

# ACME BANK LTD.

## COMPLIANCE POLICY

### (Version 2.1, Amended up to April 2025)

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Regulatory References:

- RBI Circular No. 123/2024
- SEBI Guidelines 2023
- Banking Regulation Act, 1949

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## 1. Introduction

This policy outlines the compliance framework and standards for ACME Bank Ltd. to ensure adherence to all applicable laws, regulations, and ethical standards.

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## 2. Compliance Risk Overview

Compliance risk is the risk of legal or regulatory sanctions, financial loss, or reputational damage a bank may suffer as a result of its failure to comply with laws, regulations, or codes of conduct.

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### **3. Policy Objective**

The objective of this policy is to establish a robust compliance culture, ensure all employees are aware of their compliance responsibilities, and minimize compliance risk.

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### **4. Departmental Responsibilities**

The Compliance & Risk Management Department is responsible for monitoring regulatory changes, conducting compliance training, and reporting to the Board.

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### **5. Code of Conduct**

All employees must adhere to the highest standards of integrity, avoid conflicts of interest, and report any violations to the Compliance Officer.

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### **6. Reporting & Escalation**

Compliance breaches must be reported immediately to the Chief Compliance Officer, who will escalate issues to the Board if necessary.

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### **7. Review & Amendment**

This policy will be reviewed annually and amended as required by regulatory changes or organizational needs.

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