BN1 – Part A

KYC Norms leh Anti Money Laundering chungchanga Zawhna Zawh Tam

Inhmelhriattîrna

Sum tihchingpen (Money laundering) hi khawvel pumah buaina lian tak ni tawhin, terrorist networks leh criminal organizations thatho taka chhawmdawlna leh thawmchakna avangin ram bial hrang hrangte dinhmun nghet ti derthawngtu a ni. Money laundering, organized crime, drug trafficking leh terrorism te kara inzawmna awm hi khawvel pumpuiah financial institution te tan chhiatna thlen theitu a ni.

Money Laundering leh Financial Terrorism hi engnge a nih?

Money laundering awmzia chu dan loa sum hmuh, sum hailuhna diktak aṭanga lakluh anga lantirna a ni. Money laundering hi dan kalh thil sual chi hrang hrang heng drugs/ralthuam hralhna, firfiak leh dan lo a sum inhneh chhuhna thup bona atan khawvel pumpuiah hian launderers ten an hmang a ni.

Financial Terrorism awmzia chu firfiakna eng chi pawh emaw firfiakna thlawptu, ruahman emaw inhnamhnawihte sum leh pai hmanga ṭanpuina tihna a ni.Money launderer te chuan dan kalh hmanga an sum hailuhna bulpui thupna atan dan kalh fund chu legal channel katlangin an thawn a, chutih laiin sum leh pai hmanga firfiakna ṭanpuitute chuan an fund, a ṭobul dan phal emaw dan khap pawh ani thei, chu an sum hailuhna leh a tawp bera an hman dan thupna atan a ni, chu chu Financial Terrorism thlawpna atan a ni.

KYC hi engnge a nih?

KYC lampum chu “Know your Customer” tihna niin, hei hi Customer nihna hriat chianna atan hman a ni. Hetah hian hengte hi huamtel an ni, account neitu nihna diktak leh hlawkna neitu nihna diktak, sum hailuhna hnar, customer sumdawnna nihphung, customer sumdawnna nena inzawm account hnathawh dan awm phung, etc, hei hian bank te chu an chunga chhiatna thleng thei laka fimkhur turin a ṭanpui a ni.

KYC inkaihhruaina thil tum ber chu tum reng vang emaw tum lemloh vang pawha pawisa tih chingpenna atana diklo taka hman anihna tur aṭanga bank venhim a ni.

KYC Policy hi engnge a nih?

Ni 29/11/2004 a circular tihchhuah, RBI inkaihhruaina behchhan chuan, bank zawng zawngte chuan anmahni boarh ṭheuhte pawmpuina hmangin KYC Policy an siam vek tur a ni. KYC Policy hian a hnuaia element pawimawh tak tak pali te hi a huam.

1) Customer Acceptance Policy
2) Customer Identification Procedures
3) Monitoring of Transactions
4) Risk Management.

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Tunge Customer?

KYC policy hmanna atan chuan 'customer' chu hetiang hian sawifiah theih a ni:
Mimal emaw entity account nei leh/emaw bank nena sumdawnna kawnga inzawmna nei;

. Mi ama hminga enkawl enkawl (i.e. hlawkna neitu);
. Dan hnuaia phalna pek professional intermediaries ang chi heng, Stock Brokers, Chartered Accountants, Solicitors etc ten an kaihhruai transaction aṭanga hlawkna hmutu, leh
. Mimal emaw entity tupawh bank tana hmingṭhatna emaw chhiatna dang thlen theitu financial transaction nena inzawmna nei, wire transfer emaw single transaction anga demand sang tak nei draft pekchhuah angte hi.

Customer Acceptance Policy hi engnge a nih?
Customer Acceptance Policy tihna chu customer ten an hnena account an hawn theihna tura bank ten an zawm inkaihhruaina bulpui a ni. A tlangpuiin inkaihhruaina dan chuan hei hi a tuk, hming nei lo emaw hming lemin eng account mah hawn theih ani lo emaw, customer nihna leh midang tu pawh dan kalh thil sual titawh emaw entity khap nihna a inan chuan account hawn theih ani lo. Chutiang chiahin bank in an nihna / emaw bank policy mila document neih ngai a finfiah theihloh chuan account tur ani lo.

