

**Clients of Special Category (CSC)**

- 1) We should be careful while accepting clients of special category like NRIs, HNIs, Trust, Charities, NGOs, Politically Exposed Persons (PEP), persons of foreign origin, companies having closed share holding/ownership, companies dealing in foreign currency, shell companies, overseas entities, clients in high risk countries, non face to face clients, clients with dubious background, Current/Former Head of State, Current/Former senior high profile politician etc. Scrutinize minutely the records / documents pertaining to clients belonging to aforesaid category.
- 2) The details of same should be mapped in the back-office software accordingly depending upon the information made available and scrutiny of necessary supporting documentary evidence relied upon in this regard.
- 3) Careful Risk profiling and Networth Classification need to be made in case of Clients of Special Category depending upon the financial information, nature of transactions, volume of transactions, periodicity of payments, exposure limits requirements etc.

**Risk Profiling**

Clients on a Bill to Bill Basis – Low Risk

Clients maintaining a running account and carrying out F&O Transactions – Medium Risk

Clients failing on margin requirements and debit balances – High Risk

**Networth Classification**

Income upto range of Rs. 5 Lacs p.a	-	Low Networth
Income between Rs. 5 Lacs to 25 Lacs p.a.	-	Medium Networth
Income more than 25 Lacs	-	High Networth

For AMIT JASANI FIN. SER. (P.) LTD.

*[Handwritten Signature]*  
**Director**