

Bank of India Japan Centre recognizes Anti Money Laundering (AML) and Combating the Financing of Terrorism (CFT) as one of the most important management issues and committed to comply the applicable KYC/AML/CFT laws everywhere we do business. This commitment includes zero tolerance for known acts of money laundering and terrorist financing.

The Bank's Global KYC/AML/CFT Policy and Centre specific KYC/AML/CFT Policy, which is made available to all employees, prohibits:

- ✓ Knowingly facilitating or participating in any financial crimes activity or any activity that facilitates financial crimes (e.g., money laundering and financing of criminal activities);
- ✓ Ignoring information or circumstances that may be indicative of financial crimes;
- ✓ Informing any person known to be involved or suspected of being involved in illegal or suspicious activity;
- ✓ On-boarding a prohibited customer type, without appropriate exception or exemption.

Consistent with the Bank's Global KYC/AML/CFT Policy, Bank of India has established a Centre specific KYC/AML/CFT Policy and compliance program, including the following control processes:

- ✓ Designated persons responsible for the implementation and monitoring of the program, including the management and dedicated compliance officer;
- ✓ KYC/AML/CFT risk assessments covering the Bank's customers, products and services, and geographies and related controls;
- ✓ KYC processes that require identification and appropriate verification of customer identities (including identification of ultimate beneficial owners), customer screening, customer due diligence, enhanced due diligence, customer acceptance/rejection, and customer reviews;
- ✓ Investigation processes to identify and report suspicious activity in compliance with the local regulatory guidelines;
- ✓ AML/CFT information-sharing and record keeping processes; and
- ✓ Annual all-employee training on applicable KYC/AML/CFT risks and controls (e.g., policy and procedure requirements).

THANK YOU
