

; DklQ z'4ls/0f cg'; Gwfg lj efusf]
; Hfkt kl/ro



gkfn ; /sf/
cy{dGqfno
; DklQ z'4ls/0f cg'; Gwfg lj efu
yfkfynL, sf7df8f; gkfn
@)^*

!= k[7e]ld

; DklQ z4ls/0f tyf cft]j fbl lqmfnsfkdf lj Qlo nufgl lgj f/0f; DaGwdf cg; Gwfg ug[kk]v lgsfosf]?kdf ; DklQ z4ls/0f cg; Gwfg lj efu sfo{t 5 .

; DklQ z4ls/0f s]x]k<

; DklQ z4ls/0f lj Qlo ck/fwsf]To:tf]klf xf]h; df cjw, u} sfggl Pj +cfk/flws sfo{/ s;/ u/L sdfPsf] ; DklQsf] jf:tljs ptklQ / ; f] nspfg]Pj +5kfpfg]/ lj leeg lj Qlo sf/f]f/sf]dfllbdaf6 gofFsf]ggl ; f] l; hgf ug[kk]f; u/L To:tf] ; DklQnf0{z4 afgPsf]jf agfpg]k]f]g ePsf]x65 .

cft]j fbl lqmfnsfkdf xg]lj Qlo nufgl lgj f/0fsf]sfggl kl/efiff

; DklQ z4ls/0f -dgl nfp08l/E_ lgj f/0f Pq, @)^\$ sf]k]f]hgsf nflu ; f]Pq]sf]bkm \$v df n]vPsf dx; l6w cGtu{sf sg} s;/ dflgg]sfo{ug]jf sb}JolQmsf]Hofg lng]jf cEeE ug]p2]on]jf To:tf]s;/ jf s;/ ug]sfo{f /sd vr{x65 eeg} yxf kf0{jf yxf kfg' kg]dgl; a sf/0f e0{sb}klg tl/sfn]sg}/sd k]f]g u/]f jf ; lng u/]f lghn]cft]j fbl lqmfnsfkdf nufgl ug]sfo{u/]f; Demg'k5{eeg}klj wfg 5 .

; DklQ z4ls/0fsf k]v ; DefJo ; f]x? / k]f]j t l]q]x?

; DklQ z4ls/0fsf ; DefJo ; f]x?df cft]sf/l sfo{/ cft]j bdf ePsf]lj Qlo nufgl, nfu"cf]fwl sf/f]f/, e]6frf/, cjw xftxltof/sf]sf/f]f/, dfgj t:s/L tyf cdNo j:t; hgjf / / a]f]j?jfsf]t:s/L ; ldf t:s/L, l7Xf 7ul, dflkmof ; ~rfng, x08l Jofk/, Sofl; gf] cxx/0f / lkm]f]l, rf]l / 8s]t -kf0/]L, /fhZj 5nl, cflbh:tf lj leeg xg; Sg]egl p]n]v ul/Psf]5 .

; DklQ z4ls/0f -dgl nfp08l/E_ lgj f/0f Pq]n] /fhZj 5nl ; E]7t 2kdf ck/fw, cft]sf/l lqmfnsfkdf nufgl, dfgj a]lavg, nfu"cf]fw sf/f]f/, e]6frf/, cflbh:tf dh ck/fw? (Predicate Offences) af6 k]t cfhgnf0{ ; DklQ z4ls/0fsf k]v ; f]sf]?kdf lnPsf]5 .

; DklQ z4ls/0f lgj f/0f lsg h?/L 5 <

; DklQ z4ls/0f Ps cly\$ ck/fw ePsf]h]o; n]s; \$]lxt ubg . p]n]v t ; DklQ z4ls/0faf6 k]f]j t xg]l]q]x?nf0{k]f]j dQm /fVgsf]c]tl/Qm o; sf]lgj f/0f dh t]b]x]fosf sf/0faf6 h?/L b]vPsf]5M

