



RBI/2012-13/515

DBOD. AML.BC. No. 101 /14.01.001/2012-13

May 31, 2013

**The Chairmen / CEOs of all Scheduled Commercial Banks  
(Excluding RRBs)/Local Area Banks / All India Financial Institutions**

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 DBOD. AML.BC. No.109/14.01.001/2011-12 dated June 08, 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,

(Prakash Chandra Sahoo)  
Chief General Manager