# FAQ on Unique Client Code (UCC)

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## Background:

As per various SEBI Circulars, it is essential for Trading Members to allot Unique Client Codes to their clients to trade and upload the same to the Exchange. File formats and API Documents pertaining to UCC file structure are provided in the Exchange UCC Master circular reference no. NSE/ISC/73973 dated April 30, 2026.

Based on various queries received from the Trading Members, a detailed FAQ has been prepared which is provided below.

In case of any further queries, Trading Members are requested to approach the UCI team @ email id - uci@nse.co.in or Toll Free: 1800 266 0050 (option 5).

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# FREQUENTLY ASKED QUESTIONS ON UNIQUE CLIENT CODE

1. **What is a Unique Client Code (UCC)?**

   A Unique Client Code (UCC) is a distinct identification code assigned to every investor participating in the securities market. Trading Members can track their client details updated in the Exchange through UCI-Online.

2. **For which segments are the UCC mechanism applicable?**

   UCC mechanism is applicable for all segments i.e.

   - Cash Markets (CM)
   - Futures & Options (FO)
   - Currency Derivatives (CD)
   - Commodity Derivatives (COM)
   - Securities Lending & Borrowing Scheme (SLBM)
   - Debt (D)
   - Electronic Gold Receipts (EGR).

3. **Is UCC required to be uploaded for Proprietary trades?**

   Yes, UCC is required to be uploaded for both PRO (Proprietary) as well as CLI (Clients) - Custodial Participant (CP), Non-Custodial Participant (Non-CP) orders and Buyback orders

4. **What are the Parameters considered for PAN verification?**

   Once a UCC is uploaded to the Exchange, the following parameters are verified for marking the PAN as Approved i.e. (A).

   1. PAN should be existing and valid.
   2. Name (Name should either be "As per Income Tax records" or "As available on the PAN Card")
   3. Date of Birth (DOB) / Date of Incorporation (DOI) matching with the Income Tax records / PAN Card.

   It may be noted that only in cases where all the above 3 parameters match, the record shall be marked as "Approved" (A) else it shall be marked as "Invalid" (I). Once a PAN status is marked as "A", the UCC record is eligible to be marked as "Permitted to Trade" (PTT).

5. **Where can Trading Members refer the new UCC file format/structure?**

   Trading Members are requested to refer to the Exchange UCC Master circular reference no. NSE/ISC/73973 dated April 30, 2026. The circular contains following file formats:

- Bulk upload – New upload of UCCs
- Bulk upload – Modification of UCCs
- Bulk Unfreeze
- API - TDD-UCI External interface-LIVE-V2.1
- API - TDD-UCI External interface-UAT-V2.1
- Bulk upload facility for Category disclosure for Commodity Segment
- File structure to update Client Status

The files contain field wise requirements and validation.

**6. What is the process to obtain all records uploaded by the Trading Members in the UCC database of the Exchange?**

To get the all the UCC records uploaded by the Trading Members in the Exchange UCC database, the Trading Members are required to place a full file request. Trading Members can select the appropriate fields like segment and period accordingly, the report shall be generated and will be available in the UCI portal to download on the next working day.

**7. What is the Mandatory file provided by the Exchange and are Trading Members required to submit any request to receive the same?**

The Exchange provides a Mandatory File to Trading Members on weekly basis, which contains a Trading Member-wise report of mandatory fields for all UCCs (Unique Client Codes) uploaded by the Trading Members in the UCC system of the Exchange. No specific request is required from the Trading Members to obtain this file.

This report is provided to Trading Members to identify and update records where mandatory fields are blank or contain invalid/incomplete details. The structure of the report is outlined in Annexure H, sheet E of the Exchange UCC Master circular ref. no. NSE/ISC/73973 dated April 30, 2026.

**8. Where can Trading Members view/download Full file and Mandatory reports?**

Full file and mandatory reports are available on UCI member portal under Download option.

**Path to place Full file request:** Member Portal > UCI Online > Download > Full File > Request

**Path to view Full file:** Member Portal > UCI Online > Download > Full File > View Full File

**Mandatory report path:** Member Portal > UCI Online > Download > Report for Mandatory Fields

### 9. What are the modes of creating/modifying the UCC's?

Trading Members can create/modify UCC's using the below modes:

- Front End- Insert (To create single UCC)
- Front End- Query Client (To view/modify/add segment)
- Bulk Upload (New UCC/Modification)
- Bulk Modification (Only Modification)
- API (New UCC/Modification)

### 10. What will be the cut off time for considering records as "Permitted to Trade" (PTT) for next trading day?

Under normal circumstances UCC's, identified as Permitted to Trade by the Exchange at 22:00 hrs on the previous day shall be eligible to trade for the next trading day. However, in the event of any exigencies, the UCC's identified as 'compliant' by the Exchange at 14:30 hrs on working days or 22:00 hrs on the previous day shall be considered for order placements on the subsequent trading day.

