

# gwb j Úwis cĀZĭva ve fM

evsj vĕ k e'vsK

cĀvb Kvhĭ q, XvKv|

I tqemvBU : [www.bangladeshbank.org.bd](http://www.bangladeshbank.org.bd)

G Gg Gj mvKĭvi bĀt t 24

Zwi L t 19 dvĕp , 1416  
03 gvP, 2010

e'e'vcbv cwi Pvj K/cĀvb vbeĭx KgRZv<sup>©</sup>  
evsj vĕ ĩk KgPZ mKj Zdmj x e'vsK I Aw\_R cĀZĭvb

## **gwbj Úwis cĀZĭva AvBb, 2009 Ges mšym veĭivax AvBb, 2009 Gi veavvej x cwi cvj ĩb Abĭni Yxq vĕĕ Rvej x|**

gwbj Úwis cĀZĭva AvBb, 2009 Ges mšym veĭivax AvBb, 2009 Gi veavvej x cwi cvj ĩb Zdmj x e'vsK I Aw\_R cĀZĭvbmĭni Rb' Abĭni bxq vbgewY vĕĕ kĕvmgĭ gwbj Úwis cĀZĭva AvBb, 2009 Gi 23 (1)(N) avivq Ges mšym veĭivax AvBb, 2009 Gi 15(1)(O) avivq cĀ Ē yĭgZv eĭj Rwi Kiv nĭj v|

### **1. gwbj Úwis Ges mšym A\_ĭqb cĀZĭva bmvZgvj v**

gwb j Úwis cĀZĭva ve fM Mi 4 Rj vB, 2006 Zwi ĩLi cĕĭi cĀZ Avcbvĕ i 'wĀ AvKPYcK<sup>©</sup>Rvbtv hvĕ'Q th, gwbj Úwis Ges mšym A\_ĭqb cĀZĭvĕ AvšRĀZK gvb' Ū, ĩ ĩk ve' gvb AvBb , veĭa-veavb I evsj vĕ k e'vsĕKi vĕĕ Rbvi mgĀtq cĀZĭU e'vsK I Aw\_R cĀZĭvĕi vĕR'^ cvj vm g'vbgvj vKĕe hv Zvĕ'i teW<sup>©</sup> Ae Wĭĭi±im/mĕv<sup>©</sup> KvgU KZĕ Abĭgwi Z nĕ| e'vsK I Aw\_R cĀZĭvb mgq mgq Zv chĭj vPbv Kiĕe Ges evsj vĕ k e'vsK KZĕ Rwi KZ vĕĕ Rbv h\_vh\_fvĕe cĀZcvj b Kiv nĕ'Q vKbv Zv vĕvĀZ Kiĕe| Dĭj ĩ, veĭ qU mšym veĭivax AvBb, 2009 Gi 16(2) avivqI ewY ĩtĕtQ|

### **2. MĕnK cwi vPvZ**

gwbj Úwis I mšym A\_ĭqb cĀZĭvĕ Ges Aw\_R LvZĭK Gi SĕK gy<sup>3</sup> ivLvi Rb' MĕnĕKi cwi vPvZi mĕWK I cY<sup>2</sup> Z' msMĕ Kiv Ges Zv hvPvB Kiv Avek'K| MĕnĕK Rvbi (KYC-Know Your Customer) GB ঐক্রিয় MĕnK eĭ ĩZ vĕĕ<sup>3</sup> e'w<sup>3</sup> (eM<sup>3</sup>/cĀZĭvbĕK eĭvĕt

### **MĕnĕKi msĀv**

- Ø e'vsK ev Aw\_R cĀZĭvĕi mvĕ\_ ĩKvbiĕc vnmve msi yY Kĕi ev e'vsĕKs mĀÚmK<sup>2</sup> e'evmĕqK mĀÚK<sup>©</sup> ĩtĕtQ Ggb th ĩKvb e'w<sup>3</sup> ev cĀZĭvb;
- Ø cĕKZ mveĕfVmx ZZxq ĩKvb e'w<sup>3</sup> ev cĀZĭvb hvi cĕj vnmve cwi Pvj Z nĕ'Q (Beneficial Owner);
- Ø ve' gvb AvBbx Kvvĕgvi Avĭ Zvq Ū÷ I tckv'vi ga'ZvKvix ( thgb, AvBbRex/cĀZĭvb, PvU<sup>©</sup> GKvDĭ'vU BZ'w' ) KZĕ cwi Pvj Z vnmĕi Ū÷, ga'ZvKvix ev ĩb ĩb ĩbi cĕKZ mveĕfVmx;
- Ø ĩKvb e'w<sup>3</sup> ev cĀZĭvb KZĕ GKK ĩb ĩb msNĭUZ AvĕK gĕj' i WgvŪ WĀDU, ĩc AWĕ, ĩUvj MĕnĕK ŪYdvi Bmĭ ev cĀZĭvĕi mĕvg Ges Ab'vb' SĕK mĕo KiĕZ cvĕi Ggb Aw\_R ĩb ĩb ĩbi ĩyĕĭ msĕk e'w<sup>3</sup> ev cĀZĭvb| Gĕyĕĭ msĕk e'w<sup>3</sup> ev cĀZĭvĕi vĕvĕK ĩb ĩb Gi Zj bvq ĩKvb ĩb ĩb A'vĕvĕK cĀZqgvb nĭj Zv ŪAvĕK gĕj' i Ū eĭj veĕewPZ nĕ|

