the Wolfsberg Group

Financial Institution Name:

Location (Country) :

(413) 410)		
Rastriya Banijya Bank Limited		
Nepal		
	101 771 3 667 7 67	

The questionnaire is required to be answered on a Legal Entity (LE) Level. This means the Financial Institution will answer the questionnaire at an ultimate parent / head office & subsidiary level for which any branches would be considered covered by that parent/subsidiary DDQ. This questionnaire should not cover more than one LE. Each question in the DDQ will need to be addressed from the perspective of the LE and on behalf of all of its branches. If a response for the LE differed for one of its branches this needs to be highlighted and detail regarding this difference captured at the end of each subsection. If a branch business activity (products offered, client base etc.) is significantly different than its head office, the branch should complete a separate questionnaire.

No#	arate questionnaire. Question	Answer
	TITY & OWNERSHIP	Allawet
1. EN	Full Legal Name	
	Full Legal Name	Rastriya Banijya Bank Ltd.
2	Append a list of branches which are covered by this questionnaire	All the branches of Rastriya Banijya Bank Ltd.
3	Full Legal (Registered) Address	Singhadurbar Plaza Ramshah Path, Kathmandu, Nepal
4	Full Primary Business Address (if different from above)	NA NA
5	Date of Entity incorporation/ establishment	19/04/2006
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	No No
6 a1	If Y, indicate the exchange traded on and ticker symbol	NA .
6 b	Member Owned/ Mutual	No
6 c	Government or State Owned by 25% or more	Yes
6 d	Privately Owned	[No
6 d1	If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more	NA NA
7	% of the Entity's total shares composed of bearer shares	NA .
8	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL)?	No No
8 a	fY, provide the name of the relevant branch/es which operate under an OBL	NA NA
9	Name of primary financial regulator / supervisory authority	Nepal Rastra Bank
10	Provide Legal Entity Identifier (LEI) if available	NA
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11	Provide the full legal name of the ultimate paren (if different from the Entity completing the DDQ)	
12	Jurisdiction of licensing authority and regulator of ultimate parent	NA
13	Select the business areas applicable to the	
13 a	Entity Retail Banking	Yes
13 b	Private Banking / Wealth Management	No No
13 C	Commercial Banking	Yes
13 d	Transactional Banking	Yes
13 u	Investment Banking	No
13 f	Financial Markets Trading	Yes
13 g	Securities Services/ Custody	No
	Broker/Dealer	No
13 h		No
13 i 13 j	Multilateral Development Bank Other	NO .
14	Does the Entity have a significant (10% or more) offshore customer base, either by number of customers or by revenues (where offshore means not domiciled in the jurisdiction where bank services are being provided)?	No
14 a	If Y, provide details of the country and %	NA
15	Select the closest value:	
15 a	Number of employees	1001-5000
15 b	Total Assets	Greater than \$500 million
16	Confirm that all responses provided in the above Section ENTITY & OWNERSHIP are representative of all the LE's branches	Yes
16 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	NA .
16 b	If appropriate, provide any additional information / context to the answers in this section.	13 e and 13 g investment banking services and security services is being provided only through our subsidiary company (RBB Merchant Banking Limited)



