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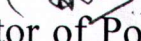
**GOVERNMENT OF INDIA**  
**MINISTRY OF COMMUNICATIONS & INFORMATION TECHNOLOGY**  
**DEPARTMENT OF POSTS**  
**Office of the Chief Postmaster General, West Bengal Circle,**  
**P-36, C.R.Avenue, Yogayog Bhawan, Kolkata-700 012**

To  
The ADPS (TO)  
O/o The Chief PMG  
West Bengal Circle, Kolkata – 12

No. SB/BDC/WUMT/Monitoring/Part-II/14-15 Dated at Kolkata 12 the  
22-02-2016.

Sub. Guidelines for implementation of KYC /AML /CFT norms for all  
financial products.

Enclosed is find a copy of CO letter No. SB/BDC/WUMT/Monitoring/Part-II/14-15 dated 18/02/2016 issued in pursuance of Directorates communication No. 1/4/2014-PCO/PMLA dated 01/02/2016 for uploading in the official website of this circle.

  
Asstt. Director of Postal Services(FS)  
West Bengal Circle, Kolkata-700012



No.SB/BDC/WUMT/Monitoring/Part-II/14-15

dated Kol-12 the 18/02/2016

Subject: Implementation of AML/CFT Norms/Guidelines for all financial products.

I am directed by the competent authority to intimate that Shri Niraj Kumar Dy. Director General (PCO),PMLA under his letter No. 1/4/2014-PCO/PMLA dated 01.02.2016 has cited some cases of fraudulent payment in case of Western Union Money Transfer. In one case payment was made to a person who appears to have used fake ID documents such as photo copy of passport using forged signature etc. In another incident a recipient of WUMT residing in a neighbouring circle managed to take payment sent from Head Post office in another circle using voter ID issued by the state of his domicile where the date of birth was not clearly mentioned. In some other cases different groups of people in 3 to 4 post offices spread out in a few circles received recurring payments from unrelated person from foreign countries. In case of international money transfer initial investigation pointed out that in most of the cases the identities of the recipients were false.

I am directed to intimate you that the need for adherence into AML/CFT norms has been reiterated time to time as per instruction of the Directorate. I am further directed to request you to ensure prevention of violation of AML/CFT norms and misuse of postal network in case of money transfer services as well as other financial services by all means. RBI and DOP guidelines or payment through cheque may strictly be followed.

I am also to request to ensure that no deviation from the above instructions should occur.

  
(N.Mitra)

Asstt. Director of Postal Services(FS)  
O/o the Chief Postmaster General  
West Bengal Circle, Kolkata-700012

Copy to – GM (PA & F), West Bengal Postal Circle, Kol-700012, he is requested kindly to apprise the Directorate of the efforts made at his end to comply with the above guidelines. A copy of the Directorate of communication no 1/4/2014-PCO/PMLA cited above is enclosed.

  
(N.Mitra)

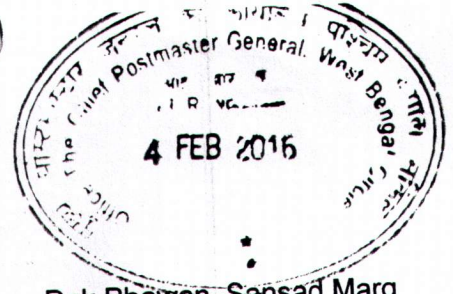
Asstt. Director of Postal Services(FS)  
O/o the Chief Postmaster General  
West Bengal Circle, Kolkata-700012

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No.1/4/2014-PCO/PMLA  
Government of India  
Ministry of Communication & IT  
Department of Posts



Dak Bhawan, Sansad Marg  
New Delhi-110001

*Signature*  
01/02/16

Dated: 01.02.2016

**Sub: Implementation of KYC/AML/CFT Norms/Guidelines for all financial products under the Division/Directorate concerned.**

Recently, the Department received a complaint wherein an amount a little less than Rs. 1,00,000/- sent through Western Union Money Transfer in the name of the complainant, was fraudulently paid to somebody, who appears to have used fake I.D. documents such as photocopy of passport using forged signature etc.

2. In another incident that occurred in the year 2014 but has been brought to the notice of the Department recently, a Western Union Money Transfer recipient resident of a neighbouring Circle managed to take payment sent by from Head Post Office in another Circle using election I.D. issued in their state of domicile where even the date of birth is not clearly mentioned. This is another case of non-adherence to KYC and Customer Due Diligence norms. The above two cases, apart from other recent cases, circulated from Directorate, whereby different groups of people in 3-4 post offices spread out in a few Circles, received repeated payments from unrelated individuals from foreign countries, point to the urgent need to reign in such irregular and suspicious transactions, in case of international money transfer. Initial investigation revealed that most of the identities were fake in case of the recipients.

3. The Directorate has been, from time to time, reiterated the need for ensuring compliance to AML/CFT norms. You are requested to kindly ensure that all efforts are made to prevent the possible violation of AML/CFT norms and misuse of postal network in case of the money transfer services as well as the, other financial services. Adherence to RBI and DoP guidelines on payment through cheque may strictly be implemented and GMs Finance and DAPs are also specially requested to report to the Directorate on efforts made on their part so far to ensure this.

This issues with the approval of Member (Banking & HRD).

*Signature*

(Niraj Kumar)  
Dy. Director General (PCO) PMLA

ll Heads of Circles , Director RAKNPA, Directors PTCs, Directors of Accounts (Postal),  
ance), DDG(FS), DDG(Trg.), DDG(PAF), DDG(PO), DDG(IR)

or Bengal circle