



PART I

Procedure manual on Risk Based Approach

**for all accounts in line with Know Your
Customer (KYC) and Customer Due Diligence
(CDD) with Customer Risk Categorization
(CRC)
for the Company**

under the Financial Transaction Reporting Act. No 6 of 2006

Owner - Compliance Department

Approval – Board of Directors

Date of Approval - 27th October 2023

1. Introduction to Risk Based Approach

The Finance Company is mandated to adhere to the guidelines issued by the Financial Intelligence Unit by way of the Financial Transaction Reporting Act No 6 of 2006 and other directions issued there under. As per the direction issued by way of circular No 1/18 with reference 037/05/002/0018/017 dated 11th January 2018 and amendments and Customer Due Diligence Rules, No. 1 of 2016 issued by way of gazette 1951/13 dated 27th January 2016 and amendments, the Finance Company is required to have and follow the measures specified in these rules for the purpose of identifying, assessing and managing money laundering and terrorist financing risks posed by customers, and conduct its ongoing customer due diligence (CDD) on a **"Risk Based Approach" (RBA)**.

The Finance company is required to take specific measures for the purpose of identifying, assessing, and managing the money laundering and terrorist financing risk posed by it's customers and business activities.

The RULES made by the Financial Intelligence Unit under **section 2 of the Financial Transactions Reporting Act, No.6 of 2006** states,

"The intensity and extensiveness of risk management functions shall be in compliance with the "risk based approach" and be proportionate to the nature, scale and complexity of the Financial Institution's activities and money laundering and terrorist financing risk profile."

"The systematic application of: Management policies, procedures and practices to the tasks of establishing the context and identifying, analyzing evaluating treating, monitoring, and communicating Risk"

"The Companies are required to take appropriate steps to identify, assess and manage its money laundering and terrorist financing risks in relation to its customers, countries or geographical areas, products, services, transactions and delivery channels"

This General Circular is issued for LCB Finance PLC in terms thereof, and may be amended from time to time in line with changes in laws, regulations and applicable standards in the regulatory framework and applicable laws for the Financial Industry and **must be read in conjunction with the Company AML Policy and Account Opening Circular and other related documents**.

1.1 Factors to be considered in the Risk Assessment

All staff are responsible to conduct the risk assessment as part of the due diligence exercise, considering factors such as the below

- What risks are posed by the nature of the customer type, profession/vocation and legal structure of the customer?
- Is the Business located in a high risk jurisdiction? / is the Customer a PEP?
- What risks are posed by the nature of the customer's activities/business?
- Does the Company understand the commercial rationale of the customer's business or the activities of the customer?
- Do the customer's transactions involve a high level of cash?
- What risks are posed by the customer's behavior?
- Is there transparency of ownership?
- Is there a willingness to provide information about themselves and about its controllers?
- Is there information concerning the source of funds and source of wealth and in the case of Legal entities of the business or the owners?
- What risks are posed by the products and services being provided to the customer?
- How do we communicate with the customer? Did they solicit us or did we solicit them?
- Is the business conducted on a face-to-face basis?

2. Know Your Customer

In order to prevent the financial system being used for money laundering and transactions related to terrorism and subversive activities, it is mandated that all finance companies follow guidelines on customer identification in terms of Direction Ref 02/04/004/0012/001 dated 8th October 2008 and amendments issued by the Financial Intelligence Unit of the Central Bank of Sri Lanka.

- At the time of opening an account - Customer "On-Boarding"
- Before establishing a business relationship with a prospective customer
- Thereafter when there are material changes in the way an account is operated.
- When a trigger event is observed

Financial Companies are responsible of Customer Identification, Risk Management and monitoring of accounts on a continuous basis.

In order to 'Know Your Customers' (KYC) Finance companies are expected to;

- Have sufficient information on the identity of the customer

- Be satisfied that a prospective customer is who he/she claims to be. If the customer is acting on behalf of another, sufficient evidence on the identity of **both parties** should be obtained.
- Ensure that information obtained regarding customers in the normal course of business are utilized effectively for the prevention of money laundering/terrorism funding.

3. Customer Risk Profiling

All Finance companies are required to perform **Risk Based Compliance**. Risk profiling of all customers is mandatory and is to be done by way of the information derived by the Company through the KYC and Customer Due Diligence (CDD) process

Where any customer is rated as “**High Risk**” the company is required to carry out **Enhanced CDD measures** for such customer, in addition to the normal CDD measures undertaken.