2. PF	RODUCTS & SERVICES	
17	Does the Entity offer the following products and services:	
17 a	Correspondent Banking	No
17 a1	If Y	
17 a2	Does the Entity offer Correspondent Banking	
	services to domestic banks?	
17 a3	Does the Entity allow domestic bank clients to	
Maria Caraca	provide downstream relationships?	
17 a4	Does the Entity have processes and procedures	
	in place to identify downstream relationships	
	with domestic banks?	
17 a5	Does the Entity offer correspondent banking	
	services to Foreign Banks?	
17 a6		
	with Foreign Banks?	
17 a7		The state of the s
	in place to identify downstream relationships	
	with Foreign Banks?	
17 a8	Does the Entity offer correspondent banking	
	services to regulated MSBs/MVTS?	
17 a9		
	with MSBs/MVTS?	
17 a10	Does the Entity have processes and procedures	
	in place to identify downstream relationships	
	with MSB /MVTS?	
17 b	Private Banking (domestic & international)	No
17 c	Trade Finance	Yes
17 d	Payable Through Accounts	No
17 e	Stored Value Instruments	No
17 f	Cross Border Bulk Cash Delivery	No
17 g	Domestic Bulk Cash Delivery	No
17 h	International Cash Letter	No
17 i	Remote Deposit Capture	No
17 I	Virtual /Digital Currencies	No
17 k	Low Price Securities	No
17 I	Hold Mail	No
17 m	Cross Border Remittances	
17 m	Service to walk-in customers (non-account	Yes
17 11	holders)	Yes
17 o	Sponsoring Private ATMs	N-
		No
17 p	Other high risk products and services identified	No other high risk products identified by the entities.
	by the Entity	
18	Confirm that all responses provided in the	
	above Section PRODUCTS & SERVICES are	Yes
8	representative of all the LE's branches	
8 a	If N, clarify which questions the difference/s	NA NA
	relate to and the branch/es that this applies to.	IVA
	Commission of the Commission o	
8 b	If appropriate, provide any additional	Bank provides services to walk in customer only for in following cases:
	Information / context to the answers in this	1.Payment of remittance receive below of threshold limited(presently Rs. 1 Lakhs NPR)
	section.	2. Foreign currency exchange in cash.
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3. AN	IL, CTF & SANCTIONS PROGRAMME	
19	Does the Entity have a programme that sets	
	minimum AML, CTF and Sanctions standards	
	regarding the following components:	
19 a	Appointed Officer with sufficient	V
	experience/expertise	Yes
19 b	Cash Reporting	Yes
19 c	CDD	Yes
19 d	EDD	Yes
19 e	Beneficial Ownership	Yes
19 f	Independent Testing	Yes
19 g	Periodic Review	Yes
19 h	Policies and Procedures	Yes
19 i	Risk Assessment	Yes
19 j	Sanctions	Yes
19 k	PEP Screening	Yes
19 I	Adverse Information Screening	Yes
19 m	Suspicious Activity Reporting	Yes
19 n	Training and Education	Yes
19 o	Transaction Monitoring	Yes
20	How many full time employees are in the Entity's AML, CTF & Sanctions Compliance	10-50
-	Department?	
21	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or	Yes
l	equivalent Senior Management Committee?	res
22	Does the Board or equivalent Senior	
22	Management Committee receive regular	
l	reporting on the status of the AML, CTF &	Yes
l	Sanctions programme?	
23	Does the Entity use third parties to carry out any	
20	components of its AML, CTF & Sanctions	No
	programme?	
23 a	If Y, provide further details	NA
	To the Process of the Control of the	NA .
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l		
24	Confirm that all responses provided in the above	Yes
I	Section AML, CTF & SANCTIONS Programme are Representative of all the LE's branches	100
24 a	If N, clarify which questions the difference/s	
24 a	relate to and the branch/es that this applies to.	NA
	relate to and the branchies that this applies to.	
24 b	If appropriate, provide any additional	
	information / context to the answers in this	
	section.	
	II	



