

'KNOW YOUR CUSTOMER' (KYC) POLICY
AS PER ANTI MONEY LAUNDERING
STANDARDS

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360 ONE Prime Limited (hereinafter referred to as **the Company**"), in compliance with the Reserve Bank of India (RBI) Master Direction – Know Your Customer (KYC) Direction, 2016 no. DBR.AML.BC.NO.81/14.01.001/2015-16 dated February 25, 2016 with all amendments/ re-enactments thereof issued from time to time ("**RBI KYC Directions**") and the Prevention of Money Laundering Act, 2002 read with the Prevention of Money-laundering (Maintenance of Records) Rules, 2005 with any further amendments/ re-enactments thereof issued from time to time ("**PMLA**"), is adopting the Know Your Customer Policy (KYC) Policy with the following amended guidelines on KYC process and documentation:

1. The Company shall follow customer identification procedure for opening of accounts and monitoring transactions of a suspicious nature for the purpose of reporting it to appropriate authority. The policy is based on Anti Money Laundering (AML) standards. Information collected from the customer for the purpose of opening of account shall be kept confidential and the Company shall not divulge any details thereof for cross selling or any other purposes. Information sought from the customer shall be relevant to the perceived risk, shall not be intrusive, and shall be in conformity with the guidelines issued by RBI from time to time. Any other information from the customer shall be sought separately with his/ her/ its consent and after opening the account.
2. The objective of the KYC policy is to prevent the Company from being used, intentionally or unintentionally, by criminal elements for money laundering activities. KYC procedures also enable the Company to know/ understand its customers and their financial dealings better, which in turn help the Company to manage its risks prudently. The Company has framed its KYC policy incorporating the following four key elements:
 - (i) Customer Acceptance Policy;
 - (ii) Customer Identification Procedures;
 - (iii) Monitoring of Transactions/ On-going Due Diligence; and
 - (iv) Risk Management.
3. For the purpose of the KYC policy:
 - a) "**Aadhaar number**", shall have the meaning assigned to it in clause (a) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016).
 - b) "**Authentication**", in the context of Aadhaar authentication, means the process as defined under sub-section (c) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016. i.e. process by which the Aadhaar Number along with demographic information or biometric information of an individual is submitted to the central Identities Data Repository for its verification and such repository verifies the correctness, or the lack thereof, on the basis of information available with it.
 - c) "**Beneficial Owner**" refers to the natural person(s) who ultimately owns or controls a customer and/ or the natural person on whose behalf a transaction is being conducted. It also includes those persons who exercise ultimate effective control over a legal person or arrangement.
 - d) "**Biometric information**" as defined in the Section 2(g) of the Aadhaar Act, means photograph, finger print, Iris scan, or such other biological attributes of an individual as may be specified by Aadhaar (authentication) regulations.
 - e) "**Certified Copy**" - Obtaining a certified copy by the Regulated Entity shall mean comparing the copy of the proof of possession of Aadhaar number where offline verification cannot be carried out or officially valid document so produced by the customer with the original and recording the same on the copy by the authorised officer of the Regulated Entity.

Provided that in case of Non-Resident Indians (NRIs) and Persons of Indian Origin (PIOs), as defined in Foreign Exchange Management (Deposit) Regulations, 2016 {FEMA 5(R)}, alternatively, the original certified copy of OVD, certified by any one of the following, may be obtained:

- authorised officials of overseas branches of Scheduled Commercial Banks registered in India,
 - branches of overseas banks with whom Indian banks have relationships,
 - Notary Public abroad,
 - Court Magistrate,
 - Judge,
 - Indian Embassy/Consulate General in the country where the non-resident customer resides.
- f) **“Customer”** means a person that engages in a financial transaction or activity with the Company/ NBFCs and includes a person on whose behalf the person that engages in the transaction or activity is acting.
- g) **“Customer Due Diligence (CDD)”** means identifying and verifying the customer and the beneficial owner using reliable and independent source of identification.
- h) **“Demographic information”**, as defined in Section 2(k) of the Aadhaar Act, includes information relating to the name, date of birth, address and other relevant information of an individual, as may be specified by regulations for the purpose of issuing an Aadhaar number, but shall not include race, religion, caste, tribe, ethnicity, language, records of entitlement, income or medical history.
- i) **“Digital KYC”** - as capturing live photo of the customer and officially valid document or the proof of possession of Aadhaar, where offline verification cannot be carried out, along with the latitude and longitude of the location where such live photo is being taken by an authorised officer of the Reporting Entity (RE) as per the provisions contained in the Act. Steps to carry out the Digital KYC process have also been stipulated in Annexure III
- j) **“Digital Signature”** shall have the same meaning as assigned to it in clause (p) of subsection (1) of section (2) of the Information Technology Act, 2000 (21 of 2000).
- k) **“Designated Director”** means a person designated by the NBFC to ensure overall compliance with the obligations imposed under Chapter IV of the PML Act and the Rules and shall include Managing Director or a whole-time director, duly authorised by the Board of Directors of the Company.
- l) **“Equivalent e-document”** means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the customer as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016
- m) **“E-KYC authentication facility”**, as defined in Aadhaar (Authentication) Regulations, 2016, means a type of authentication facility in which the biometric information and/or OTP and Aadhaar number securely submitted with the consent of the Aadhaar number holder through a requesting entity, is matched against the data available in the CIDR, and the Authority returns a digitally signed response containing e-KYC data along with other technical details related to the authentication transaction.
- n) **“Group”** includes a parent entity and all the entities in respect of which, for the reason of ownership or control, a consolidated financial statement for financial reporting purposes,
(i) is required to be prepared under any law for the time being in force or the accounting standards of the country or territory of which the parent entity is resident; or

- ii) would have been required to be prepared had the equity shares of any of the enterprises were listed on a stock exchange in the country or territory of which the parent entity is resident.
- o) **“Identity information”**, as defined in sub-section (n) of section 2 of the Aadhaar Act, in respect of an individual, includes individual’s Aadhaar number, biometric information and demographic information.
- p) **“Know Your Client (KYC) Identifier”** means the unique number or code assigned to a customer by the Central KYC Records Registry.
- q) **“Non-profit organization”** means any entity or organisation, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), that is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013);
- r) **“Office of Foreign Assets Control (OFAC)”** of the US Department of the Treasury administers and enforces economic and trade sanctions based on US foreign policy and national security goals against targeted foreign countries and regimes, terrorists, international narcotics traffickers, those engaged in activities related to the proliferation of weapons of mass destruction, and other threats to the national security, foreign policy or economy of the United States. OFAC publishes lists of individuals and companies owned or controlled by, or acting for or on behalf of, targeted countries. It also lists individuals, groups, and entities, such as terrorists and narcotics traffickers designated under programs that are not country-specific.
- s) **“Offline verification”** shall have the same meaning as assigned to it in clause (pa) of section 2 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016).
- t) **“On-going Due Diligence”** means regular monitoring of transactions in accounts to ensure that those are consistent with RE’s knowledge about the customers, customers’ business and risk profile, the source of funds / wealth.
- u) **“United Nations Security Council (UNSC)”** establishes sanctions committee which publishes the names of individuals and entities listed in relation to that committee as well as information concerning the specific measures that apply to each listed name, and the consolidated sanctions list includes all individuals and entities subject to sanctions measures imposed by the UNSC.
- v) **“Officially Valid Document” (OVD)** means the passport, the driving licence, Proof of possession of Aadhaar number, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government, letter issued by the National Population Register containing details of name and address.
Explanation: For the purpose of this clause, a document shall be deemed to be an OVD even if there is a change in the name subsequent to its issuance provided it is supported by a marriage certificate issued by the State Government or Gazette notification, indicating such a change of name.
- w) **Politically Exposed Persons (PEPs)”** are:
- (i) individuals who are or have been entrusted with prominent public functions or by a foreign country, including the Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials;
- (ii) international organization PEPs who are or have been entrusted with a prominent function by an international organization, refers to members of senior management or individuals who have been entrusted with equivalent functions, i.e., directors, deputy directors and members of the board or equivalent functions, and

- (iii) family members related to PEP either directly (consanguinity) or through marriage or similar (civil) forms of partnership; and
- (iv) close associates are individuals who are closely connected to a PEP, either socially or professionally.
- x) **“Principal Officer”** means an officer designated by the Company means an officer at the management level nominated by the Company, responsible for furnishing information as per rule 8 of the Prevention of Money-laundering (Maintenance of Records) Rules, 2005.
- y) **“Senior Management”** shall have the same meaning as defined under section 178 of the Companies Act, 2013
(As per section 1787 of the Companies Act, 2013, senior management means “personnel of the company who are members of its core management team, excluding board of directors, comprising all members of management one level below the executive directors, including the functional heads”, as amended from time to time)
- z) **“Video based Customer Identification Process (V-CIP)”**: is an alternate method of customer identification with facial recognition and customer due diligence by an authorised official of the RE by undertaking seamless, secure, live, informed-consent based audio-visual interaction with the customer to obtain identification information required for CDD purpose, and to ascertain the veracity of the information furnished by the customer through independent verification and maintaining audit trail of the process. Such processes complying with prescribed standards and procedures shall be treated on par with face-to-face CIP for the purpose of this Master Direction.

4. Customer Acceptance Policy (CAP):

The criteria for acceptance of customers are as follows:

- (i) No account shall be opened in anonymous or fictitious/ benami name(s);
- (ii) No transaction or account-based relationship will be undertaken without following the Customer Due Diligence (CDD) procedure.
 - a. The information to be sought for KYC purpose while opening an account and during the periodic updates as specified, should be obtained.
 - b. ‘Optional’/additional information is obtained with the explicit consent of the customer after the account is opened.
 - c. CDD procedure is followed for all the joint account holders while opening a Joint Account.
- (iii) Circumstances, in which a customer is permitted to act on behalf of another person/entity, should be clearly spelt out in conformity with the established law as there could be occasions when an account is operated by a mandate holder or where an account may be opened by an intermediary in the fiduciary capacity;
- (iv) Parameters of risk assessment in terms of the customers’ identity, social/ financial status, nature of business activity, information about the clients’ business and their locations, etc. have been defined to enable categorization of customers into low, medium and high risk. While considering customer’s identity, the ability to confirm identity documents through online or other services offered by issuing authorities or other entities may also be factored in documentation requirements and other information to be collected in respect of different categories of customers depending on perceived risk and keeping in mind the requirements of RBI KYC Directions and PMLA as issued from time to time;
- (v) The Company shall not open an account where it is unable to apply appropriate CDD measures, i.e., the Company is unable to verify the identity and /or obtain documents required as per the risk categorisation due to non-cooperation of the customer or non-reliability of the data/information furnished to the Company. It may, however, be necessary to have suitable built in safeguards to avoid harassment of the customer. For example, decision to close an

account may be taken at a reasonably high level after giving due notice to the customer explaining the reasons for such a decision;

- (vi) Before opening a new account necessary screening will be performed so as to ensure that the identity of the customer does not match with any person with known criminal background or with banned entities such as individual terrorists or terrorist organizations or whose name appears in the lists circulated by RBI/ SEBI/ NHB/ IRDA, United Nations Security Council (UNSC), OFAC, as per section 51A of the Unlawful Activities (Prevention) Act, 1967, watch list by Interpol, etc. These are done using the list/ information/ databases available on World-check, Watch-out Investors, website of OFAC, UNSCR (as mentioned below) or such other information sources/tools.

