



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2014-15/156

DNBS(PD).CC.No.402/03.10.42/2014-15

August 1, 2014

Non-Deposit taking NBFCs with assets of Rs 25 cr and above/  
All Deposit taking NBFCs

Dear Sirs,

**Know Your Customer (KYC) norms/Anti-Money Laundering (AML) standards/Combating of Financing of Terrorism (CFT) - Unique Customer Identification Code for NBFC Customers in India (UCIC)**

Please refer to our [circular DNBS.\(PD\).CC.No.325/03.10.42/2012-13 dated May 3, 2013](#) on the captioned subject, advising NBFCs to initiate steps for allotting UCIC to all their customers while entering into any new relationships for individual customers to begin with, and to existing individual customers by end-June 2013.

2. It has been decided to extend the time for completing the process of allotting UCIC to existing customers up to December 31, 2014.

Yours faithfully,

(Sindhu Pancholy)  
Deputy General Manager