

**STANDARD QUESTIONNAIRE / DECLARATION BY AXIS BANK ON
AML/CFT/KYC COMPLIANCE**

NAME OF THE BANK:		AXIS BANK LTD.	
HEAD OFFICE ADDRESS:		Axis House, Bombay Dyeing Mills Compound, Pandurang Budhkar Marg, Worli, Mumbai – 400 025.	
MAIN BUSINESS ACTIVITIES :		Retail and Corporate Banking	
WEBSITE ADDRESS:		www.axisbank.com	
NAME OF REGULATORY AUTHORITY :		The Reserve Bank of India (RBI)	
LICENSE NO & EXPIRY DATE:		Current License issued on 02/08/2007 upon change of name from 'UTI Bank Ltd' to' AXIS Bank Ltd'. License Number: MUM: 76. No expiry date.	
REPORTING AUTHORITY:		Financial Intelligence Unit-India (FIU-IND)	
NAME OF THE ACT ENACTED BY THE COUNTRY TO COMBAT MONEY LAUNDERING & TERRORIST FINANCING:		The Prevention of Money Laundering Act (PMLA), 2002	
OWNERSHIP/ MANAGEMENT		a) Is your bank/ institution publicly owned?	Yes
		b) Please provide a list of the executive and non-executive directors of the main Board of Directors.	Link appended below *
		c) Please provide the names of major shareholders(i.e. shareholders holding more than 20 % of the shares in the institution)	Link appended below **
S N	AML Measures	Declaration	Our further comments.
1	AML POLICY	Our bank has in place policies and procedures to combat Money Laundering and Terrorist Financing as per guidelines issued by international and domestic regulatory authorities and law designed therein to combat money laundering. The same has been approved by our Board /Senior management.	-
2	KNOW YOUR CUSTOMER	a) Our bank has implemented systems for identification of our customers, including Know Your Customer (KYC) documentation, customer information, information about business activities, normal and expected level of transactions and any other relevant information. b) Our bank updates the customer profile on a regular basis c) Our bank shall be able to provide the relevant customer identification information and transaction log, immediately on request by the Regulator.	-
3	RECORD MAINTENANCE	Our bank has in place appropriate record retention procedures pursuant to applicable law.	-
4	SCREENING AGAINST NEGATIVE LISTS	Our bank screens our customer account database and international telegraphic transfers/ Wire Transfer against negative list for terrorist names as per regulatory guidelines.	-
5	RISK ASSESSMENT	Our bank has a risk focused assessment of its customer base and customer transactions and conducts the appropriate level of enhanced due diligence necessary for such categories of customers and transactions that pose a heightened risk of illicit activities.	-
6	POLITICALLY EXPOSED PERSONS	Our bank has policies stipulating enhanced due diligence while undertaking relationships with and transactions pertaining to Politically Exposed Persons (PEPs).	-
7	MONITORING, IDENTIFICATION AND REPORTING OF SUSPICIOUS TRANSACTIONS.	Our bank has in place, systems and procedures for monitoring, detection and reporting of suspicious transactions to the relevant authorities/ national and criminal intelligence agencies / external authority. Our bank has formulated procedure in respect of ongoing monitoring of transactions conducted through our Correspondents.	-
8	FUND TRANSFERS	Our bank is engaged in sale of monetary instruments or funds transfer service for "walk-in" customers (Individuals who do not have accounts with our bank) upto the prescribed amount limits. For such customers we ensure that identification documents are obtained.	-

9	SHELL BANKS (A bank which is incorporated in a country where it has no physical presence and is unaffiliated to any regulatory group)	Our bank conducts business at a physical address in which it is authorized to engage in banking and /or financial activities. Our bank does not conduct any form of business with "Shell" banks .Our correspondent foreign financial institutions do not permit their accounts to be used by "Shell" banks.	–
10	CORRESPONDENT BANKS	a) Our bank gathers sufficient information about the Correspondent Bank's business, its AML policies and procedures, whether it possesses license to operate in its country of origin. Our bank exercises caution while continuing relationships with respondent banks in countries with poor KYC standards or NCCT countries. b) All our relationships are approved by our senior management. c) Our bank does not allow opening of anonymous or numbered accounts by customers nor does it allow direct use of our Correspondent Bank's accounts by third parties to transact business on their behalf? (i.e. payable-through accounts or nested accounts). d) Our bank is required to provide the USA Patriot Act Certification. A copy shall be provided upon request.	–
11	TRAINING	a) Our bank provides employee training on Prevention of Money Laundering and Terrorist Financing and also communicates new AML laws or changes in AML policies to relevant employees. It also retains records of training sessions including attendance records and relevant training material used. b) Our bank employs agents to carry out the functions of bank only where permitted by the regulator. c) Our bank provides AML training to relevant agents that includes identification and reporting of transactions that must be reported to relevant authorities, examples of different forms of money laundering involving bank's products and services and internal policies to prevent money laundering.	–
12	AUDIT	Our bank is subject to inspection by the government supervisors/regulatory/supervisory authority that licensed our bank to engage in banking and/or financial activities. Additionally, our bank has an internal audit function or an independent third party that assesses AML policies and practices on a regular basis.	–
13	OTHER INFORMATION	I)Our bank has not been subjected to any indictment, conviction or civil enforcement action related to money laundering and terrorist financing. II) Our bank requires that its AML policies and practices be applied to all its branches and subsidiaries both in the home country and in locations outside the home country. III) Our bank complies with FATF recommendations pertinent to prevention of money laundering and terrorist financing. (e.g. obtaining originator information). IV) Our bank has a Money Laundering Reporting Officer (MLRO) or equivalent responsible for coordinating/monitoring and overseeing compliance with anti-money laundering requirements on a day to day basis. Details of the MLRO are provided below.	–
14	FATCA	As per Regulatory requirement Bank has initiated measures/ developments to be in compliance with FATCA as per US-IRS requirement. Global Intermediary Identification Number (GIIN number): KFG0BR.99999.SL.356	–

Details of our MLRO/ Principal Officer are as under:

Name: Mr. Shailesh Verma (Senior Vice President, Head –FCMD and Principal Officer).

Email address & Contact Details: verma.shailesh@axisbank.com
+91-22- 7131 6559 (D), +91- (M) 98700 17799.

Postal address : Financial Crime Management (FCM) Unit,
6th Floor, Gigaplex Bldg. No.1,
Plot No. I.T.5, MIDC, Airoli Knowledge Park,
Airoli (West), Navi Mumbai – 400708.

I, the undersigned, confirm to the best of my knowledge that the information provided in this Declaration Form is current, accurate and representative of the anti-money laundering and anti-terrorist financing policies and procedures that are established in my bank. I also confirm that I am authorized to complete this Declaration Form on behalf of my bank and also provide documents relevant to AML/CFT/KYC Compliance as and when requested.

Name of Authorized Official: Mr Shailesh Verma **Designation:** Senior Vice President, Head-FCMU & MLRO

Email address: verma.shailesh@axisbank.com **Contact No.** +91-22-71316559 (LL), +91 (M) 9870017799.

Stamp & Date: 28th August 2017.

***List of Board of Directors** : <https://www.axisbank.com/about-us/corporate-profile>

****Shareholding Pattern** : <http://www.axisbank.com/investor-corner/share-holding-pattern.aspx>