

CIRCULAR

Circular no.: PFRDA/2023/25/REG-POP/05

Date: 07<sup>th</sup> August, 2023

To

All Point of Presence (POPs) and NPS Trust

**Subject: Guidelines on Know Your Customer / Anti-Money Laundering /Combating the Financing of Terrorism (KYC/AML/CFT)**

1. Reference is invited to the *Guidelines on Know Your Customer / Anti-Money Laundering /Combating the Financing of Terrorism (KYC/AML/CFT)* vide circular no. PFRDA/2023/05/REG-POP/02 dated 23.01.2023.

2. A new clause no. 8.2.2.3 has been inserted after clause no. 8.2.2.2, as below:

8.2.2.3 Where Reporting Entity (RE) forms a suspicion of money laundering or terrorist financing, and it reasonably believes that performing the Client Due Diligence (CDD) process will tip-off the customer, it shall not pursue the CDD process, and instead file a Suspicious Transaction Report (STR) with FIU-IND.



(Ashish Kumar Bharati)  
General Manager