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Know Your Customer Policy

EMPOWERING TRUST: NAVIGATING FINANCIAL SECURITY
THROUGH ROBUST CUSTOMER UNDERSTANDING



**PATTAMBI INVESTMENTS
& LOANS (P) LTD**

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1. Introduction

At Pattambi Investments and Loans Pvt Ltd, we are committed to maintaining the highest standards of KYC compliance as required by the Reserve Bank of India (RBI) and relevant NBFC regulations. This KYC policy outlines our procedures for verifying the identity of our customers and ensuring that we know our customers effectively.

2. Purpose of KYC

The primary objective of KYC is to prevent and identify any illicit activities, including money laundering and fraud, by verifying the identity of our clients. Our KYC policy aims to:

- Ensure customer identification and verification.
- Assess the risk of money laundering and terrorist financing.
- Promote transparency in financial transactions.
- Comply with all applicable laws and regulations.

3. KYC Requirements

As part of our KYC process, customers must provide the following documentation:

- **Proof of Identity:** Any one of the following:
 - Aadhaar card
 - Passport
 - Voter ID
 - Driving License
- **Proof of Address:** Any one of the following:
 - Utility bill (not older than three months)
 - Bank statement
 - Rental agreement
 - Any government document with the customer's address
- **Photograph:** A recent passport-sized photograph.

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- **Additional Documentation:** For corporate customers, the following documents must be provided:
 - Certificate of incorporation
 - Memorandum and Articles of Association
 - List of directors and their identification proof
 - Resolution from the board of directors authorizing the opening of an account

4. Customer Due Diligence (CDD)

- **Risk Assessment:** We will assess the risk associated with each customer based on their profile and the nature of their transactions.
- **Ongoing Monitoring:** We will conduct regular reviews of customer transactions to ensure consistency with our knowledge of the customer and their risk profile.

5. Enhanced Due Diligence (EDD)

In cases where a customer is identified as high-risk, we will undertake enhanced due diligence measures, including:

- Obtaining additional identification documents.
- Verifying the source of funds.
- Conducting enhanced transaction monitoring.

6. Record Keeping

We will maintain records of KYC documentation and transactions for a minimum period of five years, as mandated by RBI guidelines. This information will be readily available for inspection by regulatory authorities.

7. Training and Awareness

We are committed to training our employees on KYC policies and procedures to ensure compliance with all applicable laws and regulations. Regular updates and training sessions will be conducted to keep the staff informed about the latest regulatory changes.

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8. Compliance and Reporting

We will ensure adherence to all applicable RBI regulations and NBFC rules. Any suspicious activity identified during the KYC process will be reported to the appropriate authorities as per regulatory requirements.

9. Review of KYC Policy

This KYC policy will be reviewed and updated periodically to reflect changes in regulatory requirements and business practices.

Contact Us

For any queries related to our KYC policy, please contact us at:

Email: info@pil.org.in