The company has **developed a Risk Matrix to enable the branch and business development staff to ascertain the particular AML Risk Profile (LOW, Medium or High) of a given customer.**

A Brief description of Low, Medium, and High risk categories is given below.

The profile will be evaluated taking the following into consideration

- **Low Risk**

Individuals and entities whose identities and sources of wealth can be easily identified and transactions in whose accounts by and large conform to the known profile may be categorized as Low Risk.

The illustrative examples of low risk customers could be salaried employees whose salary structures are well defined, people belonging to lower economic strata of the society whose accounts show small balances and low turnover. E.g.: Student /House wife/Pensioner/farmer.

- Recommended frequency for **periodical review: Every Two Years or upon a trigger**
- **Delayed Verification can be done for Low Risk Customers subject to the below**

Delayed Verification process

- Verification shall be completed as soon as it is reasonably practicable but **not later than fourteen (14) working days** from the date of opening of the account.
- The delay shall be essential so as not to interrupt the Company’s normal conduct of business

- No suspicion of money laundering or terrorist financing risk shall be involved with the customer.

- **Medium Risk**

Customers who are likely to pose a higher than average risk to the company may be categorized as Medium or High Risk depending on the customer's background, nature and location of activity, country of origin, sources of funds and his client profile. etc. Such as:

- Where the client profile of the person/s opening the account, according to the perception of the branch is uncertain and/or doubtful and not all information is immediately verifiable.
- Fund flow sources not well documented or known to the Company or verifiable immediately; deposits to the account frequently exceed the declared income threshold by the customer; with adequate /known reasons.
- ✓ Recommended frequency **for periodical review: Every one Year or upon a trigger**
- ✓ **Delayed Verification : Delayed verification is not permitted for Medium Risk Customers**

- **High Risk**

The Company will be required to apply Enhanced Due Diligence measure based on the risk assessment, thereby requiring intensive 'Due Diligence' for Higher Risk customers, especially those for whom the sources of funds are not clear.

Examples of customers requiring higher level of Due Diligence may include.

- Non Resident Customers,
- High Net worth individuals
- Trusts, charities, NGOs and organizations receiving donations,
- Companies having close family shareholding or beneficial ownership
- Firms with 'sleeping partners'
- Politically Exposed Persons (PEPs) of foreign/local origin
- Non-face to face customers, and
- Those with dubious reputation as per public information available, etc
- **Recommended frequency for periodical review: at least bi-annually or more frequently on a trigger basis.**
- **Delayed Verification: Delayed verification is not permitted for High Risk Customers**
- **Approval of the Head of the respective Business function is to be obtained at the point of opening accounts for individuals/entities categorized as High risk.**

A report on all PEPs and other **High Risk customers are presented to the Board on a monthly basis.**

3.1 Politically Exposed Persons –PEPs

A PEP is an individual who is entrusted with prominent public functions either domestically or by a foreign country, or in an international organization and includes a Head of a State or a Government, a politician, a senior government officer, judicial officer or military officer, a senior executive of a State owned Corporation, Government or autonomous body but does not include middle rank or junior rank individuals.

1. This category of customers known as PEPs and are required to be categorized as **HIGH Risk from an ML Compliance perspective**. However regulatory guidelines do not prohibit dealings with PEPs. **But Enhanced Due Diligence (EDD) is required** to be carried out on such customers.
2. The Account opening staff are required to **obtain approval** from the **Corporate Management and the Compliance team in order to proceed**.
3. For those identified as PEPs the Bank should identify, by appropriate means, the sources of funds and wealth or Beneficial Ownership of funds and wealth and be satisfied of the legitimacy of it;
4. Conduct Enhanced Ongoing Monitoring of business relationships with the politically exposed person.
5. Be fully satisfied that the Customer does not expose the Company to unacceptable levels of ML/TF risk

A Close Associates is,

- The Spouse, Siblings, Children and Parents
- A natural person having joint beneficial ownership of legal entities and legal arrangements, or any other close business relationship;
- A legal person or legal arrangement whose beneficial owner is a natural person and is known to have been set up for the benefit of such person or his immediate family members.

4.0 Notation on the Core System

Irrespective of the customer type (Corporate, Individual etc.) the Risk Profile of the customer must be ascertained using the above matrix and noted in the Core System in the relevant field.