The UNSC Sanctions Lists and lists as available in the Schedules to the Prevention and Suppression of Terrorism (Implementation of Security Council Resolutions) Order, 2007, shall be verified on a daily basis and any modifications to the lists in terms of additions, deletions or other changes shall be taken into account.

Web-link(s) for client regulatory verification on OFAC and UNSCR list are as under:

OFAC Link: <https://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>

UNSCR Link: The details of the two lists are as under:

- (a) The **“ISIL (Da’esh) & Al-Qaida Sanctions List”**, which includes names of individuals and entities associated with the Al-Qaida. The updated ISIL & Al-Qaida Sanctions List is available at <https://scsanctions.un.org/fop/fop?xml=htdocs/resources/xml/en/consolidated.xml&xslt=htdocs/resources/xsl/en/al-qaida-r.xsl>
<https://www.un.org/sc/suborg/en/sanctions/un-sc-consolidated-list>
- (b) **The “1988 Sanctions List”**, consisting of individuals (Section A of the consolidated list) and entities (Section B) associated with the Taliban which is available at <https://scsanctions.un.org/fop/fop?xml=htdocs/resources/xml/en/consolidated.xml&xslt=htdocs/resources/xsl/en/taliban-r.xsl>

The Company shall prepare a profile for each new customer based on risk categorization, as provided subsequently in this policy.

- (vii) For the purpose of risk categorization, individuals (other than High Net Worth individuals) and entities whose identities and sources of wealth can be easily identified and transactions in whose accounts by and large conform to the known profile, may be categorized as low risk. Illustrative examples of low risk customers could be salaried employees whose salary structures are well defined, people belonging to lower economic strata of the society whose accounts show small balances and low turnover, Government departments & Government owned companies, regulators and statutory bodies etc. In such cases, only the basic requirements of verifying the identity and location of the customer are to be met.

Customers that are likely to pose a higher than average risk to the company shall be categorized as medium or high risk depending on customer's background, nature and location of activity, country of origin, sources of funds and client profile etc. The Company shall apply enhanced due diligence measures based on the risk assessment, thereby requiring intensive ‘due diligence’ for higher risk customers, especially those for whom the sources of funds are

not clear. Examples of customers requiring enhanced due diligence shall include (a) high net worth individuals, (b) trusts, charities, NGOs and organizations receiving donations, (c) companies having close family shareholding or beneficial ownership (d) firms with 'sleeping partners', (e) Politically Exposed Persons, (f) non-face to face customers, and (g) those with dubious reputation as per public information available, etc.

In case of non-face-to-face customer, Company shall ensure that the first payment is to be effected through the customer's KYC-complied account with another registered entity for enhanced due diligence.

The Company has adopted and implemented a KYC-AML Risk rating software tool for initial risk rating, event-based review and continuous / daily review based on the risk parameters incorporated in the tool viz. geography, occupation/ business, constitution, demographic, PEP, screening outcome and financials.

The criteria for the Risk categorization are given in '**Annexure VI**'

The adoption of customer acceptance policy and its implementation should not become too restrictive and must not result in denial of financial facility to members of the general public, especially those, who are financially or socially disadvantaged.

(viii) The Company shall register the details of a client, in case of client being a non-profit organisation, on the DARPAN Portal of NITI Aayog, if not already registered, and maintain such registration records for a period of five years after the business relationship between a client and a reporting entity has ended or the account has been closed, whichever is later.

5. Customer Identification Procedure (CIP):

5.1 Customer Identification Procedure to be carried out at different stages as under:

- Commencement of an account-based relationship with the customer;
- When the Company has a doubt about the authenticity or adequacy of the customer identification data obtained by the Company. Customer identification means identifying the customer and verifying his/ her/ its identity by using reliable, independent source documents, data or information; and
- Carrying out a financial transaction.

5.2 The Company shall obtain sufficient information necessary to establish, to its satisfaction, the identity of each new customer, whether regular or occasional, and the purpose of the intended nature of business relationship. Being satisfied means that the Company should be able to satisfy the competent authorities that due diligence was observed based on the risk profile of the customer, in compliance with the extant guidelines in place. Besides risk perception, the nature of information/documents required would also depend on the type of customer (individual, corporate, etc.). The Company shall ensure that decision-making functions of determining compliance with KYC norms shall not be outsourced.

5.3 For the purpose of verifying the identity of customers at the time of commencement of an account-based relationship, the Company may at its option, rely on CDD done by a third party, subject to the following conditions:

- i) Records or the information of the CDD carried out by the third party shall be obtained immediately from the third party or from the Central KYC Records Registry.
- ii) Adequate steps are taken by the Company to satisfy themselves that copies of identification data and other relevant documentation relating to the CDD requirements shall be made available from the third party upon request without delay.
- iii) The third party is regulated, supervised or monitoring for, and has measures in place for, compliance with CDD and record-keeping requirements in line with the requirements and obligations under the PML Act.
- iv) The third party shall not be based in a country or jurisdiction assessed as high risk.
- v) The ultimate responsibility for CDD and undertaking enhanced due diligence measures, as applicable, will be with the Company.

5.4 The Company shall allot Unique Customer Identification Code (UCIC) to all their customers while entering into any new relationships. The Company shall apply the CDD procedure at the UCIC level. Thus, if an existing KYC compliant customer of the Company desires to open another account with the Company, there shall be no need for a fresh CDD exercise.

5.5 Procedure for obtaining Identification Information -

5.5.1 For undertaking CDD, the Company shall obtain the following information from an individual while establishing an account-based relationship or while dealing with the individual who is a beneficial owner, authorised signatory or the power of attorney holder related to any legal entity: From an individual who is eligible to be enrolled for an Aadhaar number, the Company shall obtain (a) from an individual who is eligible for enrolment of Aadhaar, the Aadhaar; the Permanent Account Number (PAN) or Form No. 60 as defined in the Income-tax Rules, 1962, as amended from time to time,;

Provided, where an Aadhaar number has not been assigned to an individual, proof of application of enrolment for Aadhaar shall be obtained wherein the enrolment is not older than 6 months and in case the PAN is not submitted, one certified copy of an OVD containing details of identity and address and one recent photograph shall be obtained.

5.5.2 From an individual who is not eligible to be enrolled for an Aadhaar number, or who is not a resident, the following shall be obtained:

- a) PAN or Form No. 60 as defined in Income Tax Rules, 1962, as amended from time to time.
- b) One recent photograph; and
- c) A certified true copy of an OVD containing details of identity and address.

Provided that in case the OVD submitted by a foreign national does not contain the details of address, in such case the documents issued by the government departments of foreign jurisdiction and letter issued by the Foreign Embassy or Mission in India shall be accepted as proof of address.

Provided further that while opening accounts of legal entities, in case, PAN of the authorised signatory or the power of attorney holder is not submitted, the certified copy of OVD of the authorised signatory or the power of attorney holder shall be obtained, even if such OVD does not contain address.

Provided that where PAN is obtained, the same shall be verified from the verification facility of the issuing authority. Also, where an equivalent e-documents is obtained from the customer, Company shall verify the digital signature as per the provision of the Information technology Act, 2000.

Explanation: Aadhaar number shall not be sought from individuals who are 'non residents' as defined under the RBI Directions. A declaration to the effect of individual not being eligible for enrolment of Aadhaar may be obtained by the Company. Customers, at their option, shall submit one of the five OVDs.

5.5.3 In case the identity information relating to the Aadhaar number submitted by the customer does not have current address, an OVD as defined above shall be obtained from the customer for this purpose.

Provided that in case the OVD furnished by the customer does not contain updated address, the following documents shall be deemed to be OVDs for the limited purpose of proof of address:

- a) Utility bill which is not more than two months old of any service provider (electricity, telephone post paid mobile phone, piped gas, water bill);
- b) Property or municipal tax receipt;
- c) Pension or family pension payment orders (PPOs issued to retired employees by government departments or Public Sector Undertakings, if they contain the address);
- d) Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation;

Provided further that the customer shall submit Aadhaar or OVD updated with current address within a period of three months of submitting the above documents.

5.5.4 The Company, at the time of receipt of the Aadhaar number, shall carry out, with the explicit consent of the customer, e-KYC authentication (biometric or OTP based) Provided:

- a) authentication shall be carried out while establishing an account-based relationship.
- b) authentication in respect of beneficial owners of a legal entity shall suffice in respect of existing accounts or while establishing an account-based relationship.
- c) A declaration shall be obtained from the customer to the effect that no other account has been opened nor will be opened using OTP based KYC in non-face-to-face mode with any other Company. Further, while uploading KYC information to CKYCR, Company shall clearly indicate that such accounts are opened using OTP based e-KYC and other REs shall not open accounts based on the KYC information of accounts opened with OTP based e-KYC procedure in non-face-to-face mode.
- d) Company shall, where its customer submits his Aadhaar number, ensure such customer redact or blackout his Aadhaar number through appropriate means, where the authentication of Aadhaar number is not required under section 7 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies Benefits and Services) Act, Or proof of possession of Aadhaar number where offline verification can be carried out or proof of possession of Aadhaar no. where offline verification cannot be carried out or any OVD or equivalent e-documents thereof containing the details of his identity and address.

