



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
[www.rbi.org.in](http://www.rbi.org.in)

RBI/2012-13/523

UBD.BPD (PCB) Cir. No. 54/14.01.062/2012-13

June 6, 2013

The Chief Executive Officer  
All Primary (Urban) Co-operative Banks

Madam/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 – Primary (Urban) Co-operative Banks**

Please refer to our [circular UBD.BPD \(PCB\) Cir. No. 14/ 14.01.062/2012-13 October 9, 2012](#) on the captioned subject, advising all Primary (Urban) Co-operative 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. K. Bera)  
Principal Chief General Manager

शहरी बैंक विभाग, केंद्रीय कार्यालय, गारमेट हाऊस, पहली मंज़िल, डॉ ए बी रोड, वरली, मुंबई- 400018 भारत  
फोन: 022 - 2493 9930 - 49; फैक्स: 022 - 2497 4030 / 2492 0231; ई मेल: [cgmincubd@rbi.org.in](mailto:cgmincubd@rbi.org.in)  
Urban Banks Department, Central Office, Garment House, 1 Floor, Dr.A.B.Road, Worli, Mumbai - 400018, India  
Phone: 022 - 2493 9930 - 49; Fax: 022 - 2497 4030 / 2492 0231; Email: [cgmincubd@rbi.org.in](mailto:cgmincubd@rbi.org.in)

बैंक हिन्दी में पत्राचार का स्वागत करता है।

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिये कोई भी व्यक्तिगत जानकारी जैसे बैंक खाते का ब्यौरा, पासवर्ड आदि नहीं माँगा जाता है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी प्रकार से जवाब मत दीजिए।

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.