4. AN	TI BRIBERY & CORRUPTION	
25	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to [reasonably] prevent, detect and report bribery and corruption?	Yes
26	Does the Entity have an enterprise wide programme that sets minimum ABC standards?	Yes
27	Has the Entity appointed a designated officer or officers with sufficient experience/expertise responsible for coordinating the ABC programme?	Yes
28	Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme?	Yes
29	Is the Entity's ABC programme applicable to:	
29 a	Joint ventures	Yes
29 b	Third parties acting on behalf of the Entity	Yes
30	Does the Entity have a global ABC policy that:	
30 a	Prohibits the giving and receiving of bribes? This includes promising, offering, giving, solicitation or receiving of anything of value, directly or indirectly, if improperly intended to influence action or obtain an advantage	Yes
30 b	Includes enhanced requirements regarding interaction with public officials?	Yes
30 c	Includes a prohibition against the falsification of books and records (this may be within the ABC policy or any other policy applicable to the Legal Entity)?	Yes
31	Does the Entity have controls in place to monitor the effectiveness of their ABC programme?	Yes
32	Does the Entity's Board or Senior Management Committee receive regular Management Information on ABC matters?	Yes
33	Does the Entity perform an Enterprise Wide ABC risk assessment?	No
33 a	If Y select the frequency	
34	Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment?	No



35	Does the Entity's ABC EWRA cover the inherent risk components detailed below:	
35 a	Potential liability created by intermediaries and other third-party providers as appropriate	No
35 b	Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries	No
35 c	Transactions, products or services, including thosethat involve state-owned or state-controlled entities or public officials	No
35 d	Corruption risks associated with gifts and nospitality, hiring/internships, charitable donations and political contributions	No
35 е	Changes in business activities that may materially increase the Entity's corruption risk	No
36	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes
37	Does the Entity provide mandatory ABC training	P P
37 a	Board and Senior Committee Management	Yes
37 b	1st Line of Defence	Yes
37 с	2nd Line of Defence	Yes
37 d	3rd Line of Defence	Yes
37 e	3rd parties to which specific compliance activities subject to ABC risk have been outsourced	No
37 f	Non-employed workers as appropriate (contractors/consultants)	No
38	Does the Entity provide ABC training that is targeted to specific roles, responsibilities and activities?	Yes
39	Confirm that all responses provided in the above Section Anti Bribery & Corruption are representative of all the LE's branches	Yes
39 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	e e e e e e e e e e e e e e e e e e e
39 b	If appropriate, provide any additional information / context to the answers in this section.	RBBL doesn't have separate ABC policy but the provisions relating to ABC has been covered in our Employee Bylaws, we have been conducting awareness/ training relating to ABC to our employees on regular basis.
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6. Al	ML, CTF & SANCTIONS RISK ASSESSME	NT CONTRACTOR OF THE CONTRACTO
47	Does the Entity's AML & CTF EWRA cover the	
	inherent risk components detailed below:	
47 a	Client	Yes
47 b	Product	Yes
47 c	Channel	Yes
47 d	Geography	Yes
48	Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:	
