

KYC & Compliance Policy

Purpose

To ensure compliance with regulatory guidelines for verifying the identity of customers.

Policy Highlights

- Mandatory KYC for all new customers.
- Periodic KYC refresh every 2 years.
- High-risk customers require enhanced due diligence.
- All customer data must be stored securely and encrypted.
- Suspicious transactions must be reported within 24 hours.

KYC Verification Methods

1. Aadhaar XML verification
2. DigiLocker verification
3. Offline document upload and manual review