintained by the Licensee in its system.
- vii. A subscriber shall be allowed to re-convert only after 90 days of previous conversion. This shall also be intimated by the Licensee to the subscriber before the start of conversion process.
- viii. The above-mentioned process shall be applicable for mobile connections issued by Paper-based process, e-KYC process and D-KYC process. This will be an alternate process to the existing process of conversion in place. The process shall also not be applicable for Bulk mobile connection category.
- ix. Implementation of the process for conversion from Prepaid to Postpaid and Postpaid to Prepaid shall be simultaneous.

### **Security restrictions**

- i. This conversion process shall not be applicable for mobile connections of J&K LSA.
- ii. The mobile connections converted from Prepaid to Postpaid using this process shall not be allowed roaming facility in J&K LSA.
- iii. No change in ownership and/or demographic details of the subscriber is permitted.
- iv. The SIM card shall remain in the possession of the subscriber and no change of SIM is allowed.

*Suresh Kumar*  
21.09.2021

Government of India  
Ministry of Communications  
Department of Telecommunications  
Access Services Cell

Sanchar Bhawan, 20, Ashoka Road, New Delhi - 110 001

File No: 800-12/2019-AS.II

Dated: 21.09.2021

To,

1. The CEO, UIDAI
2. All Unified Licensees (Access Service) Authorisations/ Unified Access Services Licensees (UASL)

**Subject:** Use of Aadhaar based e-KYC service of Unique Identification Authority of India (UIDAI) as an alternate process for issuing mobile connections to Individual customers including Outstation customers and Bulk connection.

Amendment in Indian Telegraph Act, 1885, notified by Central Government on 24.07.2019, provided for re-introduction of Aadhaar based e-KYC process for issuing of new mobile connections.

2. The Telecom Service Providers shall implement the process as given in Annexure for issuing of new mobile connections using Aadhaar based e-KYC. Accordingly, the instructions issued vide letter of even number dated 29.09.2020 is hereby superseded.

3. Union Cabinet has now approved the proposal for charging Re.1/- for the process of authentication through Aadhaar based e-KYC services of UIDAI for issuing new mobile connections.

4. The testing and verification in consultation with Government agencies will not be necessary. However, all security related compliances must be ensured by the TSPs while implementing the process. Action taken shall be informed to DoT and MHA.

5. This is being issued with the approval of the competent authority.

  
(Suresh Kumar)  
ADG (AS-II)  
21.09.2021

Copy to:

1. Secretary, Dept. of Electronics & IT, New Delhi
2. DG (T), DoT HQ, New Delhi
3. JS (CIS), MHA, New Delhi.
4. COAL

**e-KYC Process**

- (i) The Customer desirous of purchasing mobile connection shall visit an authorized Point of Sale (PoS) of Licensees or the PoS agent visits the home/office of the customer.
- (ii) The Licensee shall utilize the details of its PoS/PoS Agent already available in its database for activation of mobile connections. For this purpose, the demographic details as received from the UIDAI during onboarding of the Point of Sale (PoS) or PoS agent shall be maintained by the Licensee and the same shall be updated from UIDAI on regular intervals.
- (iii) Customer shall authorize UIDAI through Aadhaar authentication using Aadhaar number/Virtual-ID and biometrics to provide his/her demographic data (name, complete address, date of birth, gender) along with photograph to the Licensee and UIDAI shall provide the same in a digitally signed and encrypted format.

For this purpose, following declaration/consent shall be taken from the customer:

- *I am voluntarily using Aadhaar based e-KYC process for acquiring the SIM.*
  - *I hereby give my consent to use my Aadhaar number/ Virtual-ID and biometrics for sharing the eKYC details (demographic data and photograph) to the (TSP name) for issuing of mobile connection to me*
  - *I have been informed by the PoS regarding the two existing alternate processes of acquiring SIM viz. Paper based process and D-KYC process.*
  - *My biometric authentication can be treated as my signature.*
- (iv) The demographic details of customer along with photograph received from UIDAI shall automatically get captured by the Licensee in the Customer Application Form (CAF) generated in its system. It shall be ensured by the Licensee that only Name of the customer (as received from UIDAI) captured on the CAF, shall be visible to the PoS agent and data shall not be stored on the PoS device. Other details such as "No. of mobile connection held in the name of customer, Tarrif plan etc" in CAF shall be entered by authorized PoS agent on the basis of information furnished by customer.
  - (v) The Live photograph of the customer is taken by PoS agent with date and time stamp.
  - (vi) In case of outstation customer, following shall be supplemented: -

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21.09.2021



- a) The outstation customer shall also provide his/her local residential address.
  - b) For local reference, the name, address and contact number of local reference shall be provided by the outstation customer.
  - c) An One Time Password (OTP) shall be sent to the mobile number of local reference and it shall be validated for the local reference.
- (vii) In case of Bulk mobile connection, customer is replaced by Authorized Signatory in (i) to (v) above. The live photograph of the following original documents shall also be captured by the PoS agent:
- a) Document that establishes the identity and address of the entity/company /organizations.
  - b) Authorization letter for Authorized Signatory (Board Resolution/Letter from Proprietor or Partner/Letter from the person authorized to issue the same showing delegation of authority).
  - c) End user list.
- (viii) Before activation of the mobile connection, the authorized representative of Licensee or the IT system of Licensee shall check and verify that:
- a) All the entries in the CAF & Licensee's database for the respective customer are complete and there is no error apparent on the face of records of the customer in the CAF & database.
  - b) Live photograph of the customer matches with the photo received from the UIDAI.
  - c) No Gibberish information (a single nonsensical word or a group of nonsensical words) is stored in the CAF and Licensee's database.
- (ix) The CAF shall be digitally created and digitally signed by authorized representative of the Licensee and then only the SIM card can be activated by the Licensee. If the verification as mentioned above is done automatically by an IT system, then digital signature shall not be applicable.
- (x) The date and time of the SIM activation shall be captured in the database records and CAF of the customer.
- (xi) Only one mobile connections per day can be issued to a customer using this process in case of individual/outstation customer.
- (xii) The above-mentioned e-KYC process is an alternative process in addition to the existing process of issuance of mobile connections and shall be applicable to Local, Outstation and Bulk customers.
- (xiii) The e-KYC process shall be applicable for all Licensed Service Areas (LSAs) including J&K, North East and Assam LSAs.

*Jyoti Kumar*  
21.09.2021