48 a	Transaction Monitoring	Yes
48 b	Customer Due Diligence	Yes
48 c	PEP Identification	Yes
48 d	Transaction Screening	Yes
48 e	Name Screening against Adverse Media & Negative News	Yes
48 f	Training and Education	Yes
48 g	Governance	Yes
48 h	Management Information	Yes
49	Has the Entity's AML & CTF EWRA been completed in the last 12 months?	Yes
49 a	If N, provide the date when the last AML & CTF EWRA was completed.	
50	Does the Entity's Sanctions EWRA cover the inherent risk components detailed below:	
50 a	Client	Yes
50 b	Product	Yes
50 c	Channel	Yes
60 d	Geography	Yes
51	Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below:	
1 a	Customer Due Diligence	Yes
1 b	Transaction Screening	Yes
1 c	Name Screening	Yes
1 d	List Management	Yes
1 e	Training and Education	Yes
1 f	Governance	Yes
1 g	Management Information	Yes
2	Has the Entity's Sanctions EWRA been completed in the last 12 months?	Yes
2 a	If N, provide the date when the last Sanctions EWRA was completed.	
3	Confirm that all responses provided in the above Section AML, CTF & SANCTIONS RISK ASSESSMENT are representative of all the LE's branches	Yes
3 a	If N, clarify which questions the difference/srelate to and the branch/es that this applies to.	
	If appropriate, provide any additional information / context to the answers in this section.	
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C, CDD and EDD	
Does the Entity verify the identity of the customer?	Yes
Do the Entity's policies and procedures set out when CDD must be completed, e.g. at the time of onboarding or within 30 days	Yes
Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:	
Ownership structure	Yes
Customer identification	Yes
Expected activity	Yes
Nature of business/employment	Yes
Product usage	Yes
Purpose and nature of relationship	Yes
Source of funds	Yes
Source of wealth	Yes
Are each of the following identified:	
Ultimate beneficial ownership	Yes
Are ultimate beneficial owners verified?	Yes
Authorised signatories (where applicable)	Yes
Key controllers	Yes
Other relevant parties	
What is the Entity's minimum (lowest) threshold applied to beneficial ownership identification?	10%
Does the due diligence process result in customers receiving a risk classification?	Yes
If Y, what factors/criteria are used to determine the customer's risk classification? Select all that apply:	
Product Usage	Yes
Geography	Yes
Business Type/Industry	Yes
Legal Entity type	Yes
Adverse Information	Yes
Other (specify)	Occupation, PEP
	Does the Entity verify the identity of the customer? Do the Entity's policies and procedures set out when CDD must be completed, e.g. at the time of onboarding or within 30 days Which of the following does the Entity gather and retain when conducting CDD? Select all that apply: Ownership structure Customer identification Expected activity Nature of business/employment Product usage Purpose and nature of relationship Source of funds Source of wealth Are each of the following identified: Ultimate beneficial ownership Are ultimate beneficial owners verified? Authorised signatories (where applicable) Key controllers Other relevant parties What is the Entity's minimum (lowest) threshold applied to beneficial ownership identification? Does the due diligence process result in customers receiving a risk classification? If Y, what factors/criteria are used to determine the customer's risk classification? Select all that apply: Product Usage Geography Business Type/Industry Legal Entity type Adverse Information

