

Using eKYC Services of Govt. of  
Maharashtra

**Government of Maharashtra**  
**Information Technology Department**  
**Government Resolution No.: 907/76/2013-DIR-DIT(MH)**

Mantralaya, Mumbai 400 032

Date: 7th January, 2014

**Ref -**

1. Government Resolution, General Administration Dept. No. DIT/2010/CR 48/39 dated 03.04.2010
2. Government Resolution, General Administration Dept. No. DIT/2010/CR 71/ Desk 39 dated 09.09.2010
3. Circular DIT-2010/ CR 71/ Desk 39

**Background -**

State Govt. delivers various services to its citizens. To deliver these services, it requires physical documents to verify identity and address of the citizens. These Proof of Identity (PoI) and Proof of Address (PoA) documents have to be submitted physically by the resident and verified by the departments before delivering the services. This process of documents submission and verification adds to the process time and its inefficiency.

UIDAI has developed services of e-KYC, whereby the data captured on the Aadhaar card can be fetched electronically by Govt. department/ entity based on authentication. In this process the individual, whose KYC details are being fetched, authorizes the UIDAI to release his KYC details to the service provider. Based on the data received electronically, the need for electronic data for those aspects is not there, thus benefiting the citizens.

State Govt. has setup infrastructure of UID based Demographic and Biometric Authentication of residents in coordination with UIDAI. The establishment of authentication infrastructure has also enabled the State Government to provide electronic Know Your Customer (eKYC) services wherein the basic demographic data like Name, Address, Gender, DoB and photograph of the resident can be obtained directly from UIDAI based on authentication. RBI has instructed banks to use the similar infrastructure of eKYC to allow opening of bank accounts based on eKYC verifications. Accordingly, some banks have started the use of eKYC services for opening of bank accounts and residents have an option of using eKYC services in place of submitting hard copy documents regarding Proof of Identity (PoI) and Proof of Address (PoA) which constitute a part of KYC. eKYC is an instantaneous, totally secure and paperless process, which enhances privacy of data. The State Government has also devised mechanism for launch of

eKYC services, which brings in efficiency in service delivery and helps residents avail of services in an easy and efficient manner.

**Benefits of eKYC:-**

- Paperless KYC
- Instant KYC and approval
- No forgery of documents
- Low Cost

**Government Resolution**

Any department of the State Government may avail of eKYC services being provided by DIT in coordination with UIDAI. Department will require eKYC device and eKYC Software to be installed on the designated work stations. Residents may be given an option regarding submission of Pol/PoA documents and photographs.

**Process of eKYC**

1. Citizens approaches the official eKYC authentication computer station by the department
2. Computer station operator accesses the web based e-KYC interface on the PC, where the device has been installed, using his login ID and Password.
3. Aadhaar number is entered in the software
4. Best Finger detection is conducted for citizens using e-KYC for the first time
5. Second factor authentication is by using the Biometrics (finger print)
6. Response (photograph and demographic details captured on Aadhaar) received from UIDAI database is displayed on the screen
7. Reference/ Transaction Id is generated for the e-KYC response
8. If the e-KYC output is in order, the operator will mention the reference ID/ transaction ID of e-KYC to the citizen and same will be stored in database.
9. This concludes the successful authentication for the citizen by the Department/ service providers and thus enables citizens to avail the intended services.

Residents can follow any of the following process:

1. Submit physical documents regarding Proof of Identity, Proof of Address, Photograph, etc.
2. Residents may authenticate themselves based on UID and allow the State Government to use the demographic data and photograph provided for generation of UID, thus eliminating the need for submission of any physical document.

Use of eKYC services is optional and residents shall have a choice regarding the same.

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Each department will issue specific GR/Circulars/ Instructions separately for the services covered by eKYC.

This Government resolution of Maharashtra Government is available at the website [www.maharashtra.gov.in](http://www.maharashtra.gov.in). Reference no. for this is 201401071558203311. This order has been signed digitally.

By order and in the name of the Governor of Maharashtra.

**Aggarwal  
Rajesh  
Madanlal**

Digitally signed by Aggarwal  
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Principal Secretary IT

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