The risk assigned would need to be Low, Medium or High. This will enable staff of other Branches and Business Units to obtain information on the customer through the system as and when required. The risk rating assigned to a customer would be reviewed when conducting his/her KYC review at the stipulated frequency.

If a change in the risk rating assigned is deemed required, the same would need to be done and updated in the Company's Core system subsequent to the approval of the **DGM Business Development and Fund Mobilization**

4.1 Customer Risk categorization

STEP 1

Central

efinancials

Welcome "468", Logout (Darangi Rajapaksha)13/10/2023 10:58:14

MASTERREPORTSUSER PRIVILEGES

NEW BUSINESS PARTNER

CUSTOMER TYPE

Customer TypeINDIVIDUALS

SaveCancel

MAIN DETAILS

Residency Status

☒ RESIDENT ☐ NON RESIDENT

Type

☐ Minor ☒ Major

NIC Type

☒ Old ☐ New

NIC No.

V ?

Re-Enter NIC No.

V

Other ID Types

--NONE--

Title

--NONE--

Last Name

Other Names

Initials

Company Name

Gender

☒ Male ☐ Female

Marital Status

--NONE--

DOB

Sector Code

--SELECT--

Occupation

--NONE--

Creditor Type

NOT USING

Credit Period (In Days)

Employee No.

Related Party

☐ Yes ☒ No

Citizenship

☒ Single ☐ Dual

Country 1

Sri Lanka

Income Tax Payer

☐ Yes ☒ No

Tax File No.

WHT %

0.0000

Auto Change WHT %

☒

Preferred WHT %

0.0000

Eligible for Insurance

☒ Yes ☐ No

Other Attributes

☐ FATCA

☐ PEP

☐ SMS

☐ KYC

☐ Connected Party

STEP 2

Initials

Company Name

Business Type

--NONE--

Country 1

Sri Lanka

VAT Registered

☐ Yes ☐ No

Sundry Creditor Type

--SELECT--

STEP 3

Account Creation


MESSAGE:

ACCOUNT DETAILS		OPERATING INSTRUCTIONS	
Branch	KOHUWALA	Opening Date	13 Oct 2023
Product Category	Minor Savings	Interest Rate	6.00
Product Type	Podiththa Saving	Account Maintain	Passbook
Introducer	<input type="radio"/> Internal <input type="radio"/> External		
<input type="text"/>			

MAIN HOLDER DETAIL		SUB HOLDER(S) DETAIL																	
Main Holder	<input type="text"/>	Sub Holder	<input type="text"/>																
Share Percentage	100.00	Share Percentage	<input type="text"/>																
<table border="1"><thead><tr><th>Code</th><th>Name</th><th>NIC/BR No.</th><th>Percentage</th></tr></thead><tbody><tr><td colspan="4">No records to display.</td></tr></tbody></table>		Code	Name	NIC/BR No.	Percentage	No records to display.				<table border="1"><thead><tr><th>Code</th><th>Name</th><th>NIC/BR No.</th><th>Percentage</th></tr></thead><tbody><tr><td colspan="4">No records to display.</td></tr></tbody></table>		Code	Name	NIC/BR No.	Percentage	No records to display.			
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NOMINEE DETAILS		CHECK LIST									
Nominee	<input type="text"/>	<input type="checkbox"/> National Identity Card									
Share Percentage	<input type="text"/>	<input type="checkbox"/> Driving License									
<table border="1"><thead><tr><th>Code</th><th>Name</th><th>NIC/BR No.</th><th>Percentage</th></tr></thead><tbody><tr><td colspan="4">No records to display.</td></tr></tbody></table>		Code	Name	NIC/BR No.	Percentage	No records to display.					
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STEP 4

**Welcome "468 ", Logout (Darangi Rajapaksha)**

MASTER REPORTS USER PRIVILEGES

CUSTOMER RISK PROFILING MODEL UPDATE

Customer Type:

Customer Code:

Customer Name :

Category	Questions
No records to display.	