3. e'vsK ev Aw\_R cĀZĭvb hvĕZ MĕnĕKi B'QvKZ ev Avb'QvKZ Kvhĕj vĕci gva'tg gwbj Úwis ev mšym A\_ĭqbi SĕKi mĕj\_xb bv nq Zv vĕvĀZ KiĕZ vĕewY veĕfĕvĕĕq Customer Due Diligence mĀÚb<sup>©</sup> Kivi Rb' এই সার্কুলারের ১নং ক্রমিকে বর্ণিত gwbj Úwis cĀZĭva cvj vm g'vbgvj mĕv' Ū vĕĕ Rbv vKĕe-

- Ø MĕnĕKi mvĕ\_ mĀÚK<sup>©</sup>vcĕbi mgq
- Ø ve' gvb MĕnĕKi mvĕ\_ Aw\_R ĩb ĩb msNĭvĕi mgq
- Ø vnmveĕvix bq Ggb MĕnĕKi Abĭvĕ A\_ĕ'vĕšĭ mn Ab'vb' tmev cĀvĕi ĩyĕĭ Ges
- Ø hLb mĕ' n Kivi hĕ\_ó Kvb vKĕe th BĕZvĕĕMĕnĕKi cwi vPvZi mĕĕj th Z' vĭj msMĕ Kiv nĕtĕtQ Zv chĕB bq ev mĕWK bq|

- 3.1 MönþKi cwi vPvZ Ges cÖZÖvþbi mvt\_ mæúK<sup>©</sup>-vctþbi AšþbñZ Dñi k<sup>©</sup> mæúK<sup>©</sup>lvbÖZ nI qvi Rb<sup>©</sup> cÖZ<sup>©</sup>K cÖZÖvþ Zvt<sup>©</sup> i mšrö mvtctý chñß cwi gvb Z<sup>©</sup> msMñ Ki ñe |  
e<sup>©</sup>vL<sup>©</sup>vt ÖcÖZÖvþbi mšrö mvtctý ejtZ ve<sup>©</sup> gvb vbt<sup>©</sup> Rbvi Avtj vtK MönþKi SñK vetePbvq vbtq cÖqvRbvq Due Diligence MñY Kiv ntqtQ gtg<sup>©</sup>h<sup>©</sup>\_vh\_ KZñtýi mšw ARñK ešvte |
- 3.2 hw<sup>©</sup> MönþKi ctý Ab<sup>©</sup> tkvb e<sup>©</sup>w<sup>©</sup>3 wmwve cwi Pvj bv Kti tmjýñ D<sup>©</sup> e<sup>©</sup>w<sup>©</sup>3 h<sup>©</sup>\_vh\_fvte ýgZv cÖß vKbv Zv vlvÖZ ntq Zvi cwi vPvZi mñVK I cY<sup>©</sup>% Z<sup>©</sup> msMñ Ki ñZ ñe |
- 3.3 Uñv<sup>©</sup> I tckv<sup>©</sup> vi g<sup>©</sup> ZvKvix ( thgb, AvBbRxe/cÖZÖvþ, PvUñ<sup>©</sup>GKvD<sup>©</sup>U<sup>©</sup>vU BZ<sup>©</sup>w<sup>©</sup>) KZñ cwi Pvj Z wmwvei týtñ Zvt<sup>©</sup> i AvBbMZ Ae<sup>©</sup>-vb chñj vPbvceñ h<sup>©</sup>\_v<sup>©</sup> vbi fcy Ki ñZ ñe |
- 3.4 thme t<sup>©</sup>k/AAj<sup>©</sup> gvb j Övvi s cÖZñivtai AvšRñZK gvb ciY Kti vb (thgb dvBb<sup>©</sup>w<sup>©</sup>Yqvj GKkb Uv<sup>©</sup>vdvfmP Öbb-tKvAcvñiUs KñUR GÜ tUvi Uvi RÖ Zvñj Kvfyß t<sup>©</sup>k/AAj<sup>©</sup>) tmme t<sup>©</sup>ki tkvb e<sup>©</sup>w<sup>©</sup>3 i (AvBbMZ cÖZvbva, Avñ<sup>©</sup> cÖZÖvþmn th tkvb cÖZÖvþ) mvt\_ e<sup>©</sup>emwqK mæúK<sup>©</sup>-vcb I eRvq ivLv Ges tj bt<sup>©</sup> b mæúv<sup>©</sup> ñbi týtñ Avñ<sup>©</sup> mZKñ<sup>©</sup> (EDD-Enhanced Due Diligence) Aeñ ñb Ki ñZ ñe |
- 3.5 wmwvei cÖZ mjevavfVñ (Beneficial Owner) kv<sup>©</sup>3 KiYceñ cÖZÖvþbi mšrö mvtctý vbfPñhvM<sup>©</sup> mñ ntZ msMñX Zñ<sup>©</sup> i vñvñtZ Zvi cwi vPvZi vlvÖZ Ki ñZ ñe |
  - hw<sup>©</sup> tkvb MñK Ab<sup>©</sup> tkvb e<sup>©</sup>w<sup>©</sup>3 i ctý vR vbtg wmwve cwi Pvj bv Kti, tm týtñ MñK Övvi D<sup>©</sup> e<sup>©</sup>w<sup>©</sup>3 i cwi vPvZi mñVK I cY<sup>©</sup>% Z<sup>©</sup> msMñ I msiýY Ki ñZ ñe |
  - MönþKi Controler ev Owner tk kv<sup>©</sup>3 Ki ñZ ñe |
  - tkvævñxi týtñ vbsýYKvix tkqvi tñv<sup>©</sup> vi Ges 20% ev Gi AvñK GKK tkqvi tñv<sup>©</sup> vi ñK wmwvei cÖZ mjevavfVñ vetePbvq Zvi/Zvt<sup>©</sup> i cwi vPvZi mñVK I cY<sup>©</sup>% Z<sup>©</sup> msMñ I msiýY Ki ñZ ñe |

