



EC No. 236/DoS-36/2020

07 September 2020

Ref. No. NB. DoS. HO. Pol. /2014/ENSURE /J-177 / 2020-21

The Chairman, All RRBs
The Managing Director, All State Cooperative Banks
The Managing Director/Chief Executive Officer, All Central Cooperative Banks

Dear Sir/Madam

Know Your Customer (KYC) Directions, 2016-Revision of returns in ENSURE Portal

Please refer to our circular No. NB. DoS. HO. Pol./1462/J-1/2017-18 dated 12 July 2017 wherein banks were advised to submit a set of two returns, viz., “KYC Statistics” and “KYC Directions- Status of Compliance” through ENSURE portal. These returns were being uploaded on a quarterly basis within 15th day from the end of every quarter.

2. As you are already aware, India is a member of Financial Action Task Force (FATF) which is a global body framing the Anti-Money Laundering/ Counter Financing of Terrorism related standards. These standards also guide the KYC/AML/CFT framework in India. India is scheduled to undergo Mutual Evaluation (ME) Exercise by FATF the ensuing year. NABARD is a member of the Joint Working Group and is required to report on compliance on KYC/AML/CFT related matters.

3. Towards this end, it has been decided to modify the existing KYC/AML/CFT returns. Banks are now required to upload five returns focusing on the steps taken by banks with regard to Anti-Money Laundering and Counter Financing of Terrorism in addition to implementation of KYC related guidelines/instructions.

4. The list of five returns are as under:

- i. KYC-I: KYC Directions - Status of Compliance – existing return has been modified.
- ii. KYC II: AML/CFT – new return
- iii. KYC III: Legal and AADHAAR Status – new return

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

पर्यवेक्षण विभाग

प्लॉट नं. सी-24, 'जी' ब्लॉक, बांद्रा - कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. • टेलि.: +91 22 6812 0039 • फैक्स : +91 22 2653 0103 • ई-मेल : dos@nabard.org

Department of Supervision

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051. • Tel.: +91 22 6812 0039 • Fax : +91 22 2653 0103 • E-mail : dos@nabard.org



- iv. KYC IV: KYC Statistics (*live since 30 June 2017; frequency: quarterly*)
- v. KYC V: Training on KYC/AML/CFT (*live since 31 March 2020, frequency: yearly*)

The frequency of submission is furnished in the Annexure.

- 5. In light of the above, we advise you to ensure submission of all the prescribed returns on an ongoing basis as detailed in the Annexure.
- 6. Please acknowledge receipt of this circular to our Regional Office concerned.

Yours faithfully

(K.S. Raghupathi)
Chief General Manager

Encl: Annexure

Annexure

Sl. No.	Return Name	Return Description	Periodicity	Due date for submission
1	KYC-I	KYC Directions- Status of Compliance	'Daily' for 31 March 2019 and 31 March 2020	30 September 2020
			Quarterly w.e.f. 30 June 2020	30 September 2020 for June 2020 quarter and thereafter within 15 days from the end of quarter
2	KYC-II	AML/CFT	Half-Yearly w.e.f. 31 March 2020	30 September for 31 March 2020 and thereafter within 15 days from the end of Half Year
3	KYC-III	Legal and AADHAAR Status	Half Yearly w.e.f. 31 March 2020	30 September for 31 March 2020 and thereafter within 15 days from the end of Half Year
4	KYC-IV	KYC Statistics	Quarterly since 30 June 2017. No changes.	Within 15 days from the end of quarter
5	KYC-V	Training on KYC/AML/CFT	Yearly since 31 March 2020 No changes.	Within 15 days from the end of Year