### 11. How can Trading Members check if a particular UCC is Permitted to Trade?

A segment wise report of UCCs which are permitted to trade by the Exchange is provided on daily basis. The said report is generated based on the status of UCCs in the Exchange database at two intervals i.e. at 14:30 hrs on working days and 22:00 hrs on all days. Additionally, Trading Members can view status of UCC for single records in Front End- Query Client option.

The details of the report are as provided below-

Report Name: SEG_TMCODE_UCC_TRADING_STATUS_DDMMYYYY_nn

Path: Extranet

| Segment | Path |
|---|---|
| CM | /Reports |
| FO | /FAOFTP/Reports |
| CDS | /CDSFTP/Reports |
| CO | /COMTFTP/Reports |
| DEBT | /DEBTFTP/Reports |
| SLB | /SLBFTP/Reports |
| EGR | /EGFTP/Reports |

The structure of this report and availability of the report details has been provided in Exchange UCC Master circular ref. no. NSE/ISC/73973 dated April 30, 2026.

**12. How can Trading Members check if a particular UCC is Not Permitted to Trade (NPTT)?**

A segment wise report of UCCs which are not permitted to trade by the Exchange is provided on daily basis. The said report is generated based on the status of UCCs in the Exchange database at two intervals i.e. at 14:30 hrs on working days and 22:00 hrs on all days. Additionally, Trading Members can view status of UCC for single records in Front End- Query Client option.

The details of the report are as provided below-

Report Name:

SEG_TMCODE_RECORDS_NOT_PERMITTED_TO_TRADE_DDMMYYYY_nn

Path: Extranet

| Segment | Path |
|---|---|
| CM | /Reports |
| FO | /FAOFTP/Reports |
| CDS | /CDSFTP/Reports |
| CO | /COMTFTP/Reports |
| DEBT | /DEBTFTP/Reports |
| SLB | /SLBFTP/Reports |
| EGR | /EGFTP/Reports |

The structure of this report and availability of the report details has been provided in Exchange UCC Master circular ref. no. NSE/ISC/73973 dated April 30, 2026.

**13. Where can Trading Members find permitted to trade file / Not Permitted to Trade file, how many times in a day Trading Members receive this file from Exchange?**

Trading Members can refer to point no. 11 & 12 for file name & path.

**14. What if the PAN is KRA compliant and still blocked for KRA non-compliance at Exchange?**

If the PAN is found to be KRA compliant, and still reflecting in the Not Permitted to Trade file as KRA = N (KRA flag), kindly contact the respective KRAs. The KRAs need to intimate the Exchange with correct and updated KRA status.

**15. What are the various parameters considered for a record to be eligible for Permitted to Trade?**

UCC is Permitted to Trade basis below parameters:

- 6-KYC mandatory attributes include-
    - PAN,
    - Name (Name as per PAN card or As per Income Tax records),
    - Date of Birth/Date of Incorporation,
    - Complete address (including all address validations and PIN code No. in case of Indian address),
    - Mobile number,
    - Email-id,
    - Gross income details/range,
    - All relevant fields pertaining to Custodian details updated for clients availing custodian services.
- The client status marked by the Trading Member should be 'Active'
- Validated Primary demat account in Cash Segment.
- Status of PAN with KRA being Validated / Registered.

**16. When does UCC become "Not permitted to trade"?**

Non-compliance with any of the parameters as mentioned in point no.15 shall result UCC being Not Permitted to Trade.

**17. What does client verification status of PAN mean?**

Client verification status of PAN are as follows:

- I-Invalid,
- P-Pending,
- A-Approved.

Only where PAN verification status is "A" shall be considered for trading. Trading Members can view the status via Member portal /API/various files provided by the Exchange.

**18. If client status is "Inactive"/ "Closed", can the client trade?**

If the client status is "Inactive" / "Closed", client cannot trade as the UCC shall be marked as Not Permitted to Trade and UCC's which are in Active client status only are allowed to trade.