#### 4. Politically Exposed Persons (PEPs)

25 tmñPñ, 2007 Zvi ñL RvixKZ G.Gg.Gj. mvKñvi bs 14 G evY<sup>©</sup> Politically Exposed Persons (PEPs) mæúK<sup>©</sup> vbt<sup>©</sup> Rbvñgn vbgew<sup>©</sup> vbt<sup>©</sup> Rbv Öviv cÖZ<sup>©</sup>-ñcZ ñet

Politically Exposed Persons (PEPs) Gi wmwve tLv<sup>©</sup> v Ges/A<sup>©</sup>-ev cwi Pvj bvi týtñ AvñKZi mZKñ<sup>©</sup> (Enhanced Due Diligence) Aeñ ñb Ki ñZ ñe | Avtj vP<sup>©</sup> vbt<sup>©</sup> Rbvq *"Individuals who are or have been entrusted with prominent public functions in a foreign country, for example Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials"* ñK PEPs wmwvei vetePbv Ki ñZ ñe | D<sup>©</sup> e<sup>©</sup>w<sup>©</sup>3 MñYi cwi evñi m<sup>©</sup> m<sup>©</sup> I vñKURb hvñ<sup>©</sup> i mvt\_ e<sup>©</sup>emwqK mæúK<sup>©</sup>-vcb Ki ñj e<sup>©</sup>vñKi mñvg SñKi mæúv<sup>©</sup> b ntZ cvñi Zvt<sup>©</sup> i týtñ I G mæúK<sup>©</sup> vbt<sup>©</sup> kv<sup>©</sup> cwi cvj bvq ñe |

PEPs Gi wmwve tLv<sup>©</sup> v I cwi Pvj bvi týtñ AvñKZi mZKñ<sup>©</sup> (EDD) Aeñ ñbi vñgtñ vbtgñ vbt<sup>©</sup> Rbvñgn AvñiY Ki ñZ ñe t

- K) PEPs Gi wmwve tLv<sup>©</sup> v ও পরিচালনা সংক্রান্ত ঝুঁকি সনাক্তকরণের জন্য একটি ঝুঁকি e<sup>©</sup>-vcbv c<sup>©</sup>xvZi cÖZñ Ki ñZ ñe;
- L) Zvt<sup>©</sup> i mvt\_ e<sup>©</sup>emwqK mæúK<sup>©</sup>-vctþbi cñß cÖZÖvþbi D<sup>©</sup>xZb Dchñ KZñtýi Abtgv<sup>©</sup> b MñY Ki ñZ ñe;
- M) Zvt<sup>©</sup> i wmwvei tj bt<sup>©</sup> bKZ A<sup>©</sup>-ev mæúv<sup>©</sup> i Drm Rvñvi Rb<sup>©</sup> ht<sup>©</sup>-vchñ e<sup>©</sup>-v MñY Ki ñZ ñe;
- N) Zvt<sup>©</sup> i wmwvei tj bt<sup>©</sup> b vbgñgZfvte gñvU<sup>©</sup> Ki ñZ ñe; Ges
- O) Guidelines for Foreign Exchange Transactions G Dñj ñLZ Avñevmñ<sup>©</sup> i wmwve tLv<sup>©</sup> v I cwi Pvj bv সংক্রান্ত যাবতীয় বিধিবিধান যথারীতি পরিপালন করতে হবে ।

e<sup>©</sup>emwqK mæúK<sup>©</sup>-vctþbi cieZñ<sup>©</sup>Z MñK PEPs wmwvei cwi MñY ntj A<sup>©</sup>-ev wmwvei cÖZ mjevavfVñ ñKD PEPs ntj D<sup>©</sup> wmwvei týtñ Dctiv<sup>©</sup>3 vbt<sup>©</sup> Rbvñgn cñhvR<sup>©</sup> ñe |

