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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Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.