Grand Total : 0.00

Overall Rating		
Description	Months For Review	
Low	24	<input type="checkbox"/>
Medium	12	<input type="checkbox"/>
High	6	<input type="checkbox"/>

STEP 5

CUSTOMER RISK PROFILING MODEL UPDATE

Customer Type

Customer Code

Customer Name :

Number of Years for Age :

Category	Questions	
CLIENT TYPE	Student/Housewife/Pensioner	<input type="checkbox"/>
	Employee – Executive -Private	<input checked="" type="checkbox"/>
	Employee Non executive –Government	<input type="checkbox"/>
	Government Institution	<input type="checkbox"/>
	Public Limited Liability Company	<input type="checkbox"/>
	Lawyer & Accountant (Employed)	<input type="checkbox"/>
	Club/Society/Association	<input type="checkbox"/>
	Educational Institution	<input type="checkbox"/>
	Self Employed - Professional	<input type="checkbox"/>
	Self Employed - Business	<input type="checkbox"/>
	Client type (Other) - L	<input type="checkbox"/>
	Employee - appointments by Government	<input type="checkbox"/>
	Private Limited Liability Company	<input type="checkbox"/>
	Business - Propriety/Partnership	<input type="checkbox"/>
	Lawyer & Accountant (self-employed)	<input type="checkbox"/>
	Client type (Other) - M	<input type="checkbox"/>
	Client type (Other) - H	<input type="checkbox"/>
BUSINESS/USAGE	Professional/Family Use	<input type="checkbox"/>
	Finance/Insurance companies	<input checked="" type="checkbox"/>
	Dealer in Petroleum Products	<input type="checkbox"/>
	Professional Services	<input type="checkbox"/>
	Dealer in Brand new vehicles	<input type="checkbox"/>
	Retail Trade/Business	<input type="checkbox"/>
	Service Provider	<input type="checkbox"/>
	Printers & Publishers	<input type="checkbox"/>
	Marketing & Advertising	<input type="checkbox"/>
	Small/Medium work shop/repair	<input type="checkbox"/>
	Nursing Homes/Health Care Centers	<input type="checkbox"/>
	Manufacturing Industry	<input type="checkbox"/>
	Transport operations	<input type="checkbox"/>
	Social/Religious activities	<input type="checkbox"/>
	Travel Agent	<input type="checkbox"/>
	Importer & distributor of commercial goods	<input type="checkbox"/>
	Entrepot trade	<input type="checkbox"/>
	Exporter of local products	<input type="checkbox"/>
	Commission Agent	<input type="checkbox"/>
	Wholesale trader	<input type="checkbox"/>
	Shipping airline and freight forwarding	<input type="checkbox"/>

STEP 7


	Construction/Building related	<input type="checkbox"/>
	Share & stock brokers	<input type="checkbox"/>
	Dealer / Trade in Gem and Jewellery	<input type="checkbox"/>
	Money changers/remitters	<input type="checkbox"/>
	Buying and selling of real estate	<input type="checkbox"/>
	Investing/Administrating/Managing public funds	<input type="checkbox"/>
	Restaurant/Bar/Casino/Gambling house/Night club	<input type="checkbox"/>
	Importer/Dealer in second hand motor vehicle	<input type="checkbox"/>
	Telephone/Communication Providers	<input type="checkbox"/>
	Business (Other) - L	<input type="checkbox"/>
	Business (Other) - M	<input type="checkbox"/>
	Business (Other) - H	<input type="checkbox"/>
TURNOVER PER MONTH		
	Less than (Rs.) 5,000,000/-	<input checked="" type="checkbox"/>
	From (Rs.) 5,000,000/- to (Rs.) 10,000,000/-	<input type="checkbox"/>
	Above (Rs.) 10,000,000/-	<input type="checkbox"/>

Grand Total : 30.00

Overall Rating		
Description	Months For Review	
Low	24	<input checked="" type="checkbox"/>
Medium	12	<input type="checkbox"/>
High	6	<input type="checkbox"/>

4.2 Customer KYC/ CDD forms

Form I



මාධ්‍යයේ ගනුදෙනුකරු හඳුනාගැනීම
පිණිස පිරික්සුම් ලැයිස්තුව
(2006 අංක දරණ ශ්‍රී ලංකා ගනුදෙනු වාර්තා පනතේ යටතේ සිදුකළ යුතුය)

අදාළ කොටුව තුළ
සොයන්න

මුදලකරු සමඟ කම:.....