#### 5. KñimctñU e<sup>©</sup>vñKs (Correspondent Banking)

gvt jt cñ mvKñvi bs 7 Zvi L 14 AvñMó, 2005 Ges G Gg Gj mvKñvi bs 19 Zvi L 14 AvñMó, 2008 Gi 3(K) bññ Abñ<sup>©</sup>Qt<sup>©</sup> evY<sup>©</sup> KñimctñU e<sup>©</sup>vñKs (Correspondent Banking) mæúK<sup>©</sup> vbt<sup>©</sup> Rbvñgn vbgew<sup>©</sup> vbt<sup>©</sup> Rbv Öviv cÖZ<sup>©</sup>-ñcZ ñet

5.1 GB mvKjv̄t̄i D̄t̄i k̄ c̄iYK̄t̄i K̄timct̄ŪU ēv̄s̄iK̄s ej̄t̄Z GK ēv̄sK̄ (K̄timct̄ŪU) KZ̄R̄ Ab̄ ēv̄sK̄t̄K̄ (রেসপন্ডেন্ট) ক্রেডিট, W̄t̄c̄w̄RU, K̄v̄j K̄kb, W̄K̄w̄i s, t̄c̄t̄ḡU ev Ab̄j̄f̄c̄ Ab̄ t̄K̄vb̄ t̄mev̄ w̄el̄t̄q̄ ev̄sj̄v̄t̄ k̄ ēv̄sK̄ KZ̄R̄ Ab̄t̄ḡw̄ Z̄ t̄mev̄ c̄ŵ̄vb̄t̄K̄ ēS̄v̄t̄bv̄ n̄te |

5.2 ēv̄s̄iK̄s ēēv̄ h̄v̄t̄Z̄ ḡw̄b̄ j̄ Ū̄w̄i s̄ Gī D̄t̄i k̄ ēēüZ̄ n̄t̄Z̄ b̄v̄ c̄v̄t̄i t̄m̄ R̄b̄ K̄timct̄ŪU ēv̄s̄iK̄s m̄āúK̄v̄cb̄ Ges̄ Aēv̄n̄Z̄ īv̄L̄vī t̄ȳt̄ī w̄b̄t̄ḡī w̄b̄t̄ R̄b̄v̄m̄ḡn̄ c̄w̄ī c̄v̄j̄ b̄x̄q̄ n̄te t̄

Ø K̄timct̄ŪU ēv̄s̄iK̄s t̄mev̄ c̄ŵ̄vb̄t̄i c̄t̄ēc̄w̄īw̄k̄ó-1 t̄ḡv̄Z̄v̄t̄eK̄ Z̄w̄ m̄s̄M̄h̄cēR̄ t̄imct̄ŪU ēv̄s̄t̄K̄i ēēm̄vī c̄K̄w̄Z̄ m̄āúK̄v̄cb̄w̄öZ̄ n̄t̄q̄ DāȲZ̄b̄ ēēv̄cb̄vī Ab̄t̄ḡv̄ b̄ M̄h̄Ȳ K̄īt̄Z̄ n̄te |

Ø t̄imct̄ŪU ēv̄s̄K̄īU m̄s̄īk̄ó KZ̄R̄ K̄v̄h̄R̄ī f̄v̄t̄ē Z̄v̄īK̄ K̄iv̄ n̄q̄ ḡt̄ḡm̄š̄t̄ó m̄v̄t̄c̄t̄ȳB̄ t̄Kej̄ ḡv̄ī t̄K̄vb̄ w̄el̄t̄ k̄x̄ ēv̄s̄t̄K̄ī m̄v̄t̄\_ K̄timct̄ŪU m̄āúK̄v̄cb̄ K̄iv̄ h̄v̄t̄ē ev̄ ēR̄v̄q̄ īv̄L̄vī h̄v̄t̄ē |

Ø t̄K̄vb̄ Shell Bank Gī m̄v̄t̄\_ K̄timct̄ŪU ēv̄s̄iK̄s m̄āúK̄v̄cb̄ K̄iv̄ h̄v̄t̄ē b̄v̄ ev̄ ēR̄v̄q̄ īv̄L̄vī h̄v̄t̄ē b̄v̄ |

[Shell Bank ej̄t̄Z̄ H̄mē ēv̄s̄K̄t̄K̄ ēS̄v̄t̄ē h̄v̄t̄ ī t̄h̄t̄ t̄k̄ B̄b̄K̄t̄c̄t̄īt̄UW̄ t̄m̄t̄ t̄k̄ t̄K̄in̄ শাখা বা কার্যক্রম t̄b̄B̄ Ges̄ t̄K̄vb̄ w̄b̄q̄w̄š̄Z̄ Āw̄ī R̄ M̄āc̄ (regulated financial group) Gī Āv̄l̄ Z̄v̄f̄,³ b̄q̄]

