

KYC & Anti-Money Laundering Policy

How we verify customer identity and guard against money laundering and the financing of terrorism.

Company: Maitry Finance Limited

CIN: U65993WB1988PLC045122

RBI Reg. No.: B-05.06619

Effective: 25 September 2026 · Version 1.0

Maitry Finance Limited is a Non-Banking Financial Company registered with the Reserve Bank of India (Registration No. B-05.06619; CIN U65993WB1988PLC045122), with its registered office at Room No. 1, Premises No. Village Faleya, PO Biswarambha, PS Purbasthali, District Purba Burdwan, West Bengal - 713513. This document summarises the Know Your Customer (KYC) and Anti-Money Laundering (AML) policy of Maitry Finance Limited (the "Company"), under which the Company verifies the identity of its customers and guards against its services being used for money laundering or the financing of terrorism.

Regulatory basis

- Prevention of Money Laundering Act, 2002 and the Prevention of Money-laundering (Maintenance of Records) Rules, 2005
- Reserve Bank of India Master Direction — Know Your Customer (KYC) Direction, 2016, as amended

1. Customer acceptance

- No account is opened or loan given in an anonymous or fictitious name.
- No account is opened where the Company cannot complete customer due diligence, whether because the customer does not co-operate or because the documents provided are not reliable.

- Customers are screened against the sanctions lists notified by the Government of India and the United Nations Security Council, and no relationship is established with a listed individual or entity.
- Customer acceptance does not result in denial of financial services to the general public, especially those who are financially or socially disadvantaged.

2. Customer identification

Customers are identified using their PAN (or Form 60, where applicable) and an officially valid document (OVD) as proof of identity and address. The following are accepted as OVDs:

- passport;
- driving licence;
- proof of possession of an Aadhaar number (submission of Aadhaar is voluntary);
- voter identity card issued by the Election Commission of India;
- job card issued under NREGA, signed by a State Government officer; and
- letter issued by the National Population Register containing name and address.

Where permitted, identity may be verified digitally, through Aadhaar-based e-KYC or offline verification with the customer's consent, DigiLocker, or video-based customer identification (V-CIP). KYC records are uploaded to the Central KYC Records Registry (CKYCR) as required.

3. Risk categorisation

Customers are categorised as low, medium or high risk based on their identity, occupation, source of funds, location and the nature of their transactions. Enhanced due diligence is applied to higher-risk customers.

4. Periodic updation

KYC information is updated periodically according to the customer's risk category, and whenever there is a change in the customer's identity or address details. Customers are asked to inform the Company of any such change.

5. Monitoring and reporting

Transactions are monitored for activity that is unusual or inconsistent with the customer's profile. Suspicious transactions and other reports required under the Prevention of Money Laundering Act, 2002 are filed with the Financial Intelligence Unit – India (FIU-IND). The Company does not inform the customer that such a report has been made.

6. Record keeping

Records of transactions, and of customer identification and correspondence, are preserved for at least five years from the date of the transaction or from the end of the business relationship, as applicable, and are made available to the authorities on request.

7. Responsibility

The Board of Directors designates a Designated Director and a Principal Officer responsible for ensuring overall compliance with the KYC and AML obligations and for reporting to FIU-IND. Employees are trained on KYC and AML procedures.