- zsf:kb sf/f]f/ klxrfg u/L ; Defj t cleoQmf0{cg; Gwfg, txlssft Pj +cleof]hg u/L sfggl bfo/fdf Nofpg,
- ; DklQ z4ls/0f tyf cft]j fbl lqmfnsfkdf xg]nufglnf0{ck/fw dfgl sfggl bfo/fdf Nofpg,
- ; DklQ z4ls/0f ug]ck/fwlnf0{sfg]sf]bfo/fdf Nof0{b08 ; hfo ug{
- a\$, lj Qlo l]q] tyf cly\$ lqmfnsfkx?df kf/blz]f sfod ug{
- ; DklQ z4ls/0fn]/fi6sf]; fdlhs, cly\$, /fhgllts / sfggl klfd kg]gsf/flds c; /x? x6fpg,
- ; DklQ z4ls/0f / cft]sf/l sfo{f lj Qlo nufgl xg]sfo{f6 cflh\$; DklQ hkmt ug{
- ; DklQ z4ls/0f lgj f/0fd /fli6e, l]q]lo Pj +cGt/f]6e ; xof]sf]cbfgk]f]g ug{
- elj iodf ck/fwlx?n]u]sfggl sfo{f6 ; DklQ z4ls/0f ug]g; Sg]j ftj /0f l; hgf ug{/
- /fli6e, l]q]lo Pj +cGt/f]6e cy{Gqs]:j :Yo 9un]lj sf; ug{.

@ g]k]ndf ; DklQ z4ls/0f lgj f/0f; u ; Dj 4 sfggl / ; #yfut Joj :yf

- g]k]ndf ; DklQ z4ls/0f -dgl nfp08l/u_ lgj f/0f Pq, @)^\$ nfu"ePsf]5 . o; Pq]nf0{; d; fdlos / yk k]f]j sf/l agfpg lj =; #@)^* df kyd ; z]v]g; d] ul/Psf]5 .
- pQmPq]sf]sf]ogdf ; 3fp k]ofpg ; DklQ z4ls/0f -dgl nfp08l/E_ lgj f/0f lgodf]nl, @)^* agl nfu"ePsf]5 .
- cy{dGqfnocGt/ut ; DklQ z4ls/0f lgj f/0f /fli6e ; d]j o ; ldl t / o; cGt/ut Ps sf]og ; d]j o ; ldl t /x\$]5 .
- cy{dGqfnocGt/ut ; **DklQ z4ls/0f cg; Gwfg lj efu** :yfkf e0{sfo{t /x\$]5 .
- g]k]n /fi6e]df lj Qlo hfgs/l 0sf0{v8f ul/Psf]5 . o; 0sf0[]; d]j o ; ldltsf]lg0]sf]cfwf/df lj leeg lgofdgsf/l lgsfox?df ; kl/]f]of dfu]z]g agf0{k7fp5 .
- ; DklQ z4ls/0f lgj f/0f; DaGwl ; j}d2fx? dx]fof]w]Qmsf]sf]of]o dfkm\$ cleof] ; lxt lj z]f cbfntdf bfo/ ul/g] Joj :yf /x\$]5 .

#= ljefusf b/b[6, nlo / p2[ox?

b/b[6 M; DklQ z4ls/0f lgj f/0f ug{tyf cft lj fbl lqmfnsfkdf xg]lj Qlo nufgldQm; dfh lgdff ug{kfej sf/L eldsf lgefpg'.

nlo M; DklQ z4ls/0f tyf cft lj fbl lqmfnsfkdf xg]lj Qlo nufgl / ; Da4 s; /sf] /f\$yfdsf] nflu cfj Zos sfggl, ; Argfut, klqmfut / stof]ogut Joj :yf u/L cft/f[6 dfk08 cg?k /flosf]sfggl, lj Qlo tyf ; /lff kffnlnf0{yk ; lfd / ; b[agfpg ; Da4 lfg; E ldn] sfd ug[tyf vf; u/] o; ; Dalw cg; Gwfg tyf txlssft sfo{kfej sf/L ?kdf ; Dkfbg ug[.

p2[ox? M!_; DklQ z4ls/0f tyf cft lj fbl lqmfnsfkdf xg]lj Qlo nufgl / ; Da4 s; /sf]; f], sf/0f / kl/0fdnf0{36fpg]/ x6fpg] @_ ; DklQ z4ls/0f tyf cft lj fbl lqmfnsfkdf xg]lj Qlo nufgl / ; Da4 s; /sf] cg; Gwfg tyf txlssfts] sfo{dtdnf0{clej [4 ug[.

ljefun]ug[sfo{?