Ø t̄hmē t̄imct̄ŪU ēv̄s̄K̄ Shell Bank Gī m̄v̄t̄\_ K̄timct̄ŪU ēv̄s̄iK̄s m̄āúK̄v̄cb̄ K̄t̄ī ev̄ w̄m̄vē m̄s̄īȳȳ K̄t̄ī ev̄ t̄mev̄ c̄ŵ̄vb̄ K̄t̄ī Z̄v̄t̄ ī m̄v̄t̄\_ t̄K̄vb̄ K̄timct̄ŪU ēv̄s̄iK̄s m̄āúR̄ v̄cb̄ K̄iv̄ h̄v̄t̄ē b̄v̄ ev̄ ēR̄v̄q̄ īv̄L̄vī h̄v̄t̄ē b̄v̄ |

Ø t̄hmē t̄k̄/AĀj̄ ḡw̄b̄ j̄ Ū̄w̄i s̄ c̄ŵ̄Z̄t̄iv̄t̄aī Āv̄š̄R̄w̄Z̄K̄ ḡv̄b̄ c̄īȲ K̄t̄īw̄b̄ (t̄h̄ḡb̄ d̄v̄B̄b̄w̄Ȳq̄j̄ GK̄kb̄ Ūv̄t̄d̄v̄t̄m̄P̄ Ū̄bb̄-t̄K̄iv̄Āc̄v̄t̄īw̄s̄ K̄w̄w̄UR̄ ḠŪ t̄Ūwī Ūwī R̄ŵ̄ Z̄w̄j̄ K̄v̄f̄³ t̄k̄/AĀj̄) t̄m̄mē t̄t̄k̄ī ēv̄s̄t̄K̄ī m̄v̄t̄\_ K̄timct̄ŪU ēv̄s̄iK̄s m̄āúK̄ēR̄v̄q̄ īv̄L̄vī ēv̄c̄v̄t̄ī w̄el̄t̄k̄l̄ m̄Z̄K̄Z̄v̄ Aēj̄ m̄b̄ K̄īt̄Z̄ n̄te Ges̄ Ḡ m̄K̄j̄ t̄ȳt̄ī EDD Gī c̄ŵ̄q̄v̄R̄b̄ n̄te | Ḡmē ēv̄s̄t̄K̄ī Beneficial Ownership Ges̄ ḡw̄b̄ j̄ Ū̄w̄i s̄ c̄ŵ̄Z̄t̄iv̄t̄ā Z̄v̄t̄ ī b̄w̄īZ̄ Ī c̄x̄w̄Z̄ m̄āúK̄ēv̄w̄ī Z̄ Z̄w̄ m̄s̄M̄h̄ K̄īt̄Z̄ n̄te |

Ø t̄hmē t̄imct̄ŪU ēv̄s̄K̄ Z̄v̄t̄ ī M̄h̄n̄K̄t̄ īকে ব্যবসা সংক্রান্ত লেনদেন সরাসরি করেমct̄ŪU GK̄v̄D̄U Gī ḡv̄āt̄ḡ m̄āúb̄ēK̄ivī m̄t̄h̄v̄M̄ c̄ŵ̄vb̄ K̄t̄ī v̄t̄K̄ (A\_Ŵ Payable-through accounts) Z̄v̄t̄ ī ēv̄c̄v̄t̄ī EDD Aēj̄ m̄b̄ K̄īt̄Z̄ n̄te |

Ø Ḡ m̄v̄K̄j̄v̄t̄ī ēw̄ȲZ̄ w̄b̄t̄ R̄v̄ej̄x̄ w̄ēv̄ḡv̄b̄ mē K̄timct̄ŪU ēv̄s̄iK̄s m̄āúK̄P̄ t̄ȳt̄īĪ c̄ŵ̄h̄v̄R̄ n̄te Ges̄ Ḡ w̄b̄t̄ R̄b̄vī Āv̄t̄j̄v̄t̄K̄ w̄ēv̄ḡv̄b̄ K̄timct̄ŪU ēv̄s̄iK̄s m̄āúK̄f̄īḡn̄ c̄b̄t̄ḡj̄v̄q̄b̄ K̄īt̄Z̄ n̄te |

**6. w̄el̄t̄ k̄ Aēw̄Z̄ k̄v̄L̄v̄ Ī m̄vēw̄īw̄q̄v̄ix̄ c̄ŵ̄Z̄ŵ̄b̄**

GḠḡḠj̄ m̄v̄K̄j̄vī b̄s̄ 19 Z̄w̄īL̄ 14 Āv̄M̄ó, 2008 Gī 2(N) b̄āt̄ Ab̄t̄w̄Q̄t̄ ēw̄ȲZ̄ w̄el̄t̄ k̄ Aēw̄Z̄ k̄v̄L̄v̄ Ī m̄vēw̄īw̄q̄v̄ix̄ c̄ŵ̄Z̄ŵ̄b̄ m̄āúw̄īK̄Z̄ w̄b̄t̄ R̄b̄v̄m̄ḡn̄ w̄b̄ḡēw̄ȲZ̄ w̄b̄t̄ R̄b̄v̄ ŵ̄v̄īv̄ c̄ŵ̄Z̄w̄ic̄Z̄ n̄te t̄