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61	Does the Entity have a risk based approach to screening customers for adverse media/negative news?	Yes
62	If Y, is this at:	
62 a	Onboarding	Yes
62 b	KYC renewal	Yes
62 c	Trigger event	Yes
63	What is the method used by the Entity to screen for adverse media / negative news?	
63 a	Automated	
63 b	Manual	
63 c	Combination of automated and manual	Yes
64	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
65	If Y, is this at:	
65 a	Onboarding	Yes
65 b	KYC renewal	Yes
65 c	Trigger event	Yes
66	What is the method used by the Entity to screen PEPs?	
66 a	Automated	
66 b	Manual	
66 c	Combination of automated and manual	Yes
67	Does the Entity have policies, procedures and processes to review and escalate potential matches from screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
68	Does the Entity have a process to review and update customer information based on:	
68 a	KYC renewal	Yes
68 b	Trigger event	Yes
69	Does the Entity maintain and report metrics on current and past periodic or trigger event due diligence reviews?	Yes

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70	From the list below, which categories of	
	customers or industries are subject to EDD and or are restricted, or prohibited by the Entity's FCC programme?	
70 a	Non-account customers	None of the above
70 b	Offshore customers	
70 c	Shell banks	EDD & Restricted on a risk based approach Prohibited
70 d	MVTS/ MSB customers	
70 e	PEPs	EDD on a risk based approach
70 f	PEP Related	EDD on a risk based approach
70 g	PEP Close Associate	EDD on a risk based approach
70 h	Correspondent Banks	EDD on a risk based approach
70 h1		Yes
70 i	Arms, defense, military	EDD & Restricted on a risk based approach
70 j	Atomic power	Prohibited
70 k	Extractive industries	
70 I	Precious metals and stones	EDD on a risk based approach
70 m	Unregulated charities	EDD on a risk based approach
70 n	Regulated charities	Prohibited
70 o	Red light business / Adult entertainment	EDD on a risk based approach
70 p	Non-Government Organisations	Prohibited
70 q	Virtual currencies	EDD on a risk based approach
70 r	Marijuana	Prohibited
70 s	Embassies/Consulates	Prohibited
70 t	Gambling	EDD on a risk based approach
70 u	Payment Service Provider	EDD on a risk based approach
70 v	Other (specify)	EDD on a risk based approach
' 1	If restricted, provide details of the restriction	Restricted as per legal provision of the country and internal policy of the bank.
2	Does the Entity perform an additional control or quality review on clients subject to EDD?	Yes
	representative of all the LE's branches	Yes
3 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	
	If appropriate, provide any additional information / context to the answers in this section.	
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8. MC	NITORING & REPORTING	
74	Does the Entity have risk based policies,	
1000	procedures and monitoring processes for the	
	identification and reporting of suspicious	Yes
	activity?	
75	What is the method used by the Entity to	
	monitor transactions for suspicious activities?	
75 a	Automated	
20010000		
75 b	Manual	
75 c	Combination of automated and manual	Yes
76	If manual or combination selected, specify what	Activity based transaction which cannot be triggered by the system are monitored manually.
	type of transactions are monitored manually	
77	Does the Entity have regulatory requirements to	
''	report currency transactions?	Yes
77 a	If Y, does the Entity have policies, procedures	
	andprocesses to comply with currency	Yes
	reporting requirements?	
78	Does the Entity have policies, procedures and	
	processes to review and escalate matters	
	arising from the monitoring of customer	Yes
	transactions and activity?	
79	Confirm that all responses provided in the	
	above Section MONITORING & REPORTING	
	are representative of all the LE's branches	Yes
		i e e e e e e e e e e e e e e e e e e e
79 a	If N, clarify which questions the difference/s	
/9 a	relate to and the branch/es that this applies to	
79 b	If appropriate, provide any additional	
	information / context to the answers in this	
	section.	
	YMENT TRANSPARENCY	
80	Does the Entity adhere to the Wolfsberg Group	Yes
	Payment Transparency Standards?	
81	Does the Entity have policies, procedures and	
	processes to [reasonably] comply with and have	
	controls in place to ensure compliance with:	
81 a	FATF Recommendation 16	Yes
81 b	Local Regulations	Yes
81 b1	Specify the regulation	Asset (Money) Laundering Prevention Act, Asset (Money) Laundering Prevention Rules and
-		Directives of Nepal Rastra Bank (Central Bank of Nepal)
		,
81 c	If N, explain	
		2
82	Does the Entity have processes in place to	
	respond to Request For Information (RFIs) from other entities in a timely manner?	Yes
	Carlot Gradies in a uniony mariner:	
83	Does the Entity have controls to support the inclusion of required and accurate originator	
	information in international payment messages?	Yes
	manufacture paymont mossages:	_
		Λ



