



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI/2012-13/521

RPCD.RCB.RRB.AML.BC.No. 76/07.51.018/2012-13

June 04, 2013

The Chairmen / CEOs of all Regional Rural Banks /
State and Central Co-operative Banks

Dear Sir,

**Know Your Customer (KYC)/Anti-Money Laundering (AML)/Combating
of Financing of Terrorism (CFT) Guidelines - Unique Customer
Identification Code (UCIC) for banks' customers in India**

Please refer to our [circular RPCD.CO.RRB.RCB.AML.BC.No.82/03.05.33\(E\)/2011-12 dated
June 11, 2012](#), on the captioned subject, advising banks 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-May 2013.

2. Some banks have expressed difficulties in implementing UCIC for its customers, for
various reasons, and have sought more time to allot UCIC to their existing account holders.
Keeping in view the constraints, the time for completing the process of allotting UCIC to
existing customers is extended up to March 31, 2014. We, however, reiterate that UCIC
should be allotted to all customers while entering into new relationships.

Yours faithfully,

(A Udgata)
Principal Chief General Manager

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चेतावनी : रिज़र्व बैंक द्वारा मेल-ड्राक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का न्यौरा, पासवर्ड
आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।
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passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.