- e) Company may undertake live V-CIP, to be carried out by the officials for establishment of an account based relationship with an individual customer, after obtaining his informed consent and shall adhere the process (Refer annexure IV).
- 5.6 **Simplified procedure for opening accounts by the Company** - In case a person who desires to open an account is not able to produce any of the OVDs, Company may open accounts subject to the following condition:
- (a) Obtain a self-attested photograph from the customer.
 - (b) The designated officer of the Company certifies under his signature that the person opening the account has affixed his signature or thumb impression in his presence.
 - (c) The account shall remain operational initially for a period of twelve months, within which CDD as mentioned under clause 5.5 above.
 - (d) balances in all their accounts taken together shall not exceed rupees fifty thousand at any point of time.
 - (e) the total credit in all the accounts taken together shall not exceed rupees one lakh in a year.
 - (f) The customer shall be made aware that no further transactions will be permitted until the full KYC procedure is completed in case Directions (d) and (e) above are breached by them.
 - (g) The customer shall be notified when the balance reaches rupees forty thousand or the total credit in a year reaches rupees eighty thousand that appropriate documents for conducting the KYC must be submitted otherwise the operations in the account shall be stopped when the total balance in all the accounts taken together exceeds the limits prescribed in direction (d) and (e) above.
 - (h) KYC verification once done by one branch/office of the Company shall be valid for transfer of the account to any other branch/office of the same Company, provided full KYC verification has already been done for the concerned account and the same is not due for periodic updation.
 - (i) The account shall be monitored and when there is suspicion of ML/TF activities or other high-risk scenarios, the identity of the customer shall be established as per Section 16 or Section 18 of KYC AML Master directions.
- 5.7 Customer identification requirements in respect of a few typical cases, especially, legal persons requiring an extra element of caution, are given in **Annexure - I**. If the Company accepts such accounts in terms of the Customer Acceptance Policy, the Company shall take reasonable measures to identify the beneficial owner(s) and verify his/ her/ their identity in a manner so that it is satisfied that it knows who the beneficial owner(s) is/are.
- 5.8 An indicative list of the nature and type of documents/information that shall be relied upon for customer identification is given in the KYC Documentation Policy annexed as **Annexure-II**.
6. **Monitoring of Transactions/ On-going Due Diligence:**
- a) The Company shall pay special attention to all large and complex transactions including RTGS transactions, and those with unusual patterns, inconsistent with normal and expected activity of the customer, which have no apparent economic rationale or legitimate purpose.
 - b) The Company shall prescribe threshold limits for specific categories of accounts and pay particular attention to the transactions which exceed prescribed thresholds, based on income and / or net worth of the customer.
 - c) Currently, no cash transactions are done by the Company, since all disbursements and repayments are made through normal banking channels only. However, should it ever be

necessary to operate cash, transactions that involve large amounts of cash inconsistent with the normal and expected activity of the customer should particularly attract the attention of the company. Very high account turnover inconsistent with the size of the balance maintained may indicate that funds are being 'washed' through the account.

- d) High-risk accounts shall be subjected to intensify monitoring and enhanced due diligence. The Company shall set key indicators for such accounts, taking note of the background of the customer, such as the country of origin, sources of funds, the type of transactions involved and other risk factors. The Company shall put in place a system of periodical review of risk categorization of accounts, with such periodicity being at least once in 6 (six) months and the need for applying enhanced due diligence measures.
- e) The records of transactions in the accounts shall be preserved and maintained as required in terms of section 12 of the PML Act, 2002. The Company shall report the transactions of suspicious nature and/ or any other type of transaction notified under section 12 of the PML Act, 2002, to the appropriate law enforcement authority.
- f) While currently, no cash transactions are undertaken, in the unforeseen event of such transactions taking place, the Company will maintain a proper record of all cash transactions (deposits and withdrawals) of Rs.10 lakh and above. The internal monitoring system shall have an inbuilt procedure for reporting of such transactions and those of suspicious nature to controlling/ head office on a fortnightly basis.

7. Risk Management:

- a) Through this policy, the Board of Directors of the Company are ensuring the formal documentation of its KYC programme. The management will establish appropriate procedures to ensure its effective implementation.
- b) The Company's internal audit and compliance functions have an important role in evaluating and ensuring adherence to the KYC policies and procedures. As a general rule, the compliance function would provide an independent evaluation of the Company's own policies and procedures, including legal and regulatory requirements. The audit machinery shall be staffed adequately with individuals who are well-versed in such policies and procedures. The Internal Auditors shall specifically check and verify the application of KYC procedures at the branches and comment on the lapses observed in this regard. The compliance in this regard shall be put up before the Audit Committee of the Board on quarterly intervals.
- c) The Company shall have an ongoing employee training programme so that the members of the staff are adequately trained in KYC and AML procedures. Training requirements shall have different focuses for frontline staff, compliance staff and staff dealing with new customers. It is crucial that all those concerned fully understand the rationale behind the KYC policy and implement the same consistently.
- d) The Company will carry out Money Laundering (ML) and Terrorist Financing (TF) risk assessment exercise at least on an Yearly basis and will identify money laundering and terrorist financing risk for clients, countries or geographic areas, products, services, transactions or delivery channels, etc.
- e) Anti-Money Laundering Committee ("AML Committee") comprising of (i) CEO and Whole Time Director, (ii) Chief Operations Officer / Operations Representative, (iii) Chief Risk Officer and (v) Chief Compliance Officer of the Company, shall *interalia* perform following activities, as and when required:
 - i. To define, approve, modify the AML Policy and procedures & Control / monitoring mechanism
 - ii. To provide framework for client's acceptance criteria
 - iii. To define sub-delegation of authority matrix
 - iv. To define KYC and additional KYC requirement for clients

- v. To define Reporting structure for Suspicious Transactions
- vi. To design programs to educate the staff on AML.
- vii. To appoint auditor for AML purpose and define the scope of audit, if required
- viii. To review AML audit report and provide the risk mitigation measures.
- ix. To place the audit report along with comments of committee, at the Board Meeting.
- x. Money Laundering (ML) and Terrorist Financing (TF) Risk Assessment' exercise

8. Introduction of New Technologies:

The Company shall pay special attention to any money laundering threats that may arise from new or developing technologies that might favour anonymity, and take measures, if needed, to prevent its use in money laundering schemes.

In relation to the development of new products and new business practices, including new delivery mechanisms, and the use of new or developing technologies for both new and pre-existing products. The Company shall undertake:

- (a) ML/TF risk assessments prior to the launch or use of such products, practices, services, technologies; and
- (b) risk-based approach to manage and mitigate the risks through appropriate EDD measures and transaction monitoring, etc.

9. Periodic Updation/ Review of KYC for the Existing Accounts:

- a) The Company shall also apply this policy to the existing customers on the basis of materiality and risk. Moreover, transactions in existing accounts shall be continuously monitored and any unusual pattern in the operation of the account shall trigger a review of the CDD measures.
- b) The Company shall consider applying monetary limits to such accounts based on the nature and type of the account. All the existing accounts of companies, firms, trusts, charities, religious organizations and other institutions are subjected to minimum KYC standards which would establish the identity of the natural/legal person and those of the 'beneficial owners'.
- c) Where the Company is unable to apply appropriate KYC measures due to non-furnishing of information and/ or non-cooperation by the customer, the Company shall consider closing the account or terminating the business relationship after issuing due notice to the customer explaining the reasons for taking such a decision. Such decisions shall be taken at a reasonably senior level.
- d) In case of any update in the documents submitted by the customer at the time of establishment of business relationship / account-based relationship and thereafter, as necessary; the customers shall submit to the Company, the update of such documents. This shall be done within 30 days of the update to the documents for the purpose of updating the records at Company's end.
- e) The Company shall carry out periodic updation at least once in every 2 years for high risk customers, once in every 8 years for medium risk customers and once in every 10 years for low risk customers. subject to the following conditions:
 - (1) The Company shall carry out re-kyc in following manner, ensuring that the information or data collected under CDD is kept up-to-date and relevant, particularly where there is high risk:

i. Individual Customers:

a. **No change in KYC information:** In case of no change in the KYC information, a self-declaration from the customer in this regard shall be obtained through customer's email-id registered with the RE, customer's mobile number registered with the RE, ATMs, digital channels (such as online banking / internet banking, mobile application of RE), letter etc.

b. **Change in address:** In case of a change only in the address details of the customer, a self-declaration of the new address shall be obtained from the customer through customer's email-id registered with the RE, customer's mobile number registered with the RE, ATMs, digital channels (such as online banking / internet banking, mobile application of RE), letter etc., and the declared address shall be verified through positive confirmation within two months, by means such as address verification letter, contact point verification, deliverables etc.

Further, company, may obtain a copy of OVD or deemed OVD or the equivalent e-documents thereof, as defined in Section 3(a)(xiii), for the purpose of proof of address, declared by the customer at the time of periodic updation. Such requirement, however, shall be clearly specified by the REs in their internal KYC policy duly approved by the Board of Directors of REs or any committee of the Board to which power has been delegated.

C. Accounts of customers who were minor at the time of opening account on their becoming major: In case of customers for whom account was opened when they were minor, fresh photographs shall be obtained on their becoming a major and at that time it shall be ensured that CDD documents as per the current CDD standards are available. Wherever required, it may carry out fresh KYC of such customers i.e. customers for whom account was opened when they were minor, on their becoming a major.

ii. Customers other than individuals:

a. **No change in KYC information:** In case of no change in the KYC information of the customer, a self-declaration in this regard shall be obtained from the customer through its email id registered with the RE, ATMs, digital channels (such as online banking / internet banking, mobile application of RE), letter from an official authorized by the Company in this regard, board resolution etc. Further, it shall ensure during this process that Beneficial Ownership (BO) information available with them is accurate and shall update the same, if required, to keep it as up-to-date as possible.

b) **Change in KYC information:** In case of change in KYC information, RE shall undertake the KYC process equivalent to that applicable for on-boarding a new LE customer.

iii. Additional measures:

In addition to the above, Company shall ensure that –

a) The KYC documents of the customer as per the current CDD standards are available with them. This is applicable even if there is no change in customer information but the documents available with the RE are not as per the current CDD standards. Further, in case the validity of the CDD documents as available, has expired at the time of periodic

update of KYC, it shall undertake the KYC process equivalent to that applicable for onboarding a new customer.

b) Customer's PAN details, as available, is verified from the database of the issuing authority at the time of periodic update of KYC.

c) An acknowledgment is provided to the customer mentioning the date of receipt of the relevant document(s), including self-declaration from the customer, for carrying out periodic update. Further, it shall be ensured that the information / documents obtained from the customers at the time of periodic update of KYC are promptly updated in the records / database and an intimation, mentioning the date of update of KYC details, is provided to the customer.

e) Company shall adopt a risk-based approach with respect to periodic update of KYC.

(2) The time limits prescribed above would apply from the date of opening of the account/ last verification of KYC.

(3) Company will send reminders to clients, 90 days prior to due date to complete the re-kyc.

In case customers are not completing re-kyc within 30 days of due date, loan account will be frozen.

10. Applicability to branches and subsidiaries outside India:

The policy shall also apply to the branches (if any) and majority owned subsidiaries located abroad (if any), especially, in countries which do not or insufficiently apply the FATF Recommendations, to the extent local laws permit. When local applicable laws and regulations prohibit implementation of these guidelines, the same would be brought to the notice of the RBI.

11. Appointment of Principal Officer:

The Company shall appoint a Management Level officer designated as the Principal Officer. The Principal Officer shall be located at the head office of the Company and shall be responsible for monitoring and reporting of all transactions and sharing of information as required under the law. The Principal Officer will maintain close liaison with enforcement agencies, the Company and any other institution, which are involved in the fight against money laundering and combating financing of terrorism.