6.1 ḡw̄b̄ j̄ Ū̄w̄i s̄ c̄ŵ̄Z̄t̄iv̄ā Āv̄B̄b̄, 2009 Ges̄ m̄š̄ym̄ w̄el̄t̄iv̄ax̄ Āv̄B̄b̄, 2009 Gī Āv̄l̄ Z̄v̄q̄ w̄īt̄c̄v̄Ūc̄ŵ̄vb̄K̄v̄ix̄ m̄s̄v̄ (c̄ŵ̄h̄v̄R̄ t̄ȳt̄ī) Z̄v̄t̄ ī w̄el̄t̄ k̄ Aēw̄Z̄ k̄v̄L̄v̄ Ges̄ m̄vēw̄īw̄q̄v̄ix̄ c̄ŵ̄Z̄ŵ̄b̄ī t̄ȳt̄īĪ ḡw̄b̄ j̄ Ū̄w̄i s̄ c̄ŵ̄Z̄t̄iv̄ā Āv̄B̄b̄, 2009 Ges̄ m̄š̄ym̄ w̄el̄t̄iv̄ax̄ Āv̄B̄b̄, 2009 Gī Āv̄l̄ Z̄v̄q̄ ēw̄ȲZ̄ w̄b̄t̄ R̄b̄v̄ h̄\_vh\_ f̄v̄t̄ē c̄w̄ī c̄v̄j̄ b̄ w̄b̄w̄öZ̄ K̄īt̄Z̄ n̄te |

6.2 w̄el̄t̄ k̄ Aēw̄Z̄ k̄v̄L̄v̄ ev̄ m̄vēw̄īw̄q̄v̄ix̄ c̄ŵ̄Z̄ŵ̄b̄ t̄K̄vb̄ K̄v̄īt̄b̄ h̄w̄ ḡw̄b̄j̄ Ū̄w̄i s̄ c̄ŵ̄Z̄t̄iv̄ā Āv̄B̄b̄, 2009 Ges̄ m̄š̄ym̄ w̄el̄t̄iv̄ax̄ Āv̄B̄b̄, 2009 Gī Āv̄l̄ Z̄v̄q̄ ēw̄ȲZ̄ w̄b̄t̄ R̄b̄v̄ h̄\_vh\_ f̄v̄t̄ē c̄v̄j̄ t̄b̄ ēv̄n̄q̄ Z̄t̄ē Z̄v̄ Āb̄w̄īZ̄w̄ej̄ t̄ā^ K̄v̄īb̄ D̄t̄j̄ l̄cēR̄ ḡw̄b̄ j̄ Ū̄w̄i s̄ c̄ŵ̄Z̄t̄iv̄ā w̄ēf̄v̄M̄t̄K̄ Aēw̄Z̄ K̄īt̄Z̄ n̄te |

**7. w̄b̄t̄q̄w̄ī Ī c̄ŵ̄k̄ȳȲ**

**7.1 w̄b̄t̄q̄w̄ī**

ḡw̄b̄লভারিং ও সম্ভ্রাসে অর্থায়ন প্রতিরোধ কার্যক্রমের অন্যতম উদ্দেশ্য হলো ব্যাংক Ī Āw̄ī R̄ c̄ŵ̄Z̄ŵ̄b̄ h̄v̄t̄Z̄ Ḡ āīt̄Yī S̄ȳK̄ n̄t̄Z̄ ḡj̄³ v̄t̄K̄ Z̄v̄ w̄b̄w̄öZ̄ K̄iv̄ | t̄m̄ j̄ t̄ȳ, ēv̄s̄K̄ Ī Āw̄ī R̄ c̄ŵ̄Z̄ŵ̄b̄m̄ḡāt̄K̄ তাদের বিভিন্ন নিয়োগ প্রক্রিয়ায় যথাযথ যাচাই প্রক্রিয়া (Screening Mechanism) Āb̄j̄nīȲ K̄īt̄Z̄ n̄te h̄v̄t̄Z̄ t̄K̄vb̄ t̄t̄ī K̄ḡR̄Z̄Ŵ̄ ḡv̄āt̄ḡ ēv̄s̄K̄ ev̄ Āw̄ī R̄ c̄ŵ̄Z̄ŵ̄b̄ ḡw̄b̄ j̄ Ū̄w̄i s̄ Ī m̄š̄ȳt̄m̄ Ā\_Ŵ̄q̄b̄ w̄el̄q̄K̄ S̄w̄K̄ī m̄āš̄L̄x̄b̄ b̄v̄ n̄q̄ |

