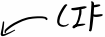





## What is the Customer Identification Number?

 A **Customer Information File** usually contains all the information about an account holder and is maintained digitally.  Therefore, to access it, the banks need a special number that is unique to each CIF.  The customer Identification number acts as this unique number that helps banks identify which customer is being referred (to with regards to any query or service request). Every bank has its way of creating Customer ID numbers. For instance, the SBI has an 11-digit Customer ID number which helps the bank collect and retrieves all the information they have on a particular account holder. Meanwhile, Axis Bank's Customer ID number has nine digits, whereas HDFC bank utilizes an eight-digit number, and Yes Bank customers have a six-digit CIN.  The CIF contains information regarding contact details, account number, types, loans taken and transaction history.)

## Why do we need a Customer ID Number?

Many of us have multiple accounts in multiple banks and find it difficult to keep track of all the accounts we have. While several banks encompass all the accounts they have under one unique customer ID, some of them still give separate IDs for separate accounts. This makes things difficult for us when it comes to managing and keeping track of our investments. Therefore, the RBI has instructed all banks to link all customer accounts to one, unique Customer Identification Number, to streamline the process and make it more efficient. Here's a look at the various benefits the CIN provides.

- Track the activities of the holder and the account
- Simplifies the Know Your Customer process
- Makes processing a lot more efficient and productive
- Prevents money laundering and credit overspending
- Makes Internet banking safer
- Allows customers to have a more consolidated knowledge regarding their account
- Makes it easier to monitor financial transactions
- Easier risk profiling capabilities

# How to Obtain a Customer Identification Number

## **SBI Bank Customer ID Number**

Offline Method: In some cases, the Customer ID Number may be printed on the first page of the customer's bank cheque-book. If not, clients may visit their respective bank branch and obtain their Customer ID number by providing the staff with their account number and valid ID proof. Also, in some cases, the customer identification number may be printed on the bank passbook as well, such as shown below. Another way to retrieve the number would be by calling the SBI toll-free number 18004253800/080-26599990 and asking for the CIN, after providing them with basic details.

## **Online Methods:**

1. First and foremost, visit the SBI website
2. Log into the database by using your login credentials.
3. From the homepage, go to the Account Statement Option
4. From here, fill in the dates required
5. Now, Click on View, and then on the Go button
6. This will bring up your account page, which will display your customer ID number
7. Another way to access the CIF number is to log onto the website, go to the Account Summary option and then click on the View PAN details tab.
8. This will bring up a new dialogue box that contains details such as PAN details and CIN
9. Customers can also make use of their SBI app to find their Customer Identification number. All they have to do is login to the app and go to the Services tab from the home screen.
10. From the services page, users must click on the Online Nomination tab.
11. Choose Transaction accounts from the options displayed under account type
12. Enter the right account number
13. This will open up a dialogue box which contains account information, including your CIN