12. Record Management:

In order to maintain, preserve and report the customer information, with reference to provisions of PML Act and Rules, the Company shall:

- 1) maintain all necessary records of transactions between the Company and the customer for at least 5 (five) years from the date of transaction;
- 2) preserve the records pertaining to the identification of the customers and their addresses obtained while opening the account and during the course of business relationship (including updated records of the identification data, account files, business correspondence and results of any analysis undertaken) for at least 5 (five) years after the business relationship is ended;
- 3) make available the identification records and transaction data to the competent authorities upon request;

- 4) maintain proper record of transactions prescribed under Rule 3 of Prevention of Money Laundering (Maintenance of Records) Rules, 2005;
- 5) maintain all necessary information in respect of transactions prescribed under PML Rule 3 as to permit reconstruction of individual transaction, including the nature, amount and date of transaction and the parties to the transaction;
- 6) maintain and preserve account information in a manner that allows easy and quick retrieval of data whenever required or requested by the competent authorities; and
- 7) maintain records of identity and address of the customers and records in respect of transactions referred to in PML Rule 3 in hard or soft format.

The Company shall upload the KYC data pertaining to all new individual accounts opened on or after April 1, 2017 and KYC data pertaining to all new Legal Entities (LEs) accounts opened on or after April 1, 2021 with CERSAI in terms of the provisions of the Prevention of Money Laundering (Maintenance of Records) Rules, 2005. The Company shall maintain confidentiality of information as provided in Section 45NB of RBI Act 1934.

Where the customer already has a Central KYC (CKYC) 14-digit acknowledgement number, his / her documents need not be obtained again. Documents relating to identification and address can simply be downloaded from the CKYC website <https://www.ckycindia.in/ckyc/?r=home>. However, loan agreements and finance related documents will still need to be signed/ provided by the customer. Details / documents collected by the Company also need to be uploaded into the CKYC website within 3 (three) days of the commencement of the relationship.

13. Requirements/obligations as per International Agreements Communications from International Agencies

As per “Procedure for Implementation of Section 12A of the Weapons of Mass Destruction (WMD) and their Delivery Systems (Prohibition of Unlawful Activities) Act, 2005 (WMD Act, 2005)”, issued by the Ministry of Finance, Government of India, detail requirements and actions to be taken by the Company with respect to freezing / unfreezing of accounts, financial assets, etc., of individuals / entities designated under the list as specified under Section 12A of the WMD Act, 2005. are summarized under **Annexure V**.

The Company shall undertake counter measures when called upon to do so by any international or intergovernmental organisation of which India is a member and accepted by the Central Government.

The Company shall apply enhanced due diligence measures, which are effective and proportionate to the risks, to business relationships and transactions with natural and legal persons (including financial institutions) from countries for which this is called for by the FATF.

ANNEXURE – I

Customer Identification Requirements – Indicative Guidelines

A) Trust/Nominee or Fiduciary Accounts:

There exists the possibility that trust/nominee or fiduciary accounts can be used to circumvent the customer identification procedures. The Company shall determine whether the customer is acting on behalf of another person as trustee/ nominee or any other intermediary. If so, the Company shall insist on receipt of satisfactory evidence of the identity of the intermediaries and of the persons on whose behalf they are acting, as also obtain details of the nature of the trust or other arrangements in place. While opening an account for a trust, the Company shall take reasonable precautions to verify the identity of the trustees and the settlers of trust (including any person settling assets into the trust), grantors, protectors, beneficiaries and signatories. Beneficiaries shall be identified when they are defined. In the case of a 'foundation', steps should be taken to verify the founder managers/ directors and the beneficiaries, if defined. The identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Provided that in case of a trust, it shall ensure that trustees disclose their status at the time of commencement of an account-based relationship or when carrying out transactions as specified in clauses (b), (e) and (f) of Section 13 of the Mater Direction of KYC.

B) Accounts of companies and firms:

The Company shall be vigilant against business entities being used by individuals as a 'front' for maintaining accounts with the Company. The Company shall examine the ultimate beneficial ownership and control structure of the entity, determine the source of funds and identify the natural persons who have a controlling interest and who comprise the management. Where juridical person is a company, Controlling Ownership interest means ownership of /entitlement to more than 10% of shares or capital or profits of the juridical person. These requirements shall be moderated according to the risk perception e.g. in the case of a public company it will not be necessary to identify all the shareholders.

where the customer or the owner of the controlling interest is (i) an entity listed on a stock exchange in India, or (ii) is an entity resident in jurisdictions notified by the Central Government and listed on stock exchanges in such jurisdictions, or (iii) is a subsidiary of such listed entities; it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such an entity

Where the customer is a partnership firm, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has/have ownership of/entitlement to more than 10 percent of capital or profits of the partnership or who exercises control through other means.

C) Client accounts opened by professional intermediaries:

- 1) When the Company has knowledge or reason to believe that the customer account opened by a professional intermediary is on behalf of a single customer, that the customer must be identified.
- 2) The Company may hold 'pooled' accounts managed by professional intermediaries on behalf of entities like mutual funds, pension funds or other types of funds. However, the Company shall not open accounts of such professional intermediaries, viz., lawyers/chartered accountants or stockbrokers, who are bound by any customer confidentiality that prohibits disclosure of the customer details to the Company.
- 3) Where funds held by the intermediaries are not co-mingled at the Company and there are 'sub-accounts', each of them attributable to a beneficial owner, all the beneficial owners must be identified. Where such funds are co-mingled, the Company shall still look through to the beneficial owners.
- 4) Where the Company rely on the CDD done by an intermediary, they should satisfy themselves that the intermediary is regulated and supervised and has adequate systems in place to comply with the KYC requirements for the customers.

D) Accounts of Politically Exposed Persons (PEPs) (includes a PEP is the beneficial owner):

- 1) appropriate risk management systems to determine whether the customer or the beneficial owner is a PEP
- 2) The Company should gather sufficient information including information about the sources of funds accounts of family members and close relatives, or any person/customer of this category intending to establish a relationship and check all the information available on the person in the public domain.
- 3) The Company shall verify the identity of the person and seek information about the sources of funds before accepting the PEP as a customer.
- 4) The decision to open an account for PEP should be taken at a senior level.
- 5) The Company shall also subject such accounts to enhanced monitoring/ due diligence on an ongoing basis.
- 6) The Company shall obtain the approval of senior management in the event of an existing customer or the beneficial owner of an existing account subsequently becoming a PEP, to continue the business relationship.
- 7) The Company shall ensure the applicability of CDD measures to PEPs including enhanced monitoring on an on-going basis.
- 8) These instructions shall also be applicable to family members or close associates of PEPs.

ANNEXURE - II

KNOW YOUR CUSTOMER (KYC) DOCUMENTATION POLICY

PURPOSE:

The purpose of this document is to establish Know Your Customer (KYC) documentation policy for **360 ONE Prime Limited**. All the loans originated by **360 ONE Prime Limited** would follow this KYC documentation policy.

BACKGROUND:

This KYC documentation policy will enable us to make changes in only one document which will be followed by all products/businesses and will standardize the KYC documentation policy throughout the organization.

Documentation requirements have been laid down for each client type. The basic documents are the minimum required by law for AML and KYC for identification and address. Additional documents are those that provide details of a customer's sources of income, beneficial ownership (in the case of entities) and bank account(s) for transacting with the Company:

INDIVIDUAL:

S/N.	KYC Document to be obtained as mentioned in clause 5.5 above	Id Proof	Address Proof
1.	PAN Card	Acceptable	Not Acceptable
2.	Driving license	Acceptable	Acceptable
3.	Valid Passport	Acceptable	Acceptable
4.	Voter's ID Card	Acceptable	Acceptable
5.	Job card issued by NREGA duly signed by an officer of the State Government	Acceptable (If carries Photograph)	Acceptable (If carries Photo & Address)
6.	The letter issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number	Acceptable	Acceptable
7.	OVDs in the circumstance specified in clause 5.5.3 above	Not Acceptable	Acceptable
8.	Bank Statement not older than last two months	Not Acceptable	Acceptable

Additional Documents (Individual):

S/N.	Document Name	Remarks
1.	RTGS Letter/Disbursement request	Format available in LAS booklet
2.	Original Cancelled cheque	Of the bank account where the loan is to be disbursed
3.	Last 2 FY Income Tax Return (ITR) copies alongwith Computation of Income or Latest Net Worth Certificate issued by a Chartered Accountant or Latest Audited Balance Sheet.	
4.	CA attested Balance Sheet and P&L for the last 2 FYs OR CA attested Net Worth Certificate (not more than 1 year old) where last FY ITR is showing as a loss or where ITR is not available	
5.	Requirements relating to Deed of Guarantee - on a case to case basis, where Guarantee is accepted	KYC documents of Guarantor along with last 2 FYs ITR copies alongwith latest net-worth certificate copy duly certified by Chartered Accountant or Latest Audited Balance Sheet.

NON-INDIVIDUALS:

Proprietorship -

Category	KYC Document
Proprietorship	<p>A) Identification information as mentioned under clause 5.5 above in respect of the individual (proprietor) (as per 'Individual table' given above). These need to be attested by the Proprietor with the stamp of the business entity.</p> <p>B) ^Any two of the following documents in the name of the proprietary concern need to be obtained as proof of business/activity:</p> <ol style="list-style-type: none"> 1. Registration Certificate. 2. Certificate/license issued by the Municipal authorities under Shop & Establishment Act. 3. Sales and income tax returns. 4. CST / VAT/ GST certificate (provisional/ final). 5. Certificate/ registration document issued by Sales Tax/ Service Tax/ Professional Tax authorities. 6. IEC (Importer Exporter Code) issued to the proprietary concern by the DGFT / License/certificate of practice issued in the name of the proprietary concern by any professional body incorporated under a statute. 7. Utility bills such as electricity, water, and landline telephone bills (not older than last two months) in the name of the proprietary concerns. 8. Complete Income Tax Return (not just the acknowledgment) in the name of the sole proprietor where the firm's income is reflected, duly authenticated/ acknowledged by the Income Tax Authorities. <p><i>^Note: In cases where the Company are satisfied that it is not possible to furnish two such documents, the Company may, at their discretion, accept only one of those documents as proof of business/ activity provided the Company undertake contact point verification and collect such other information and clarification as would be required to establish the existence of such firm, and shall confirm and satisfy itself that the business activity has been verified from the address of the proprietary concern.</i></p>
Requirements relating to Deed of Guarantee - on a case to case basis, where Guarantee is accepted	KYC documents of Guarantor along with last 2 FYs ITR copies alongwith latest net-worth certificate copy duly certified by Chartered Accountant or Latest Audited Balance Sheet.