**19. Can Trading Member change PAN in UCC?**

Trading Members may request PAN change only in their own account including error account. Such a request shall be accepted only if found appropriate basis the documents provided. If in case Exchange does not find the document satisfactory, such request shall be rejected.

It may be noted that No PAN change shall be permitted in a client's account. Incase there is a need, Trading Members may allot a different UCC.

**20. What is the procedure to change Name /Category/ DOB in Single/ Bulk UCC?**

The fields Name, Date of Birth and Client Category are frozen hence to make changes in the data in any of these fields, Trading Members need to raise a unfreeze request in the following manner.

1. For modification of details in a single UCC, Trading Members can raise a new request from front end under:

   **Path:** Member Portal > UCI online > Other Options > Unfreezing requests > New request

2. For modification of details in multiple UCCs, Trading Members can create bulk unfreeze file and upload it in the portal under:

**Path:** Member Portal > UCI online > Other Options > Unfreezing requests > Bulk Upload-Unfreezing

Trading Members can refer to point no. 5 for file formats. Trading Members must upload the required category change proofs while raising single/bulk unfreeze request on UCI Online portal.

Follow the below path to upload the supporting documents:

**Path:** Member Portal > UCI online > Other Options > Unfreezing requests > Document Submission

**21. What is the approval process for Sikkim based clients?**

Whenever the UCC's are registered in Sikkim state or existing state is modified to Sikkim, Trading Members are required to place a request in UCI-Online portal along with document to get the UCC being Permitted to Trade.

Follow the below path to place the new request and upload document:

**Path:** Member Portal > UCI online > Other Options > Sikkim Clients Document > New Submission

Follow the below path to view the request status:

**Path:** Member Portal > UCI online > Other Options > Sikkim Clients Document > View Status

**22. What is the procedure to Modify UCC itself?**

It is to be noted that in any condition, once UCC is allotted in the Exchange UCI portal, the code cannot be modified. Trading Members can modify the client details but not the code itself.

**23. Where can Trading Members refer API documents and API links for Live and UAT?**

Trading Members are requested to refer point no. 5 for documents related to API.

- UAT Document: API - TDD-UCI External interface-UAT-V2.1
- Live Document: API - TDD-UCI External interface-LIVE-V2.1

**24. How to login on UCI API portal?**

UCI API is not a web-based portal, it is a tool-based facility. Trading Members who wish to use API facility, need to register for the UAT and Live access. Once the registration process is completed, Trading Members need to send an email to uci@nse.co.in with the successful registration screen shot. On receipt of the same, Trading Members will be activated for API facility.

**25. How to obtain/reset API password for UAT/LIVE?**

During the registration process only, Trading Members need to create their Password. It may be noted that the username is always the "Trading Member code". Trading Members can use the reset password option, in case they have forgotten the password. OTP will be shared on Registered Email ID.

**26. What is the process to map client UCC with depositories?**

SEBI vide its circular no. SEBI/HO/MIRSD/DOP/CIR/P/2019/136 dated November 15, 2019 has made mandatory to map clients' UCC with their demat accounts. Once the Trading Member creates the UCC at the Exchange platform, the records are sent to depository at regular intervals.

Stock Exchanges and Depositories has a mechanism in place to ensure that inactive/non-operational UCCs are not misused and such UCCs are weeded out in the process of mapping client's UCC's with their demat account.

Hence, Trading Members need to pay attention to the fact that only UCC's with "Active" client status get mapped with their respective depositories.

It may be noted that once the status of UCC is marked as Inactive / Closed the mapping at depositories end ceases to exist.

**27. From where Trading Members can check Multiple UCC link with same PAN details?**

Trading Members to allot only one UCC to an Individual client with "Active" status in the Exchange UCC database. It may be noted that the above requirement will not cover codes for Institutional clients / NRI / PMS / Statutory Bodies / Custodian settled clients / codes allotted as “BUYBACK”, codes allotted under the Trading Member PAN and any other codes falling under exempted category.

In order to check PAN wise UCC details, Trading Members can use the following option after entering the PAN:

**Path:** Member Portal > UCI Online > Client Detail > View Client Status > Generate Report.

**28. If the Trading Member gets an error as Account Debarred / Member Debarred / PAN Debarred, what are the steps that Trading Member should follow?**

If a Trading Member encounters an error message such as "Account Debarred / Pan Debarred", they should follow these steps:

- In case of PAN debarment due to non-delivery of Show Cause Notice (SCN) Orders by SEBI, the list of affected entities is available on the NSE website: https://www.nseindia.com/invest/investors-regulatory-actions and refer file name “List of PANs deactivated on account of non-delivery of SCN Orders in cases of inadequate KYCs.pdf”.
- To resolve the issue, Trading Members can contact the UCI team at uci@nse.co.in with the required documents:
    - Proof of successful delivery (acknowledgement) of SCN Orders.
    - Re-KYC documents.
- For PAN debarment due to reasons other than non-delivery of SCN Orders, Trading Members should contact the Investigation team.