**7.2 K̄ḡR̄Z̄Ŵ̄ ī R̄b̄ c̄ŵ̄k̄ȳȲ**

ḡw̄b̄j̄ Ū̄w̄i s̄ Ī m̄š̄ȳt̄m̄ Ā\_Ŵ̄q̄b̄ c̄ŵ̄Z̄t̄iv̄t̄ā h̄\_vh\_ c̄w̄ī c̄v̄j̄ b̄ w̄b̄w̄öZ̄ K̄ivī j̄ t̄ȳ c̄ŵ̄Z̄w̄ī ēv̄s̄K̄ Ī Āw̄ī R̄ c̄ŵ̄Z̄ŵ̄b̄ Z̄v̄t̄ ī K̄ḡR̄Z̄Ŵ̄ ī K̄v̄t̄R̄ī m̄v̄t̄\_ m̄āú,³ ḡw̄b̄j̄ Ū̄w̄i s̄ Ī m̄š̄ȳt̄m̄ Ā\_Ŵ̄q̄b̄ S̄w̄K̄ w̄ēt̄ēP̄b̄v̄q̄ D̄ch̄j̄³ c̄ŵ̄k̄ȳȲ v̄t̄bī ēēv̄ K̄itē | %ā ev̄ Ā%āf̄v̄t̄ē Āw̄ī R̄Z̄ Ā\_Ŵ̄ev̄ m̄āúw̄īĒ w̄el̄t̄ k̄ c̄v̄P̄vī t̄īv̄t̄ā t̄ēt̄w̄k̄K̄ t̄j̄ b̄t̄ t̄bī m̄v̄t̄\_ R̄w̄īZ̄ K̄ḡR̄Z̄Ŵ̄ ī ḡw̄b̄

j Úwis I mšytm A\_ŕqb cŕZtva nelqK cŕkytYi cvkvcvk ewYR" wFwEK gwib j Úwis nel tq cŕkyY cŕvtbi I e"e"v Kiŕe |

**7.3 Mŕnkŕ i Rb" ŕkyY I cŕkyY**

e"vsK I Awl\_Ŕ cŕZŕvb Zvt" i Mŕnkŕ i wmw tLjvi diŕgi mvt\_ mshyŔ Mŕnk cwi wPZ (KYC) I tjt bŕ tbi AbygZ gvŕvmn wewfbw nel tq Mŕnkŕi wewfbw cŕkŕe thšwŔK Reve cŕvbm n gwib j Úwis I mšytm A\_ŕqb nel tq mŕPZb KiŕZ mgq mgq wj dtj U weZiY Ges cŕZiU kvLvi `k"gvb "vtb tcv÷vi "vcŕbi e"e"v Kiŕe |

GB mvKŔvtii wbt" Rbv cwi cvj b wbuŕZ Kivi Ges nel qwU mskŕŕ mKŕj i AeMwZŕ Avbvi Rb" Avcbvt" iŕK Abŕiva Kiv hvŕ"Q Ges BZ" emŕi cŕB "ŕKvi Kiŕeb |

Avcbvt" i wckŕŕŕ |

msthrRbx t 02 ( Ŕ Ŕ) cvZv |

(ŕ" ecŕw" ŕ" ebv\_)  
Dc-gnw"e"vcK  
tdvb : 7125765

cŕZwŕj w c bs- GGgGj wW-2/2010-

Zwi L : Dvj wLZ

AeMwZ I cŕqvRbxq e"e"v Mŕnkŕi Rb" cŕZwŕj w c tŕŕY Kiv ntj v t-

1. mKj wewMxq cŕvb, evsj vt" k e"vsK, cŕvb Kvhŕŕ q, XvKv |
2. gnw"e"vcK, evsj vt" k e"vsK, gwZwSj ,  
XvKv/PŕEMŕg/i vRkvnX/Lj bv/e\_ ov/wmŕj U/m` i NvU,XvKv/ewi kvj /i scj |
3. wbeŕŕx cwi Pvj K, MfbŔ gŕnv" ŕqi mwPevj q, evsj vt" k e"vsK, cŕvb Kvhŕŕ q, XvKv |
4. MfbŔ gŕnv" ŕqi e"wŔMZ KgŔZŔ, evsj vt" k e"vsK, cŕvb Kvhŕŕ q, XvKv |
5. tWcyU MfbŔ gŕnv" qMŕYi mvt\_ mshyŔ Dc-cwi Pvj K/mnKvi x cwi Pvj K, evsj vt" k e"vsK, cŕvb Kvhŕŕ q, XvKv |
6. A\_ŕbwZK Dcŕ" ŕv/wbeŕŕx cwi Pvj K gŕnv" qMŕYi e"wŔMZ mnKvi x, evsj vt" k e"vsK, cŕvb Kvhŕŕ q, XvKv |
7. gnw"cw Pvj K, evsj vt" k BbuŕwJDU Ae e"vsK g"vtbRŕgU, wgi cŕj , XvKv |
8. gnw"mŕPe, w BbuŕwJDU Ae e"vsK mŕ"evsj vt" k, weGmAvi Gm Feb, 10g Zj v, 12, KvI ivb evRvi , tZRMwI , XvKv |
9. tPqvi g"vb, evsj vt" k Gŕmwmtqkb Ae e"vsK m, 42, Kvgvj AvZvZKŕGwŕwD, ebvbx, XvKv |
10. tPqvi g"vb, Gŕmwmtqkb Ae e"vsK mŕ"evsj vt" k, B÷vbŕKgwŕkŕj Kgŕcŕ , 73, KvKi vBj , XvKv |
11. e"e"vcbv cwi Pvj K/cŕvb wbeŕŕx KgŔZvŕmKj Zdwŕj x e"vsK |
12. e"e"vcbv cwi Pvj K/cŕvb wbeŕŕx KgŔZvŕmKj Awl\_Ŕ cŕZŕvb |