Additional Documents (Sole Proprietorship):

S/N.	Document Name	Remarks
1.	Cancelled cheque of the Firm	Of the bank account where the loan is to be disbursed
2.	Last 2 FY Income Tax Return (ITR) copies alongwith Computation of Income or Latest Net Worth Certificate issued by a Chartered Accountant or Latest Audited Balance Sheet	
3.	CA attested Balance Sheet and P&L for the last 2 FYs OR CA attested Net Worth Certificate (not more than 1 year old) where last FY ITR is showing as a loss or where ITR is not available.	
4.	Requirements relating to Deed of Guarantee - on a case to case basis, where Guarantee is accepted	KYC documents of Guarantor along with last 2 FYs ITR copies alongwith latest net-worth certificate copy duly certified by Chartered Accountant or Latest Audited Balance Sheet.

Hindu Undivided Family (HUF) -

Category	KYC Document
HUF	<ul style="list-style-type: none"> • Pan card copy of HUF attested by Karta (more specifically in the manner specified in clause 5.5 above). • Latest Address proof of HUF attested by Karta like Bank Statement (not older than last two months) (more specifically in the manner specified in clause 5.5 above). • Identification information as mentioned under clause 5.5 above in respect of the Karta (individual) (as per 'Individual table' given above).

Additional Documents (HUF):

S/N.	Document Name	Remarks
1.	RTGS Letter/Disbursement request	Format available in LAS booklet
2.	Requirements relating to Deed of Guarantee - on a case to case basis, where Guarantee is accepted	KYC documents of Guarantor along with last 2 FYs ITR copies along with latest net-worth certificate copy duly certified by Chartered Accountant or Latest Audited Balance Sheet.
3.	Copy of cancelled cheque	Of the bank account where the loan is to be disbursed
4.	Last 2 FYs ITR copies of HUF alongwith Computation of Income or Latest Net Worth Certificate issued by a Chartered Accountant or Latest Audited Balance Sheet	

5.	CA attested Balance Sheet and P&L for the last 2 FYs OR CA attested Net Worth Certificate (not more than 1 year old) where last FY ITR is showing as a loss or where ITR is not available	
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Companies/ Corporates -

Category	KYC Document
Companies/ Corporates	<p><u>Certified copy of:</u></p> <ul style="list-style-type: none"> • Certificate of incorporation; • Memorandum and Articles of Association; • Permanent Account Number of the Company; • A resolution from the Board of Directors and power of attorney granted to its managers, officers or employees to transact on its behalf on company letter head as per format circulated separately. To be signed (with stamp) by Managing Director or Chairman or full time Company Secretary or at least two Directors (who are not the persons getting authorised); • Identification information as mentioned under clause 5.5 above in respect of the person holding power of attorney to transact on its behalf. • Documents relating to beneficial owner, the managers, officers or employee as the case may be, holding an attorney to transact on the Company's behalf. • such documents as are required for an individual, under sub-rule (4) relating to beneficial owner, managers, officers or employees, as the case may be, holding an attorney to transact on the company's behalf; • the names of the relevant persons holding senior management position; and • the registered office and the principal place of its business, if it is different

Additional documents (Companies/ Corporate):

Sr. No.	Document Name	Remarks
1.	RTGS Letter/Disbursement request	Format available in LAS booklet
2.	Requirements relating to Deed of Guarantee - on a case to case basis, where Guarantee is accepted	KYC documents of Guarantor along with last 2 FYs ITR copies along with latest net-worth certificate copy duly certified by Chartered Accountant or Latest Audited Balance Sheet.
3.	Pan card copy/Latest Address of Company, Authorised Signatories/Directors	To be signed by respective authority

4.	List of Authorized Signatories, List of Directors and Shareholding Pattern (with percentage) as on date	On company letter head.
5.	MOA/AOA & Certificate of Incorporation, MCA site print of Company and Signatory list	-
6.	Cancelled cheque leaf	Of the bank account where the loan is to be disbursed
7.	Last 2 FYs ITR copies along with Audit Report	Mandatory Format available in LAS booklet. Should be complete filled up. KYC documents and ITR for past two years required for UBO.
8.	CA attested Balance Sheet and P&L for the last 2 FYs OR CA attested Net Worth Certificate (not more than one year old) - where ITR is not available or last FY ITR is showing a loss	
9.	UBO declaration form	

Partnership Firm -

Category	KYC Document
Partnership Firms	<p><u>Certified copy of:</u></p> <ul style="list-style-type: none"> • Registration certificate; • Partnership deed; • List of all partners and their Profit / Loss sharing ratios on the firm’s letterhead, signed by authorized signatory • An OVD (Authority Letter, on the firm’s letterhead, signed by all partners) in respect of the authorized signatories / person(s) holding an attorney to transact or execute documents on behalf of the firm. • Identification information as mentioned under clause 5.5 above in respect of the person holding power of attorney to transact on its behalf. • Documents relating to beneficial owner, the managers, officers or employee as the case may be, holding an attorney to transact on the Company’s behalf. • the names of all the partners and address of the registered office, and the principal place of its business, if it is different • the names of the beneficiaries, trustees, settlor, Protector and authors of the trust and the address of the registered office of the trust; and

Additional Documents (Partnership Firms):

Sr. No.	Document Name	Remarks
1	RTGS Letter/Disbursement request	Format available in LAS booklet
2	Requirements relating to Deed of Guarantee - on a case to case basis, where Guarantee is accepted	KYC documents of Guarantor along with last 2 FYs ITR copies along with latest net-worth certificate copy duly certified by Chartered Accountant or Latest Audited Balance Sheet.
3	Last 2 FYs ITR copies along with Computation of Income or Latest Networth Certificate issued by a Chartered Accountant or Latest Audited Balance Sheet	
4	CA attested Balance Sheet and P&L for the last 2 FYs OR CA attested Net worth Certificate (not more than one year old) - where ITR is not available or last FY ITR is showing a loss	
5	Cancelled cheque leaf	Of the bank account where the loan is to be disbursed

6	UBO declaration form	Format available in LAS booklet. Duly filled up. KYC documents and ITR for past two years required for UBO.
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Trust /Association of Persons (AOP) -

Category	KYC Document
Trust/ Association of Persons (AOP)	<p><u>Certified copy of:</u></p> <ul style="list-style-type: none"> • Registration certificate; • Trust deed; and • Address of the registered office of the trust • Board of Trustees OR Managing Committee resolution duly signed (with stamp) by Managing Trustee <i>OR</i> Chairman <i>Or</i> full time Company Secretary or at least two Trustees (other than those being authorised). • List of beneficial owners / beneficiaries, settlor, Author of the trust and Trustees on the letter head. • Identification information as mentioned under clause 5.5 above in respect of the person holding power of attorney to transact on its behalf. • Documents relating to beneficial owner, the managers, officers or employee as the case may be, holding an attorney to transact on behalf of the Trust. • list of trustees and documents as are required for individuals under sub-rule (4) for those discharging role as trustee and authorised to transact on behalf of the trust.

Additional Documents (Trust /Association of Persons (AOP):

Sr. No.	Checklist of documents	Remarks
1	RTGS Letter/Disbursement request	Format available in LAS booklet
2	Requirements relating to Deed of Guarantee - on a case to case basis, where Guarantee is accepted	KYC documents of Guarantor along with last 2 FYs ITR copies along with latest net-worth certificate copy duly certified by Chartered Accountant or Latest Audited Balance Sheet
3	Board / Trustee Resolution authorising borrowing, and persons authorised to transact	On Letter head as per format. To be signed (with stamp) by Managing Trustee <i>Or</i> Chairman <i>Or</i> full time Company Secretary or at least two Non-Authorised Trustees of the BR.
4	Last 2 FYs ITR copies along with Computation of Income or Latest Networth Certificate issued by a Chartered Accountant or Latest Audited Balance Sheet	

5	CA attested Balance Sheet and P&L for the last 2 FYs OR CA attested Net worth Certificate (not more than one year old) - where ITR is not available or last FY ITR is showing a loss	
6	Copy of cancelled cheque	Of the bank account where the loan is to be disbursed
7	UBO declaration form	Format available in LAS booklet. Duly filled up. KYC documents and ITR for past two years required for UBO.

Un-incorporated Association or a Body of Individuals -

Category	KYC Document
Unincorporated Association or Body of Individual (includes societies)	<p><u>Certified copy of:</u></p> <ul style="list-style-type: none"> • Resolution of managing body of such association or body of individuals; • Power of Attorney granted to transact on its behalf. • Such information as the company requires to collectively establish the legal existence of such an association or body of individual. • Identification information as mentioned under clause 5.5 above in respect of the person holding power of attorney to transact on its behalf. • Documents relating to beneficial owner, the managers, officers or employee as the case may be, holding an attorney to transact on the Company's behalf. <p><i>Explanation: Unregistered trusts/ partnership firms shall be included under the term "unincorporated association".</i></p> <p><i>Explanation: Term 'body of individuals' includes societies.</i></p>

Juridical Persons -

Category	KYC Document
Juridical persons (Government or its Departments, societies, universities and local bodies like village panchayats)	<p><u>Certified copy of:</u></p> <ul style="list-style-type: none"> • Document showing name of person authorised to act on behalf of the entity; • Aadhaar/ PAN/ OVDs for proof of identity and address in respect of the person holding a power of attorney to transact in its behalf; and • Such documents as may be required by the company to establish the legal existence of such an entity. • Documents relating to beneficial owner, the managers, officers or employee as the case may be, holding an attorney to transact on the Company's behalf.

Documentation for addition for 3rd party pledgor/guarantor:

1. 3rd party pledgor agreement.
2. 3rd party pledgor PoA.

3. All KYC documents of the 3rd party pledgor.
4. All KYC documents of the Guarantor as prescribed above

NOTE:

in case of any update in the documents submitted by the customer at the time of establishment of business relationship / account-based relationship and thereafter, as necessary, customers shall submit to the Company, the update of such documents within 30 days of the update for the purpose of updating the records of the Company.

Documents and details required under section 285BA of the Income Tax Act, for the purpose of compliance with reporting obligations under Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standards (CRS) also may need to be obtained from customers. These are contained in Rules 114F-114H of the Income Tax Rules. This would be required where the customer has a relationship beyond just taking loans with **360 ONE Prime Limited** and intends to use us as a depository institution or an investment entity as defined in the Income Tax Rules.

