



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2009-10/229

DBOD. AML. No. 8923 /14.01.032 /2009-10

November 20, 2009

**The Chairman/CEOs of all Scheduled Commercial Banks(Excluding RRBs)/  
Local Area Banks / Financial Institutions**

Dear Sir,

**Know Your Customer (KYC) Norms/ Anti- Money Laundering (AML) Standards/  
Combating of Financing of Terrorism (CFT)**

Please refer to our letter DBOD. AML.No.5852/14.01.029/2008-09 dated October 1, 2009 on risks arising from the deficiencies in AML/CFT regime of Uzbekistan, Iran, Pakistan, Turkmenistan, Sao Tome and Principe.

2. Financial Action Task Force (FATF) has issued a further Statement on October 16, 2009 on the subject ([copy enclosed](#)). All banks and financial institutions are accordingly advised to take into account risks arising from the deficiencies in AML/CFT regime of Iran, Uzbekistan, Pakistan, Turkmenistan and Sao Tome and Principe.

3. Please advise Principal Officer of your bank to acknowledge receipt of this circular letter.

Yours faithfully,

(Vinay Baijal)  
Chief General Manager

Encl: As above

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हिंदी आसान है, इसका प्रयोग बढ़ाइए