ගිණුම් අංකය :

මුදල් වර්ගය :

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කළමනාකරුගේ අත්සන. :

ගිණුම් විවෘත කිරීමේ අරමුණ හා කාර්යය

<input type="checkbox"/> ව්‍යාපාරික ගනුදෙනු	<input type="checkbox"/> නිල්පත් ගෙවීම්	<input type="checkbox"/> ආයෝජනය කිරීමේ අරමුණින්
<input type="checkbox"/> රැකියා/වෘත්තීය ආදායම්	<input type="checkbox"/> ඉතිරි කිරීම්	<input type="checkbox"/> සමාජ සේවා හා පුහුණු කටයුතු
<input type="checkbox"/> ආමුඛ ප්‍රේෂණ (තැනවිත්ගෙන)	<input type="checkbox"/> ණය ආපසු ගෙවීම්	<input type="checkbox"/> වෙනත් (නිශ්චිතව දක්වන්න)
<input type="checkbox"/> පවුල් පැවැත්ම/පුද්ගලික	<input type="checkbox"/> කොටස් ගනුදෙනු	


අරමුදල් ලැබීමේ මාර්ග: (ගිණුමට මුදල් ලැබෙන අන්දම සහ ස්ථානය)

<input type="checkbox"/> විකුණුම් හා ව්‍යාපාරික ආදායම්	<input type="checkbox"/> කොන්ත්‍රාත් ලෙඩ්නා	<input type="checkbox"/> දේපල/වත්කම් විකිණීම
<input type="checkbox"/> ප්‍රේෂණ (තැනවිත්)	<input type="checkbox"/> ආධාර/පුහුණුකරන(දේශීය/විදේශීය)	<input type="checkbox"/> ත්‍යාග
<input type="checkbox"/> කොමිස් ආදායම්	<input type="checkbox"/> වැටුප් /ලාභ අදායම්	<input type="checkbox"/> සාමාජිකත්ව දායකම් මුදල්
<input type="checkbox"/> අපනයන ආදායම්	<input type="checkbox"/> ආයෝජන ලෙඩ්නාවන්	<input type="checkbox"/> වෙනත් (නිශ්චිතව දක්වන්න)

අපේක්ෂිත ප්‍රමාණයන්: (මාසයකට පැයටත් කරනු ලබන රුපියල් ප්‍රමාණය අපේක්ෂිත/සාමාන්‍ය ප්‍රමාණය)

<input type="checkbox"/> 50,000 ට අඩු	<input type="checkbox"/> 1000,000 සිට 2000,000 දක්වා
<input type="checkbox"/> 50,000 සිට 100,000 දක්වා	<input type="checkbox"/> 2000,000 සිට 5000,000 දක්වා
<input type="checkbox"/> 100,000 සිට 500,000 දක්වා	<input type="checkbox"/> 5000,000 ට වැඩි