Annexure III

Digital KYC process

- If required, the Company shall develop an application for digital KYC process which shall be made available at customer touch points for undertaking KYC of their customers and the KYC process shall be undertaken only through this authenticated application of the Company.
- The access of the Application shall be controlled by the Company and it should be ensured that the same is not used by unauthorized persons. The Application shall be accessed only through login-id and password or Live OTP or Time OTP controlled mechanism given by Company to its authorized officials.
- The customer, for the purpose of KYC, shall visit the location of the authorized official of the Company or vice-versa. The original OVD shall be in possession of the customer.
- It shall be ensured that the Live photograph of the customer is taken by the authorized officer and the same photograph is embedded in the Customer Application Form (CAF). Further, the system Application shall put a watermark in readable form having CAF number, GPS coordinates, authorized official's name, unique employee Code (assigned by REs) and Date (DD:MM:YYYY) and time stamp (HH:MM:SS) on the captured live photograph of the customer.
- The system application shall have the feature that only live photograph of the customer is captured and no printed or video-graphed photograph of the customer is captured. The background behind the customer while capturing live photograph should be of white colour and no other person shall come into the frame while capturing the live photograph of the customer.
- Similarly, the live photograph of the original OVD or proof of possession of Aadhaar where offline verification cannot be carried out (placed horizontally), shall be captured vertically from above and water-marking in readable form as mentioned above shall be done. No skew or tilt in the mobile device shall be there while capturing the live photograph of the original documents.
- The live photograph of the customer and his original documents shall be captured in proper light so that they are clearly readable and identifiable.
- Thereafter, all the entries in the CAF shall be filled as per the documents and information furnished by the customer. In those documents where Quick Response (QR) code is available, such details can be auto-populated by scanning the QR code instead of manual filing the details. For example, in case of physical Aadhaar/eAadhaar downloaded from UIDAI where QR code is available, the details like name, gender, date of birth and address can be auto-populated by scanning the QR available on Aadhaar/e-Aadhaar.
- Once the above mentioned process is completed, a One Time Password (OTP) message containing the text that 'Please verify the details filled in form before sharing OTP' shall be sent to customer's own mobile number. Upon successful validation of the OTP, it will be treated as customer signature on CAF. However, if the customer does not have his/her own mobile number, then mobile number of his/her family/relatives/known persons may be used for this purpose and be clearly mentioned in CAF. In any case, the mobile number of authorized officer registered with the Company shall not be

used for customer signature. The Company must check that the mobile number used in customer signature shall not be the mobile number of the authorized officer.

- The authorized officer shall provide a declaration about the capturing of the live photograph of customer and the original document. For this purpose, the authorized official shall be verified with One Time Password (OTP) which will be sent to his mobile number registered with the RE. Upon successful OTP validation, it shall be treated as authorized officer's signature on the declaration. The live photograph of the authorized official shall also be captured in this authorized officer's declaration.
- Subsequent to all these activities, the Application shall give information about the completion of the process and submission of activation request to activation officer of the Company, and also generate the transaction-id/reference-id number of the process. The authorized officer shall intimate the details regarding transaction-id/reference-id number to customer for future reference.
- The authorized officer of the RE shall check and verify that:- (i) information available in the picture of document is matching with the information entered by authorized officer in CAF. (ii) live photograph of the customer matches with the photo available in the document.; and (iii) all of the necessary details in CAF including mandatory field are filled properly.;
- On Successful verification, the CAF shall be digitally signed by authorized officer of the RE who will take a print of CAF, get signatures/thumb-impression of customer at appropriate place, then scan and upload the same in system. Original hard copy may be returned to the customer.

Annexure IV Process for V-CIP

V-CIP Infrastructure

1. The Company will comply with the RBI guidelines on baseline cyber security and resilience framework, as updated from time to time as well as other general guidelines on IT risks. The technology infrastructure should be housed in own premises and the V-CIP connection and interaction shall necessarily originate from our own secured network domain. Any technology related outsourcing for the process should be as per the relevant RBI guidelines.
2. It shall ensure end-to-end encryption of data between customer device and the hosting point of the V-CIP application, as per appropriate encryption standards. The customer consent should be recorded in an auditable and alteration proof manner.
3. The V-CIP infrastructure / application should be capable of preventing connection from IP addresses outside India or from spoofed IP addresses.
4. The video recordings should contain the live GPS co-ordinates (geo-tagging) of the customer undertaking the V-CIP and date-time stamp. The quality of the live video in the V-CIP shall be adequate to allow identification of the customer beyond doubt.
5. The application shall have components with face liveness / spoof detection as well as face matching technology with high degree of accuracy. Appropriate artificial intelligence (AI) technology can be used to ensure that the V-CIP is robust.
6. Based on experience of detected / attempted / 'near-miss' cases of forged identity, the technology infrastructure including application software as well as work flows shall be regularly upgraded. Any detected case of forged identity through V-CIP shall be reported as a cyber security event under extant regulatory guidelines.
7. The V-CIP infrastructure shall undergo necessary tests such as Vulnerability Assessment, Penetration testing and a Security Audit to ensure its robustness and end-to-end encryption capabilities. Any critical gap reported under this process shall be mitigated before rolling out its implementation. Such tests should be conducted by suitably accredited agencies as prescribed by RBI. Such tests should also be carried out periodically in conformance to internal / regulatory guidelines.
8. The V-CIP application software and relevant APIs / webservice shall also undergo appropriate testing of functional, performance, maintenance strength before being used in live environment. Only after closure of any critical gap found during such tests, the application should be rolled out. Such tests shall also be carried out periodically in conformity with internal/ regulatory guidelines.

V-CIP Procedure

1. Company to formulate a clear work flow and standard operating procedure for V-CIP and ensure adherence to it. The V-CIP process shall be operated only by officials specially trained for this purpose. The official should be capable to carry out liveness check and detect any other fraudulent manipulation or suspicious conduct of the customer and act upon it.

2. If there is a disruption in the V-CIP procedure, the same should be aborted and a fresh session initiated.
3. The sequence and/or type of questions, including those indicating the liveness of the interaction, during video interactions shall be varied in order to establish that the interactions are real-time and not pre-recorded.
4. Any prompting, observed at end of customer shall lead to rejection of the account opening process.
5. The fact of the V-CIP customer being an existing or new customer, or if it relates to a case rejected earlier or if the name appearing in some negative list should be factored in at appropriate stage of work flow.
6. The official of the company performing the V-CIP shall record audio video as well as capture photograph of the customer present for identification and shall obtain the identification information using any of the following:
 - a) OTP based Aadhaar e-KYC authentication
 - b) Offline Verification of Aadhaar for identification
 - c) KYC records downloaded from CKYCR, in accordance with Section 57, using the KYC identifier provided by the customer
 - d) Equivalent e-document of Officially Valid Documents (OVDs) including documents issued through DigiLocker

The Company shall ensure to redact or blackout the Aadhaar number in terms of Section 16.

In case of offline verification of Aadhaar using XML file or Aadhaar Secure QR Code, it shall be ensured that the XML file or QR code generation date is not older than 3 days from the date of carrying out V-CIP.

Further, in line with the prescribed period of three days for usage of Aadhaar XML file / Aadhaar QR code, REs shall ensure that the video process of the V-CIP is undertaken within three days of downloading / obtaining the identification information through CKYCR / Aadhaar authentication / equivalent e-document, if in the rare cases, the entire process cannot be completed at one go or seamlessly. However, REs shall ensure that no incremental risk is added due to this.

7. If the address of the customer is different from that indicated in the OVD, suitable records of the current address shall be captured, as per the existing requirement. It shall be ensured that the economic and financial profile/information submitted by the customer is also confirmed from the customer undertaking the V-CIP in a suitable manner.
8. Company shall capture a clear image of PAN card to be displayed by the customer during the process, except in cases where e-PAN is provided by the customer. The PAN details shall be verified from the database of the issuing authority including through DigiLocker.
9. Use of printed copy of equivalent e-document including e-PAN is not valid for the V-CIP.
10. The authorised official shall ensure that photograph of the customer in the Aadhaar/OVD and PAN/e-PAN matches with the customer undertaking the V-CIP and the identification details in Aadhaar/OVD and PAN/e-PAN shall match with the details provided by the customer.

11. Assisted V-CIP shall be permissible when banks take help of Banking Correspondents (BCs) facilitating the process only at the customer end. Banks shall maintain the details of the BC assisting the customer, where services of BCs are utilized. The ultimate responsibility for customer due diligence will be with the bank.

12. All accounts opened through V-CIP shall be made operational only after being subject to concurrent audit, to ensure the integrity of process and its acceptability of the outcome.

13. All matters not specified under the paragraph but required under other statutes such as the Information Technology (IT) Act shall be appropriately complied with by the RE.

V-CIP Records and Data Management

1. The entire data and recordings of V-CIP shall be stored in a system / systems located in India. The Company shall ensure that the video recording is stored in a safe and secure manner and bears the date and time stamp that affords easy historical data search. The extant instructions on record management, as stipulated in the Master Direction for KYC shall also be complied for V-CIP.

2. The activity log along with the credentials of the official performing the V-CIP shall be preserved.

Annexure V

Procedure for Implementation of Section 12A of the Weapons of Mass Destruction (WMD) and their Delivery Systems (Prohibition of Unlawful Activities) Act, 2005 (WMD Act, 2005):

Obligations cast upon the Company vide the aforementioned Order are summarised below:

(i) the Company will ensure not to carry out transactions in case the particulars of the individual / entity match with the particulars in the designated list.

(ii) the Company shall run a check, on the given parameters, at the time of establishing a relation with a customer and on a periodic basis to verify whether individuals and entities in the designated list are holding any funds, financial asset, etc., in the form of bank account, etc.

(iii) In case of match in the above cases, the Company shall immediately inform the transaction details with full particulars of the funds, financial assets or economic resources involved to the Central Nodal Officer (CNO), designated as the authority to exercise powers under Section 12A of the WMD Act, 2005. A copy of the communication shall be sent to State Nodal Officer, where the account / transaction is held and to the RBI. REs shall file an STR with FIU-IND covering all transactions in the accounts, covered above, carried through or attempted. In terms of Paragraph 1 of the Order, Director, FIU-India has been designated as the CNO.

(iv) the Company will refer to the designated list, as amended from time to time, available on the portal of FIU-India.

(v) In case there are reasons to believe beyond doubt, that funds or assets held by a customer would fall under the purview of clause (a) or (b) of sub-section (2) of Section 12A of the WMD Act, 2005, the

Company shall prevent such individual/entity from conducting financial transactions, under intimation to the CNO by email, FAX and by post, without delay.

(vi) In case an order to freeze assets under Section 12A is received by the Company from the CNO, Company shall, without delay, take necessary action to comply with the Order.

(vii) The process of unfreezing of funds, etc., shall be carried out as per paragraph 7 of the Order. Accordingly, copy of application received from an individual/entity regarding unfreezing shall be forwarded, along with full details of the asset frozen, as given by the applicant, to the CNO by email, FAX and by post, within two working days.