(Kvgvj tnvŕmb)  
Dc-cwi Pvj K  
tdvb : 7126101-14/2482

**ANTI-MONEY LAUNDERING & TERRORIST FINANCING  
QUESTIONNAIRE FOR CORRESPONDENT RELATIONSHIP**

**A. BASIC INFORMATION**

1. Name of the Institution: \_\_\_\_\_
2. Registered Address: \_\_\_\_\_
3. Website Address: \_\_\_\_\_
4. Principal Business Activities: \_\_\_\_\_
5. Regulatory Authority: \_\_\_\_\_
6. Operational Status:
  - Does your Bank maintain a physical presence in the licensing country?  Yes  No

**B. OWNERSHIP / MANAGEMENT**

1. Is your institution listed in any stock exchange?  Yes  No  
If so, which stock exchange?  
\_\_\_\_\_
2. If "No" to Q7, please provide a list of the major shareholders holding more than 10% shares in your institution.  
\_\_\_\_\_  
\_\_\_\_\_

**C. ANTI-MONEY LAUNDERING AND TERRORIST FINANCING CONTROLS**

Additional information to be incorporated at the end of the questionnaire if your answer is "no" to any of the following questions

**I. General AML&CFT Policies, Practices and Procedures:**

1. Does your institution have policies and procedures approved by your institution's board or senior management to prevent money laundering and combating terrorist financing?  Yes  No
2. Does your institution have a legal and regulatory compliance program that includes a designated officer that is responsible for coordinating and overseeing the AML/CFT framework?  Yes  No
3. Has your institution developed written policies documenting the processes to prevent, detect and report suspicious transactions?  Yes  No
4. Does your institution have a policy prohibiting accounts/relationships with shell banks? (*A shell bank is defined as a bank incorporated in a jurisdiction in which it has no physical presence and which is unaffiliated with a regulated financial group.*)  Yes  No
5. Does your institution permit the opening of anonymous or numbered accounts by customers?  Yes  No
6. Does your institution have policies to reasonably ensure that they will not conduct transactions with or on behalf of shell banks through any of its accounts or products?  Yes  No
7. Does your institution have policies covering relationships with Politically Exposed Persons (PEP's), their family and close associates?  Yes  No
8. Does your institution have policies and procedures that require keeping all the records related to customer identification and their transactions?  
If "Yes", for how long? \_\_\_\_\_

**II. Risk Assessment**

1. Does your institution have a risk-based assessment of its customer base and their transactions?  Yes  No
2. Does your institution determine the appropriate level of enhanced due diligence necessary for those categories of customers and transactions for those that have reason(s) to pose a heightened risk of illicit activities at or through the FI?  Yes  No

**III. Know Your Customer, Due Diligence and Enhanced Due Diligence**

1. Has your institution implemented processes for the identification of Beneficial Ownership (those customers on whose behalf it maintains or operates accounts or conducts transactions)?  Yes  No
2. Does your institution have a requirement to collect information regarding its customers' business activities?  Yes  No
3. Does your institution have a process to review and, where appropriate, update customer information relating to high risk client information?  Yes  No

4. Does your institution have procedures to establish a record for each new customer noting their respective identification documents and 'Know Your Customer' information?  Yes  No
5. Does your institution complete a risk-based assessment to understand the normal and expected transactions of its customers?  Yes  No

**IV. Reportable Transactions for Prevention and Detection of ML/TF**

1. Does your institution have policies or practices for the identification and reporting of transactions that are required to be reported to the authorities?  Yes  No
2. Where cash transaction reporting is mandatory, does your institution have procedures to identify transactions structured to avoid such obligations?  Yes  No
3. Does your institution screen customers and transactions against lists of persons, entities or countries issued by government/competent authorities?  Yes  No
4. Does your institution have policies to reasonably ensure that it only operates with correspondent banks that possess licenses to operate in their countries of origin?  Yes  No

**IV. Transaction Monitoring**

Does your institution have a monitoring program for unusual and potentially suspicious activity that covers funds transfers and monetary instruments such as travelers checks, money orders, etc?  Yes  No

**V. AML Training**

1. Does your institution provide AML& CFT training to relevant employees of your organisation?  Yes  No
2. Does your institution communicate new AML related laws or changes to existing AML related policies or practices to relevant employees?  Yes  No
3. Does your institution provide AML training to relevant third parties if they are employed to carry out some of the functions of your organisation?  Yes  No

**Space for additional information:**

*(Please indicate which question the information is referring to.)*

.....

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.....

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**D. GENERAL**

Does the responses provided in this Declaration applies to the following entities:  Yes  No

- Head Office and all domestic branches
- Overseas branches
- Domestic subsidiaries
- Overseas subsidiaries

If the response to any of the above is "No", please provide a list of the branches and /or subsidiaries that are excluded, including the name of the institution, location and contact details.

I, the undersigned, confirm to the best of my knowledge that the information provided in this questionnaire is current, accurate and representative of the anti-money laundering and anti-terrorist financing policies and procedures that are established in my institution.

I also confirm that I am authorized to complete this questionnaire on behalf of my institution.

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_\_

Contact No: \_\_\_\_\_

Email: \_\_\_\_\_