Form II

	<p>ඔබගේ ගනුදෙනුකරු හඳුනාගැනීම</p> <p>පිණිස පිරික්සුම් ලැයිස්තුව</p> <p><small>(2006 අංක 06 දරණ මුදල් ගනුදෙනු වාර්තා පනතේ නියමයන්ට අවනතව)</small></p>	<p>කාර්යාලීය ප්‍රයෝජනය සඳහා පමණි</p> <p>KYC</p>												
<p>අදාළ කොටුව තුළ <input checked="" type="checkbox"/> යොදන්න</p>														
<p>1. ගිණුම් විවෘත කිරීමේ අරමුණ හා භාවිතය</p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> ව්‍යාපාරික ගනුදෙනු</td> <td><input type="checkbox"/> බිල්පත් ගෙවීම්</td> <td><input type="checkbox"/> ආයෝජනය කිරීමේ අරමුණින්</td> </tr> <tr> <td><input type="checkbox"/> රැකියා/වෘත්තීය ආදායම්</td> <td><input type="checkbox"/> ඉතිරි කිරීම්</td> <td><input type="checkbox"/> සමාජ සේවා හා පුහුණු කටයුතු</td> </tr> <tr> <td><input type="checkbox"/> ආමුඛ ප්‍රේෂණ (ප්‍රවෘත්තියෙන්)</td> <td><input type="checkbox"/> ණය ආපසු ගෙවීම්</td> <td><input type="checkbox"/> වෙනත් (නිශ්චිතව දක්වන්න)</td> </tr> <tr> <td><input type="checkbox"/> පවුල් පැවැත්ම/පුද්ගලික</td> <td><input type="checkbox"/> කොටස් ගනුදෙනු</td> <td></td> </tr> </table>			<input type="checkbox"/> ව්‍යාපාරික ගනුදෙනු	<input type="checkbox"/> බිල්පත් ගෙවීම්	<input type="checkbox"/> ආයෝජනය කිරීමේ අරමුණින්	<input type="checkbox"/> රැකියා/වෘත්තීය ආදායම්	<input type="checkbox"/> ඉතිරි කිරීම්	<input type="checkbox"/> සමාජ සේවා හා පුහුණු කටයුතු	<input type="checkbox"/> ආමුඛ ප්‍රේෂණ (ප්‍රවෘත්තියෙන්)	<input type="checkbox"/> ණය ආපසු ගෙවීම්	<input type="checkbox"/> වෙනත් (නිශ්චිතව දක්වන්න)	<input type="checkbox"/> පවුල් පැවැත්ම/පුද්ගලික	<input type="checkbox"/> කොටස් ගනුදෙනු	
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<p>2. අපේක්ෂිත වටිනාකම/සාමාන්‍ය අගය (මාසයක් තුළ දී ගිණුමට තැන්පත් කිරීමට අපේක්ෂිත රුපියල් ප්‍රමාණය)</p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> 50,000 ට අඩු</td> <td><input type="checkbox"/> 1000,000 සිට 2000,000 දක්වා</td> </tr> <tr> <td><input type="checkbox"/> 50,000 සිට 100,000 දක්වා</td> <td><input type="checkbox"/> 2000,000 සිට 5000,000 දක්වා</td> </tr> <tr> <td><input type="checkbox"/> 100,000 සිට 500,000 දක්වා</td> <td><input type="checkbox"/> 5000,000 වැඩි</td> </tr> <tr> <td><input type="checkbox"/> 500,000 සිට 1000,000 දක්වා</td> <td></td> </tr> </table>			<input type="checkbox"/> 50,000 ට අඩු	<input type="checkbox"/> 1000,000 සිට 2000,000 දක්වා	<input type="checkbox"/> 50,000 සිට 100,000 දක්වා	<input type="checkbox"/> 2000,000 සිට 5000,000 දක්වා	<input type="checkbox"/> 100,000 සිට 500,000 දක්වා	<input type="checkbox"/> 5000,000 වැඩි	<input type="checkbox"/> 500,000 සිට 1000,000 දක්වා					
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<p>3. ව්‍යාපාරයට / ප්‍රථමික සමිතියට අයත් වන්නම්</p> <table style="width: 100%;"> <tr> <td> <input type="checkbox"/> දේපල/වත්කම් <input type="checkbox"/> මෝටර් රථ <input type="checkbox"/> මුද්‍රා වත්කම් </td> <td> <input type="checkbox"/> ආයෝජන <input type="checkbox"/> වෙනත් (සඳහන් කරන්න) </td> </tr> </table>			<input type="checkbox"/> දේපල/වත්කම් <input type="checkbox"/> මෝටර් රථ <input type="checkbox"/> මුද්‍රා වත්කම්	<input type="checkbox"/> ආයෝජන <input type="checkbox"/> වෙනත් (සඳහන් කරන්න)										
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<p>4. ධනය ඉපයූ ප්‍රභවය/ආකාරය</p> <table style="width: 100%;"> <tr> <td> <input type="checkbox"/> ව්‍යාපාර ආදායම <input type="checkbox"/> ආයෝජන <input type="checkbox"/> වෘත්තීය/රැකියාව </td> <td> <input type="checkbox"/> පරිත්‍යාග (දේශීය/විදේශීය) <input type="checkbox"/> වෙනත් (නිශ්චිතව දක්වන්න) </td> </tr> </table>			<input type="checkbox"/> ව්‍යාපාර ආදායම <input type="checkbox"/> ආයෝජන <input type="checkbox"/> වෘත්තීය/රැකියාව	<input type="checkbox"/> පරිත්‍යාග (දේශීය/විදේශීය) <input type="checkbox"/> වෙනත් (නිශ්චිතව දක්වන්න)										
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<p>අනුමැත B</p> <p>තහවුරු කිරීම</p> <table style="width: 100%;"> <tr> <td style="width: 50%;"> <p>පහත ලේඛන ඉදිරිපත් කර ඇත.</p> <p><input type="checkbox"/> අයදුම්පත්‍රය/මැන්ඩේට් පත්‍රය</p> <p><input type="checkbox"/> කාරක සභා/අධ්‍යක්ෂක මණ්ඩලය යෝජනා ස්ථිරත්ව උපුටාය</p> <p><input type="checkbox"/> සමිති ලියාපදිංචි සහතිකයේ සහතික කළ පිටපත</p> </td> <td style="width: 50%; vertical-align: top;"> <p>වෙනත් තොරතුරු</p> </td> </tr> </table>			<p>පහත ලේඛන ඉදිරිපත් කර ඇත.</p> <p><input type="checkbox"/> අයදුම්පත්‍රය/මැන්ඩේට් පත්‍රය</p> <p><input type="checkbox"/> කාරක සභා/අධ්‍යක්ෂක මණ්ඩලය යෝජනා ස්ථිරත්ව උපුටාය</p> <p><input type="checkbox"/> සමිති ලියාපදිංචි සහතිකයේ සහතික කළ පිටපත</p>	<p>වෙනත් තොරතුරු</p>										
<p>පහත ලේඛන ඉදිරිපත් කර ඇත.</p> <p><input type="checkbox"/> අයදුම්පත්‍රය/මැන්ඩේට් පත්‍රය</p> <p><input type="checkbox"/> කාරක සභා/අධ්‍යක්ෂක මණ්ඩලය යෝජනා ස්ථිරත්ව උපුටාය</p> <p><input type="checkbox"/> සමිති ලියාපදිංචි සහතිකයේ සහතික කළ පිටපත</p>	<p>වෙනත් තොරතුරු</p>													
<p>ගරු ලේඛන අත්සන</p> <div style="border: 1px solid black; width: 150px; height: 30px; margin: 0 auto;"></div> <p>දිනය.....</p>	<p>ගරු සහාපති අත්සන</p> <div style="border: 1px solid black; width: 150px; height: 30px; margin: 0 auto;"></div> <p>දිනය.....</p>													
<div style="border: 1px solid black; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto;"> <p style="font-size: 8px;">සමිතියේ නිල මුද්‍රාව</p> </div>														