Annexure VI:

This model is applicable for both individual and non individual customers

Risk factor	Attribute	Weight	Values	Highest Score	Highest Value	Score Method	Logic	Value selection
Geographic risk	Country of birth/ incorporation		India	0	Low	Actual Score	Consider for the customer	Pick the actual value
Geographic risk	Permanent address country		India	0	Low	Highest of All	Consider for the customer	Pick all those where end date is not present
Geographic risk	Correspondence address country		India	0	Low	Highest of All	Consider for the customer	Pick all those where end date is not present
Geographic risk	Tax Residency country		India	0	Low	Highest of All	Consider for the customer	Pick all those where end date is not present
Geographic risk	Nationality		India	0	Low	Highest of All	If customer category is Non-Ind then consider for all the related parties	Pick all the values
Geographic risk	Citizenship		India	0	Low	Highest of All	If customer category is Non-Ind then consider for all the related parties	Pick all the values
				0	Low	Highest of above		
Geographic risk		15		0	Low			
Customer type risk	Customer Type		Individual	0	Low	Actual Score	Consider for the customer	Pick the actual value

Risk factor	Attribute	Weight	Values	Highest Score	Highest Value	Score Method	Logic	Value selection
Customer type risk	Customer Sub Type					Actual Score	Consider for the customer	Pick the actual value
				0	Low	Highest of above		
Customer type risk		25		0	Low			
Occupation risk	Occupation Type		Salari ed	0	Low	Actual Score	Consider for the customer	Pick the actual value
Occupation risk	Nature of Business					Highest of All	Consider for the customer	Pick all the values
				0	Low	Highest of above		
Occupation risk		30		0				
Financial Exposure Risk	Income		1-5 Lac	1	Low	Actual Score	Consider for the customer	Pick the actual value
	Networth		10000 00	1	Low	Actual Score	Consider for the customer	Pick the actual value
Financial Exposure Risk		30		0.3				
Total		100		0.3	So derived risk = Low from risk master			
PEP Risk	PEP		PEP	Auto High	Actual Value	Actual Score	If customer category is Non-Ind then consider for all the related parties	
PEP Classification	PEP Classification		--	Auto High	Highest of all	Highest of All	If customer category is Non-Ind then consider	

Risk factor	Attribute	Weight	Values	Highest Score	Highest Value	Score Method	Logic	Value selection
							for all the related parties	
Special Category	AML Reg Special Category		--	Auto High	Highest of all	Pick all those where end date is not present		
Reputation Risk	Reputational classification		--	Auto High	Highest of all	Highest of All	Consider for the customer	
Adverse Media	Adverse Media classification		--	Auto High	Highest of all	Highest of All	Consider for the customer	
Tags	Customer Tags		--	Auto High	Highest of all	Highest of All	Consider for the customer	
Logic	1. See if the Highest value column has "Auto High" then set Derived Risk = High and stop else go to point 2							
	2. Set derived risk = Risk based on risk master							
Risk Master								
Upto 1.49	Low							
1.5 to 2.49	Medium							
2.5 and above	High							

Sr No	Attribute	TrackWizz Code	TrackWizz Value	Risk value	Risk score
1	Country	SE	Sweden	Low	1
2	Country	NO	Norway	Low	1
3	Country	SJ	Svalbard and Mayen	Low	1
4	Country	DK	Denmark	Low	1
5	Country	FO	Faroe islands	Low	1
6	Country	GL	Greenland	Low	1
7	Country	NZ	New Zealand	Low	1
8	Country	TK	Tokelau	Low	1
9	Country	AX	Aland Islands	Low	1
10	Country	FI	Finland	Low	1
11	Country	MT	Malta	Low	1
12	Country	IS	Iceland	Low	1
13	Country	SK	Slovenia	Low	1
14	Country	EE	Estonia	Low	1
15	Country	LT	Lithuania	Low	1
16	Country	AD	Andorra	Low	1
17	Country	PM	Saint Pierre and Miquelon	Low	1
18	Country	SM	San Marino	Low	1
19	Country	HR	Croatia	Low	1
20	Country	AT	Austria	Low	1
21	Country	MP	North Mariana Islands	Low	1
22	Country	US	United States	Low	1
23	Country	AS	American Samoa	Low	1
24	Country	DE	Germany	Low	1
25	Country	BT	Bhutan	Low	1
26	Country	FR	France	Low	1

Sr No	Attribute	TrackWizz Code	TrackWizz Value	Risk value	Risk score
27	Country	GF	French Guiana	Low	1
28	Country	PF	French Polynesia	Low	1
29	Country	GP	Guadeloupe	Low	1
30	Country	MQ	Martinique	Low	1
31	Country	YT	Mayotte	Low	1
32	Country	NC	New Caledonia	Low	1
33	Country	RE	Réunion	Low	1
34	Country	BL	Saint Barthélemy	Low	1
35	Country	MF	Saint Martin (French part)	Low	1
36	Country	WF	Wallis and Futuna	Low	1
37	Country	MS	Montserrat	Low	1
38	Country	NA	Namibia	Low	1
39	Country	AI	Anguilla	Low	1
40	Country	MW	Malawi	Low	1
41	Country	TO	Tonga	Low	1
42	Country	FJ	Fiji	Low	1
43	Country	SB	Solomon Islands	Low	1
44	Country	BN	Brunei Darussalam	Low	1
45	Country	AU	Australia	Low	1
46	Country	CX	Christmas Island	Low	1
47	Country	CC	Cocos (Keeling) Islands	Low	1
48	Country	NF	Norfolk Island	Low	1
49	Country	CZ	Czech Republic	Low	1
50	Country	RW	Rwanda	Low	1
51	Country	VA	Vatican City State (Holy See)	Low	1
52	Country	GG	Guernsey	Low	1

Sr No	Attribute	TrackWizz Code	TrackWizz Value	Risk value	Risk score
53	Country	SG	Singapore	Low	1
54	Country	LV	Latvia	Low	1
55	Country	LS	Lesotho	Low	1
56	Country	BM	Bermuda	Low	1
57	Country	IE	Ireland	Low	1
58	Country	CL	Chile	Low	1
59	Country	BE	Belgium	Low	1
60	Country	PL	Poland	Low	1
61	Country	KR	South Korea	Low	1
62	Country	CA	Canada	Low	1
63	Country	MK	Macedonia	Low	1
64	Country	JE	Jersey	Low	1
65	Country	OM	Oman	Low	1
66	Country	ES	Spain	Low	1
67	Country	LI	Liechtenstein	Low	1
68	Country	IO	British Indian Ocean Territory	Low	1
69	Country	FK	Falkland Islands (Malvinas)	Low	1
70	Country	PN	Pitcairn	Low	1
71	Country	SH	Saint Helena, Ascension and Tristan	Low	1
72	Country	GB	United Kingdom	Low	1
73	Country	QA	Qatar	Low	1
74	Country	HU	Hungary	Low	1
75	Country	SK	Slovakia	Low	1
76	Country	BF	Burkina Faso	Low	1
77	Country	MN	Mongolia	Low	1
78	Country	LU	Luxembourg	Low	1

Sr No	Attribute	TrackWizz Code	TrackWizz Value	Risk value	Risk score
79	Country	UG	Uganda	Low	1
80	Country	SZ	Swaziland	Low	1
81	Country	ZM	Zambia	Low	1
82	Country	IM	Isle Of Man	Low	1
83	Country	FM	Micronesia	Low	1
84	Country	GR	Greece	Low	1
85	Country	MG	Madagascar	Low	1
86	Country	BG	Bulgaria	Low	1
87	Country	RO	Romania	Low	1
88	Country	IT	Italy	Low	1
89	Country	NE	Niger	Low	1
90	Country	NP	Nepal	Low	1
91	Country	TG	Togo	Low	1
92	Country	MR	Mauritania	Low	1
93	Country	GA	Gabon	Low	1
94	Country	BQ	Bonaire, Sint Eustatius and Saba	Low	1
95	Country	NL	Netherlands	Low	1
96	Country	NU	Niue	Low	1
97	Country	GE	Georgia	Low	1
98	Country	TW	Taiwan	Low	1
99	Country	PG	Papua New Guinea	Low	1
100	Country	JO	Jordan	Low	1
101	Country	KW	Kuwait	Low	1
102	Country	MU	Mauritius	Low	1
103	Country	CM	Cameroon	Low	1
104	Country	VI	United States Virgin Islands	Low	1

Sr No	Attribute	TrackWizz Code	TrackWizz Value	Risk value	Risk score
105	Country	PT	Portugal	Low	1
106	Country	CG	Congo (Brazzaville)	Low	1
107	Country	GD	Grenada	Low	1
108	Country	ID	Indonesia	Low	1
109	Country	MC	Monaco	Low	1
110	Country	CK	Cook Islands	Low	1
111	Country	BD	Bangladesh	Low	1
112	Country	MO	Macau	Low	1
113	Country	TD	Chad	Low	1
114	Country	GQ	Equatorial Guinea	Low	1
115	Country	CH	Switzerland	Low	1
116	Country	GI	Gibraltar	Low	1
117	Country	PR	Puerto Rico	Low	1
118	Country	TL	Timor-Leste	Low	1
119	Country	BH	Bahrain	Low	1
120	Country	TC	Turks & Caicos	Low	1
121	Country	ZA	South Africa	Low	1
122	Country	IL	Israel	Low	1
123	Country	GM	Gambia	Low	1
124	Country	CI	Cote D'Ivoire	Low	1
125	Country	CY	Cyprus	Low	1
126	Country	PW	Palau	Low	1
127	Country	TV	Tuvalu	Low	1
128	Country	NR	Nauru	Low	1
129	Country	MH	Marshall Islands	Low	1
130	Country	SA	Saudi Arabia	Low	1

Sr No	Attribute	TrackWizz Code	TrackWizz Value	Risk value	Risk score
131	Country	UY	Uruguay	Low	1
132	Country	HK	Hong Kong	Low	1
133	Country	AR	Argentina	Low	1
134	Country	KI	Kiribati	Low	1
135	Country	GU	Guam	Low	1
136	Country	GY	Guyana	Low	1
137	Country	SR	Suriname	Low	1
138	Country	KZ	Kazakhstan	Low	1
139	Country	IN	India	Low	0
140	Country	PE	Peru	Low	1
141	Country	MY	Malaysia	Low	1
142	Country	JM	Jamaica	Low	1
143	Country	SN	Senegal	Low	1
144	Country	SL	Sierra Leone	Low	1
145	Country	SC	Seychelles	Low	1
146	Country	DJ	Djibouti	Low	1
147	Country	CR	Costa Rica	Low	1
148	Country	KY	Cayman Islands	Low	1
149	Country	AO	Angola	Low	1
150	Country	JP	Japan	Low	1
151	Country	HN	Honduras	Low	1
152	Country	SX	St Maarten	Low	1
153	Country	DO	Dominican Republic	Low	1
154	Country	ST	Sao Tome & Prin.	Low	1
155	Country	AW	Aruba	Low	1
156	Country	TR	Turkey	Low	1