Customer Identification Procedure hi engnge a nih?
Customer identification tih awmzia chu document, data leh information rintlak leh zalen tak hmanga customer hriat chian leh a nihna finfiah tihna a ni. Bank-te chuan dan leh hrai awm tawhte thil phut ang ngeiin midang hnena chhiatna thleng thei tur ngaihtuah ran chungin dan zam zawm a nih thu thuneitute hnenah an hriattir tur a ni.

Customer hnen aṭanga finfiah tur feature leh document lak tur te chu engte nge ni?
Feature finfiah tur leh document lak ngai te chu customer te a zirin a danglam thei. Chungte chu a hnuaiah hian tarlan an ni:

FEATURES	DOCUMENTS
1.0 Mimal Account atan 1.1Legal hming leh hming dang engpawh	(i) Passport (ii) PAN Card (iii) Voter‟s Identity Card (iv) Driving License (v) Identity Card (Bank lungawina khawp tur) (vi) Bank tilungawi thei khawp customer nihna leh chenna hmun finfiahna recognized public authority emaw sawrkar hnathawk ten an pekchhuah lehkha.
1.2 Permanent address diktak	(i) Telephone bill (thla 3 aia upa lo) (ii) Bank account statement /Pass Book (iii) Recognized public authority tupawh hnen aṭanga siam lehkha (iv) Electricity bill (thla 3 aia upa lo) (v) Ration Card (vi) Employer hnen aṭanga siam lehkha Card (Bank lungawina khawp tur)

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Features	Documents *
2.0 Company te Accounts 2.1 Company Hming 2.2 Sumdawnna hmunpui ber 2.3 Company hnena lehkha thawnna tur address 2.4 T e l e p h o n e / F a x number	(i) Certificate of incorporation and Memorandum & Articles of Association. (ii) Account hawng tura Board of Directors te thutiam leh account enkawl thei tura thuneihna neite tihchianna (iii) Ama aiawha sumdawnna sum chelek tura attorney in a managers, officers emaw hnathawk hnena thuneihna a pekna(iv) PAN allotment letter copy(v)Bank lungawina tur entity awmna finfiahna leh address finfiahna official taka hman theih document eng pawh.(vi) Sumdawnna thawhṭanna Certificate
3.0 Partnership firm te Accounts 3.1 Legal hming 3.2 Address 3.3 Partner zawng zawng te hming leh address 3.4 Firm leh partner te telephone number	(i) Registration certificate, register anih chuan.(ii) Partnership thuthlung(iii) Ama aiawha sumdawnna sum chelek tura attorney in a partner emaw hnathawk hnena thuneihna a pekna(iv) Partner leh Power of Attorney neitute leh an address awmna official-a hman theih document eng pawh (v) Firm a awm ngei tih finfiahna leh firm address awmna finfiahna.
4.0 Trust & foundation te Accounts 4.1 Trustees, settlers, hlawkna hmutu leh hming ziaktute hming 4.2 A dintu, manager te / Director te leh hlawkna hmutute hming leh address. 4.3 T e l e p h o n e / F a x Numbers	(i) Certificate of registration, register anih chuan. (ii) Ama aiawha sumdawnna sum chelek tura attorney in thuneihna a pekna(iii) Trustee, settler, beneficiary leh Power of Attorney neitute, founder/manager / director leh an address neitute hriat theihna tur official-a hman theih document eng pawh. (iv) Foundation/association managing body te thutiam(v) Bank lungawina tur entity awmna finfiahna leh address finfiahna official taka hman theih document eng pawh.

* Hei hi list kimchang a ni lo va, entirna list chauh a ni tih hre reng ang che. A chipchiar zawka hriat duh chuan personal banker hnenah zawhfiah theih a ni.

Engtikah nge KYC dil a nih?

KYC hi a hnuaia mite tan kalpui a ni ang a, mahse hengte hi huam ani lo:

- Account thar hawnin.(dah luh/ puk)
- Account hawn ṭan tirh laia current KYC standards mila document thehluh loh a, ahnu a account hawn
- Locker facility nei zawng zawngte tan heng document te hi bank-a hmuh theih lohna hmunah locker facility hawn.
- Bank-in account a kalpui dan azirin customer awm tawhte hnen aṭanga thu belhchian dawl zawk lak a ngai nia a hriat hunah.
- RBI aṭanga thupek dawn milin periodic interval neih hnuah.
- Hming ziaktu, mandate neitu, hlawkna dawngtu, etc.ah inthlak danglamna a awm chuan.

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