If the error message indicates "Member Debarred", Trading Members should reach out to the UCI team at uci@nse.co.in to understand the reason for blocking.

**29. What are the rights to be provided by the admin user in the Member Portal to sub-user to upload/download files/ create UCCs?**

To upload/download files (such as bulk upload, bulk modification, bulk unfreeze, etc.), Member Portal admin user must grant rights to sub-users for both Extranet upload/download and UCI for applicable segments. This ensures that sub-users have the necessary permissions to perform these actions properly.

Following is the path to add and modify user:

- To Add User: Member portal (Admin user) > User Management - Add User
- To Modify User: Member portal (Admin user) > User Management - Modify User
- To give Rights: Member portal (Admin user) > User Management - Modify User > Assign Rights

**30. What is Trading supported by block mechanism (UPI facility) for Trading in Secondary Market in Cash segment?**

The Unified Payments Interface (UPI) facility for trading in the secondary market is a supplementary process introduced by SEBI Circular No. SEBI/HO/MRD/MRD-PoD2/P/CIR/2023/99 dated July 23, 2023. This facility allows trading based on blocked funds in an investor's bank account, eliminating the need for upfront transfers to the Trading Members.

**31. What are the features of UPI facility?**

- Availing UPI block facility shall be optional for the investor.
- It is an optional facility provided by the Trading Member to their clients.
- Since an investor is allowed to have trading accounts across multiple Trading Members, an investor can choose to avail UPI block facility under some Trading Members and non-UPI based trading under others. Clients can opt out of UPI once the obligations are fulfilled.
- The Trading Member providing the facility shall notify the details of investors desirous of availing the service to the Stock Exchange. The Stock Exchange shall validate that bank and demat account maintained in the Unique Client code ('UCC') systems and used for block creation and settlement. The Exchange shall provide relevant details to the Clearing Corporation.

**32. Who can Opt for UPI facility and what are the values under this field?**

UPI is applicable for client categories 'Individual and HUF' (1 & 3) only in Cash segment.

Following are the status present in the UCC for UPI:

- ➢ Registered - Y
- ➢ Not opted - N
- ➢ Not applicable - NA
- ➢ Deregistered - D

- The 'Opt for UPI' value for 'Individual and HUF' can be "Y" or "N"

- For Individual and HUF category where custodian details have been provided then value shall be "NA"
- For categories other than applicable categories the value shall be "NA"
- This facility shall not be applicable for "PAN_EXEMPT" cases, and the value shall be "NA"

**33. How to deregister/ opt out for UPI facility?**

In case the client had earlier opted for UPI and the status of UPI is “Y” in UCC and wishes to deregister from the UPI facility, the Trading Members need to first mark UPI status as “D”. Only once the Clearing Corporation approves the deregistration request (UPI status = V) and the same is visible in UCC, shall be considered as Deregistered.

**34. What is the procedure to change client status of Single/Bulk UCCs?**

Trading Members have a facility to modify client status through Client status module for **Active” to “Inactive”, “Active” to “Close” & “Inactive” to “Close”** in Member Portal.

For single client:

**Path:** Member Portal > UCI Online > Client Detail > Update Client Status > Update Client Status

For bulk clients:

Trading Members can refer point no. 5 for file format to upload the bulk file at below path.

**Path:** Member Portal > UCI Online > Client Detail > Update Client Status > Upload Client Status

The option to modify the client status from “**Inactive**” to “**Active**” through Client Status Module has been discontinued.

In order to modify the status of a client from ‘**Inactive**’ to ‘**Active’**, the Trading Members are required to use the “**Query Client**” or the “**New Client Bulk Upload**” module available in UCI-Online. Alternatively, the Trading Members can use the “**Client Profiling API**” to modify the status of a client from “**Inactive**” to “**Active**”.

**35. Can the Trading Members change the client status from "Closed" to "Inactive" / "Active"?**

Trading Members need to pay attention to the fact that once the UCC is marked as Closed (C), then they cannot change it to Inactive (I) / Active (A).