Form II



DECLARATION OF BENEFICIAL OWNERSHIP

This form has been issued under the Financial Institutions (Customer Due Diligence) Rules, No 1 of 2006 issued in terms of the Section 2 (3) of the Financial Transaction Reporting Act No. 6 of 2006. This form is required to be completed by customers of Financial Institutions designated under the Act to the best of their knowledge. The original completed and signed and witnessed version of this form must be retained by the financial institution and made available to the competent authorities upon request

Customer Identification:

Name and Designation of Natural Person opening account	
Name Registered number and address of Legal Person to whom the account is being opened	
Name, Deed Number, Trustee Address of Legal arrangement for which the account is being opened	
I declare that I:	
<input type="checkbox"/>	am the sole beneficial owner of the customer for this account
<input type="checkbox"/>	am not the beneficial owner of the customer for this account. (Complete identifying information for all beneficial owners that own or control 10% or more of the customer's equity, beneficial owners on whose behalf the account is being opened, and at least one person who exercise effective control; of the legal entity regardless of whether such person is already listed)

Definition - Beneficial Owner is "A natural person who ultimately owns or control the customer or the person on whose behalf a transaction is being conducted and includes the person who exercise ultimate effective control over a person or a legal arrangement

Name	NIC No / passport No Country of Issue, Country of Citizenship	Date of birth	Current Address	Source of Beneficial Ownership 1 Equity Indicate % 2 Effective Control 3 Person on whose behalf the account is opened	Check if Politically Exposed Person (PEP)

Details of the Natural person authorized to act on behalf of the Customer / entity

Name _____

NIC / Passport _____

Date of Birth _____

Signature (with seal) _____

By signing you attest to the veracity of all information contained herein and you acknowledge and understand this warning

Verification of Beneficial ownership by an authorized officer of our company

Authorized Officer of the Financial institution

Name _____

Designation _____

Date _____

Signature with Seal _____

By signing you attest that you identified the customer whose signature is on this form and witness the said signature

Definition

“Politically Exposed Person” means an individual who is entrusted with prominent public functions either domestically or be a foreign country, or in an international organization and includes a Head of State or a Government politician a senior Government officer, Judicial officer or military officer, or a senior executive of a state-owned Corporation, Government, or autonomous body, but does not include middle rank or junior rank individuals.

To be placed in the deposit account's mandate file of customer

Recommended

Signed

Head of Compliance

Signed

CEO. Executive Director