Sr No	Attribute	TrackWizz Code	TrackWizz Value	Risk value	Risk score
157	Country	AL	Albania	Low	1
158	Country	SV	El Salvador	Low	1
159	Country	VG	British Virgin Islands	Low	1
160	Country	DZ	Algeria	Low	1
161	Country	KG	Kyrgyzstan	Low	1
162	Country	TJ	Tajikistan	Low	1
163	Country	ER	Eritrea	Low	1
164	Country	VC	St Vincent & Gren	Low	1
165	Country	KE	Kenya	Low	1
166	Country	TH	Thailand	Low	1
167	Country	KN	St Kitts & Nevis	Low	1
168	Country	BB	Barbados	Low	1
169	Country	VU	Vanuatu	Low	1
170	Country	LC	St Lucia	Low	1
171	Country	MX	Mexico	Low	1
172	Country	XK	Kosovo	Low	1
173	Country	UZ	Uzbekistan	Low	1
174	Country	BJ	Benin	Low	1
175	Country	AJ	Antigua and Barbuda	Low	1
176	Country	CO	Colombia	Low	1
177	Country	AE	United Arab Emirates	Low	1
178	Country	TZ	Tanzania	Low	1
179	Country	CW	Curacao	Low	1
180	Country	LK	Sri Lanka	Low	1
181	Country	TM	Turkmenistan	Low	1
182	Country	PY	Paraguay	Low	1

Sr No	Attribute	TrackWizz Code	TrackWizz Value	Risk value	Risk score
183	Country	ET	Ethiopia	Low	1
184	Country	MD	Moldova	Low	1
185	Country	ME	Montenegro	Low	1
186	Country	GQ	Guinea	Low	1
187	Country	MZ	Mozambique	Low	1
188	Country	MA	Morocco	Low	1
189	Country	EH	Western Sahara	Low	1
190	Country	WS	Samoa	Low	1
191	Country	BW	Botswana	Low	1
192	Country	VN	Vietnam	Low	1
193	Country	GT	Guatemala	Low	1
194	Country	KM	Comoros	Low	1
195	Country	CU	Cuba	Low	1
196	Country	CN	China	Low	1
197	Country	CV	Cape Verde	Low	1
198	Country	BO	Bolivia	Low	1
199	Country	BY	Belarus	Low	1
200	Country	AM	Armenia	Low	1
201	Country	DM	Dominica	Low	1
202	Country	BZ	Belize	Low	1
203	Country	MV	Maldives	Low	1
204	Country	LA	Lao People's Democratic Republic	Low	1
205	Country	PH	Philippines	Low	1
206	Country	EC	Ecuador	Low	1
207	Country	UA	Ukraine	Low	1
210	Country	LR	Liberia	Low	1

Sr No	Attribute	TrackWizz Code	TrackWizz Value	Risk value	Risk score
211	Country	AZ	Azerbaijan	Low	1
212	Country	ML	Mali	Low	1
213	Country	PA	Panama	Low	1
214	Country	CF	Central African Rep	Low	1
215	Country	NG	Nigeria	Low	1
216	Country	ZW	Zimbabwe	Low	1
217	Country	BR	Brazil	Low	1
218	Country	BI	Burundi	Low	1
219	Country	RU	Russian Federation	Low	1
220	Country	BA	Bosnia-Herzegovina	Low	1
221	Country	NI	Nicaragua	Low	1
222	Country	EG	Egypt	Low	1
223	Country	SD	Sudan	Low	1
224	Country	HT	Haiti	Low	1
225	Country	MM	Myanmar	Low	1
226	Country	GH	Ghana	Low	1
227	Country	CD	Congo, the Democratic Republic	Low	1
228	Country	TN	Tunisia	Low	1
229	Country	BS	Bahamas	Low	1
230	Country	KH	Cambodia	Low	1
231	Country	TT	Trinidad & Tobago	Low	1
232	Country	VE	Venezuela	Low	1
233	Country	LY	Libya	Low	1
234	Country	SS	South Sudan	Low	1
235	Country	IQ	Iraq	Low	1
236	Country	GW	Guinea Bissau	Low	1

Sr No	Attribute	TrackWizz Code	TrackWizz Value	Risk value	Risk score
237	Country	PK	Pakistan	Low	1
238	Country	LB	Lebanon	Low	1
239	Country	RS	Serbia	Low	1
240	Country	SO	Somalia	Low	1
241	Country	SY	Syria	Low	1
242	Country	YE	Yemen	Low	1
243	Country	AF	Afghanistan	Autohigh	1000
244	Country	KP	North Korea	Autohigh	1000
245	Country	IR	Iran, Islamic Republic of	Autohigh	1000
247	Country	YY	Not Categorized	Autohigh	1000
248	Country	ZZ	Others	Autohigh	1000
1	Customer type	10	Bank	Low	0
2	Customer type	64	Fund	Low	0
3	Customer type	9	Trust	High	10
4	Customer type	1	Individual	Low	0
5	Customer type	2	HUF	Low	1
6	Customer type	C1	Sole Proprietorship		1
7	Customer type	3	Financial Institution	Low	2
8	Customer type	17	Partnership Firm	Low	3
9	Customer type	6	Corporate Body	Low	4
10	Customer type	11	LLP	Medium	5
11	Customer type	26	Society	Medium	6
12	Customer type	12	AOP	High	8
13	Customer type	5	NRI	High	8
14	Customer type	15	Others	High	10
15	Customer type	16	NGO	High	10

Sr No	Attribute	TrackWizz Code	TrackWizz Value	Risk value	Risk score
1	Customer subtype	23	FPI Ind Category 1	Low	1
2	Customer subtype	24	FPI Ind Category 2	Medium	5
3	Customer subtype	25	FPI Ind Category 3	High	8
4	Customer subtype	26	FPI Non Ind Category 1	Low	1
5	Customer subtype	27	FPI Non Ind Category 2	Medium	5
6	Customer subtype	28	FPI Non Ind Category 3	High	8
7	Customer subtype	8	Corporate Body-Government	Low	2
8	Customer subtype	22	NRI-HUF	High	8
1	Occupation	2	Service	Low	1
2	Occupation	5	Retired	Medium	6
3	Occupation	4	Agriculture	High	8
4	Occupation	3	Professional	Medium	5
5	Occupation	6	Housewife	Medium	7
6	Occupation	7	Student	Medium	7
7	Occupation	1	Business	Medium	6
8	Occupation	8	Others	High	10
9	Occupation	ND	Not Defined	High	10
10	Occupation	99	Unknown	High	10
1	Nature of Business	IIF1	Arms Dealer	High	10
2	Nature of Business	IIF2	Money Changer Exchange Houses	High	10
3	Nature of Business	IIF3	Gems/ Jewellery/ Precious metals/ Bullion dealers	High	10
4	Nature of Business	IIF4	Real Estate Agents	High	10
5	Nature of Business	IIF5	Construction	High	10

Sr No	Attribute	TrackWizz Code	TrackWizz Value	Risk value	Risk score
6	Nature of Business	IIF6	Offshore Corporation	High	10
7	Nature of Business	IIF7	Art/ antique dealers	High	10
8	Nature of Business	IIF8	Restaurant/ Bar/ Casino/ Night club	High	10
9	Nature of Business	IIF9	Lottery Business Import/ Export agents	High	10
10	Nature of Business	IIF10	Share & Stock broker	High	10
11	Nature of Business	IIF11	Transport Operators	High	10
12	Nature of Business	IIF12	Auto dealers	High	10
13	Nature of Business	IIF13	Scrap metal dealers	High	10
14	Nature of Business	IIF14	Fashion	High	10
15	Nature of Business	IIF15	Advertising	High	10
16	Nature of Business	IIF16	Architecture/ interior design	High	10
17	Nature of Business	IIF17	Import / Export	High	10
18	Nature of Business	IIF18	Gas Station	High	10
1	AMLRegSpecialCategory	TW01	NRI	Auto High	1000
2	AMLRegSpecialCategory	TW02	HNI	Auto High	1000
3	AMLRegSpecialCategory	TW05	Trust, Charity, NGO	Auto High	1000
4	AMLRegSpecialCategory	TW18	Close family shareholdings or Beneficial Ownership	Auto High	1000
5	AMLRegSpecialCategory	TW19	Politically Exposed person	Auto High	1000
6	AMLRegSpecialCategory	TW20	Company Offering foreign exchange offerings	Auto High	1000
7	AMLRegSpecialCategory	TW21	Client in high risk Country	Auto High	1000
8	AMLRegSpecialCategory	TW22	Non Face to face client	Auto High	1000
9	AMLRegSpecialCategory	TW23	Client with dubious public reputation	Auto High	1000
1	PEP	PEP	PEP	Auto High	1000

Sr No	Attribute	TrackWizz Code	TrackWizz Value	Risk value	Risk score
2	PEP	NotPEP	NotPEP	Null	Null
3	PEP	RelatedPEP	RelatedPEP	Auto High	1000
1	PEPClassification	CORPEP1	Domestic PEP	Auto High	1000
2	PEPClassification	CORPEP2	Foreign PEP	Auto High	1000
3	PEPClassification	CORPEP3	UBO / AP is domestic PEP	Auto High	1000
4	PEPClassification	CORPEP4	UBO / AP is foreign PEP	Auto High	1000
1	Reputation Classification	TW01	Law Enforcement	Auto High	1000
2	Reputation Classification	TW02	Regulatory Enforcement	Auto High	1000
3	Reputation Classification	TW03	High risk private lists	Auto High	1000
4	Reputation Classification	TW04	Other bodies	Auto High	1000
1	AdverseMediaClassification	1	Corruption	Auto High	1000
2	AdverseMediaClassification	2	Financial crime	Auto High	1000
3	AdverseMediaClassification	3	Organised crime	Auto High	1000
4	AdverseMediaClassification	4	Trafficking	Auto High	1000
5	AdverseMediaClassification	5	Terrorism	Auto High	1000
6	AdverseMediaClassification	6	Terrorist Financing	Auto High	1000
7	AdverseMediaClassification	7	Tax crime	Auto High	1000
8	AdverseMediaClassification	8	War crimes	Auto High	1000
9	AdverseMediaClassification	9	Negative News	Auto High	1000
10	AdverseMediaClassification	10	Media Classified	Auto High	1000
11	AdverseMediaClassification	11	Information received from LEA	Auto High	1000
12	AdverseMediaClassification	12	News Article	Auto High	1000

Sr No	Attribute	TrackWizz Code	TrackWizz Value	Risk value	Risk score
1	Tags	STR	STR	AutoHigh	1000
1	Income	1	Upto 1 lac	Low	1
2	Income	2	1 - 5 lacs	Low	1
3	Income	3	5 - 10 lacs	Low	1
4	Income	4	10 - 25 lacs	Low	1
5	Income	5	25 lacs - 1 Crore	Medium	8
6	Income	6	Above 1 Crore	High	10
		From Range	To Range		
1	Net-worth	0	999999	Low	1
2	Net-worth	1000000	5000000	Medium	8
3	Net-worth	5000001	9999999999	High	10