84	Does the Entity have controls to support the	
-	inclusion of required beneficiary in international	
	payment messages?	Yes
85	Confirm that all responses provided in the	
	aboveSection PAYMENT TRANSPARENCY	Marie
	are representative of all the LE's branches	Yes
85 a	If N, clarify which questions the difference/s	
	relate to and the branch/es that this applies to.	
05.6	If appropriate, provide any additional	
85 b	information / context to the answers in this	
	section.	
10 SA	INCTIONS	
86	Does the Entity have a Sanctions Policy	
00	approved by management regarding	
	compliance with sanctions law applicable to the	
	Entity, including with respect its business	Yes
	conducted with, or through accounts held at	
	foreign financial institutions?	
	3	
87	Does the Entity have policies, procedures, or	
	other controls reasonably designed to prevent	
	the use of another entity's accounts or services	
	in a manner causing the other entity to violate	
	sanctions prohibitions applicable to the other	Yes
	entity (including prohibitions within the other	
	entity's local jurisdiction)?	
	entity's local jurisdiction):	
88	Does the Entity have policies, procedures or	
00	other controls reasonably designed to prohibit	
	and/or detect actions taken to evade applicable	
	sanctions prohibitions, such as stripping, or the	Yes
	resubmission and/or masking, of sanctions	
	relevant information in cross border	
	transactions?	
89	Does the Entity screen its customers, including	
	beneficial ownership information collected by	"
	the Entity, during onboarding and regularly	Yes
	thereafter against Sanctions Lists?	
90	What is the method used by the Entity?	
19800	Manual	
90 a	RECENTION CO.	
90 b	Automated	Von
90 c	Combination of Automated and Manual	Yes
91	Does the Entity screen all sanctions relevant	
	data, including at a minimum, entity and	
	location information, contained in cross border	Yes
	transactions against Sanctions Lists?	
92	What is the method used by the Entity?	
92 a	Manual	
92 b	Automated	
92 c	Combination Automated and Manual	Yes
93	Select the Sanctions Lists used by the	
	Entity in its sanctions screening processes:	
93 a	Consolidated United Nations Security Council	Head for a consider a contament and homoficial access and for filtration to consider all dates
	Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transactional data
00:	United States Department of the Treasureds	
93 b	United States Department of the Treasury's	Head for screening customers and heneficial owners and for filtering transactional data
	Office of Foreign Assets Control (OFAC)	Used for screening customers and beneficial owners and for filtering transactional data
93 c	Office of Financial Sanctions Implementation	
330	HMT (OFSI)	Used for screening customers and beneficial owners and for filtering transactional data
	TIME (OF SI)	The state of the s
93 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transactional data
		OSCI TO SOCIONARY CUSTOMORS and Socional Carriors and for intering transactional data
93 e	Lists maintained by other G7 member countries	
	^ /	N
	()	

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	Tout (
93 f	Other (specify)	
94	When new entities and natural persons are added to sanctions lists, how many business	
	days before the Entity updates its lists?	Same day to 2 days
95	When updates or additions to the Sanctions	
	Lists are made, how many business days	
	before the Entity updates their active manual and / or automated screening system against:	
	and 7 of automated screening system against.	
95 a	Customer Data	Same day to 2 business day
95 b	Transactions	Same day to 2 business day
		Control of the state of the sta
96	Does the Entity have a physical presence, e.g.,	
	branches, subsidiaries, or representative offices located in countries/regions against which UN,	
	OFAC, OFSI, EU and G7 member countries	No
	have enacted comprehensive jurisdiction-based Sanctions?	
97	Confirm that all responses provided in the	
	above Section SANCTIONS are representative of all the LE's branches	Yes
97 a	If N, clarify which questions the difference/s	NA .
	relate to and the branch/es that this applies to.	
97 b	If appropriate, provide any additional	
	information / context to the answers in this	
	section.	
11 TF	RAINING & EDUCATION	
98	Does the Entity provide mandatory training,	
	which includes :	
98 a	Identification and reporting of transactions to	Value
	government authorities	Yes
98 b	Examples of different forms of money	
	laundering, terrorist financing and sanctions violations relevant for the types of products and	Yes
	services offered	
98 c	Internal policies for controlling money	
	laundering, terrorist financing and sanctions	Yes
	violations	
98 d	New issues that occur in the market, e.g., significant regulatory actions or new regulations	
	significant regulatory actions of new regulations	Yes
98 e	Conduct and Culture	Yes
99	Is the above mandatory training provided to :	
99 a	Board and Senior Committee Management	Yes
99 b	1st Line of Defence	Yes
99 c	2nd Line of Defence	Yes
99 d	3rd Line of Defence	Yes
99 e	3rd parties to which specific FCC activities have	
	been outsourced	Not Applicable
99 f	Non-employed workers	Net Applicable
	(contractors/consultants)	Not Applicable
100	Does the Entity provide AML, CTF & Sanctions	
	training that is targeted to specific roles, responsibilities and high risk products, services	Yes
	and activities?	
	<u> </u>	

