



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2014-15/113

UBD.BPD (PCB) Cir. No. 2/14.01.062/2014-15

July 2, 2014

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) – Extension of Time – Primary (Urban) Cooperative Banks (UCBs)

Please refer to our [circular UBD.BPD. \(PCB\).Cir.No.14/14.01.062/2012-13 dated October 9, 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. It was also advised that the existing individual customers may also be allotted UCIC by end May 2013. The period for completion of allotment of UCIC was extended up to March 31, 2014, vide our [circular UBD.BPD. \(PCB\).Cir.No.54/14.01.062/2012-13 dated June 6, 2013](#).

2. In this regard, it has come to the notice of Reserve Bank that some banks are yet to complete the allotment of UCIC and accordingly have sought some more time. In view of the requests received, it has been decided to extend the time for completing the process of allotting UCIC to existing customers up to December 31, 2014.

3. UCBs are, therefore, advised to expedite the procedure and complete the work of allotting UCIC to all the existing individual customers, within the stipulated timeframe. They may chalk out a plan for completing the work and furnish the monthly progress report to their Board. Considering the fact that a period of two years has been allotted for completion of the task, no further extension in this regard would be considered.

4. It is mandatory for banks to comply with these instructions and non-compliance would invite penal consequences.

Yours faithfully,

(P.K. Arora)
General Manager

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बैंक हिन्दी में पत्राचार का स्वागत करता है।

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