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101	Does the Entity provide customised training for AML, CTF and Sanctions staff?	Yes
102	Confirm that all responses provided in the aboveSection TRAINING & EDUCATION are representative of all the LE's branches	Yes
102 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	NA
102 b	If appropriate, provide any additional information / context to the answers in this section.	
12. Q	UALITY ASSURANCE /COMPLIANCE TE	STING
103	Are the Entity's KYC processes and documents subject to quality assurance testing?	Yes
104	Does the Entity have a program wide risk based Compliance Testing process (separate to the independent Audit function)?	No
105	Confirm that all responses provided in the above Section QUALITY ASSURANCE / COMPLIANCE TESTING are representative of all the LE's branches	Yes
105 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
105 b	If appropriate, provide any additional information / context to the answers in this section.	KYC process and documents are checked on a periodic basis by the compliance department for the quality assurance.
13. AU	TIOL	
106	In addition to inspections by the government supervisors/regulators, does the Entity have an internal audit function, a testing function or other independent third party, or both, that assesses FCC AML, CTF and Sanctions policies and practices on a regular basis?	Yes
107	How often is the Entity audited on its AML, CTF & Sanctions programme by the following:	
107 a	Internal Audit Department	Yearly
107 b	External Third Party	Yearly

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(Delan)

108	Does the internal audit function or other	
	independent third party cover the following areas:	
108 a	AML, CTF & Sanctions policy and procedures	Yes
108 b	KYC / CDD / EDD and underlying methodologies	Yes
108 c	Transaction Monitoring	Yes
108 d	Transaction Screening including for sanctions	Yes
108 e	Name Screening & List Management	Yes
108 f	Training & Education	Yes
108 g	Technology	Yes
108 h	Governance	Yes
108 i	Reporting/Metrics & Management Information	Yes
108 j	Suspicious Activity Filing	Yes
108 k	Enterprise Wide Risk Assessment	Yes
108 I	Other (specify)	
109	Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness?	Yes
110	Confirm that all responses provided in the aboveSection,AUDIT are representative of all the LE's branches	Yes
110 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	,
110 b	If appropriate, provide any additional information / context to the answers in this section.	

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Declaration Statement

Wolfsberg Group Correspondent Banking Due Diligence Questionnaire 2018 (CBDDQ V1.2)

Declaration Statement (To be signed by Global Head of Correspondent Banking or equivalent position holder AND Group Money Laundering Prevention Officer, Global Head of Anti- Money Laundering, Chief Compliance Officer, Global Head of Financial Crimes Compliance OR equivalent) Rastriya Banijya Bank Limited (Bank name) is fully committed to the fight against financial crime and makes every effort to remain in full compliance with all applicable financial crime laws, regulations and standards in all of the jurisdictions in which it does business and holds accounts. Rastriya Banijya Bank Limited (Bank name) understands the critical importance of having effective and Sustainable controls to combat financial crime in order to protect its reputation and to meet its legal and regulatory obligations. Rastriya Banijya Bank Limited (Bank name) recognises the importance of transparency regarding parties to transactions in international payments and has adopted/is committed to adopting these standards. Rastriya Banijya Bank Limited (Bank name) further certifies it complies with/is working to comply with the Wolfsberg Correspondent Banking Principles and the Wolfsberg Trade Finance Principles. The information provided in this Wolfsberg CBDDQ will be kept current and will be updated no less frequently than on an annual basis. Rastriya Banijya Bank Limited (Bank name) commits to file accurate supplemental information on a timely basis. . Jyoti Bhatta _ (Global Head of Correspondent Banking or equivalent), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg CBDDQ are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of Rastriya Banijya Bank Limited (Bank name) (MLRO or equivalent), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg CBDDQ are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of Rastriya Bank Limited (Bank name) 21/12/2022 (Signature & Date (DD/MM/YYYY)) 21/12/2022 (Signature & Date (DD/MM/YYYY))