pln]vt p2[ox? xfi; n ug{o; ljefun]lgdg sfo{? ; Dkfbg ug[5M

- ; DklQ z4ls/0f tyf cft lj fbl lqmfnsfkdf xg]lj Qlo nufgl / ; Da4 s; /sf] cg; Gwfgsf nflu ; dgj ofds tyf kfej sf/L ; e[/ pkfosf]cj ndjg ug[
- ; DklQ z4ls/0f tyf cft lj fbl lqmfnsfkdf xg]lj Qlo nufgl / ; Da4 s; /; E ; Dalwt ; DklQsf]klxrfg, /f\$sf tyf hkmt ug[pk0m; e[, klqmf tyf pks/0fsf]Joj :yf ug[.
- ; DklQ z4ls/0f tyf cft lj fbl lqmfnsfkdf xg]lj Qlo nufgl; Da6w s; /sf] kfej sf/L ?kdf cg; Gwfg ug{cft/f[6 dfk08 cg?ksf]sfo]lw tof/ u/L nfu"ug[.
- c[btz]lo ?kdf xg ; Sg]cj] ; DklQ jf sf/f[af/sf]klxrfg, /f\$sf, hkmt tyf ; f\$]; Fgf ; Da4 lgsfoalr kjfx xg] pkoQmJoj :yf ug[.
- s; /sf]k\$[t cg; f/ cfj Zos ePdf c[; Dalwt lgsfo jf lfgsf lj z]f1 ; d] /xg]u/L ; eQm cg; Gwfg 6fhl u7g u/L sfo{; Dkfbg ug[.
- ; DklQ z4ls/0f tyf cft lj fbl lqmfnsfkdf xg]lj Qlo nufgl / ; Da4 s; /sf]cg; Gwfg ug[hgzlQmsf]Jofj ; flos blftf tyf ldtf clej [4 ug[sfo{ug[.

pln]vt sfo{f cnj f ljefun]; DklQ z4ls/0f tyf cfts]j bl lqmfnsfkdf xg]lj Qlo nufgl / ; Da4 s; /sf]/f\$yfdsf]nflu cfj Zos sfggl, ; Argfut, klqmfut / stof]ogut Joj :yf u/L cft/f[6 dfk08 cg?k /flosf]sfggl, lj Qlo tyf ; /lff kffnlnf0{yk ; lfd / ; b[agfpg ; Da4 lfg (AML/CFT Regime) ; E ldn] ; DklQ z4ls/0f Pj +cfts]sf/L lqmfnsfkdf xg]lj Qlo nufgl lgo6qf ; Da6w /0fgllt tyf sfo6fhgdf t]s]Psf sfd ug[u/fpg d4t ; d] ug[5 .

o; afx\$; DklQ z4ls/0f cg; Gwfg ljefusf]klqmfids sfo{ lgdgfg; f/ /x\$]5M

- k[ft lnvt ; Fgf / zsf:kb sf/]f/sf]cfwf/df To:t]; Fgfsf]cleny /fVg] vfgtnf; l ug[sfuhft sAhf ug[vftf /f\$sf ug[; DklQ /f\$sf ug[/ cleoQm kqmp ug[
- ; DklQ z4ls/0f / cfts]j fbl lqmfnsfkdf xg]lj Qlo nufgl; Da6w d2fx?sf]txlssft ug[ljefusf clws[, c[; /sf/L clws[jf ; fj hgs ; :yfgsf clws[sd{f/lnf0{lfdt / lj z]f1 tfsf]cfwf/df cg; Gwfg clws[t]g]
- cg; Gwfg=txlssft ; Dk6g ePkI5 s; / b]vPdf ; /sf/L j]snsf]/fodt]j s lj z]f cbntdf d2f bfo/ ug[.

\$= hl/jfgf, b08 ; hfo, k/:sf/sf Joj :yfx?

; DklQ z4ls/0f; Da6w sbj]klg d2fsf]xbDofb gxg]/ yfx kfPsf]ldltaf6 d2f rNg]Joj :yf 5 . ; j ; DklQ z4ls/0f lgj f/0fsf d2fx? ; /sf/j fbl xg]Joj :yff 5 . cleoQm / dltof/ b[ha]a9]a9fPsf]; DklQ hkmt xg]tyf cleoQmsf]/fxbfgl /f\$sf ug{; lsg] sfggl Joj :yf 5 .

; **hfo xg]Joj :yfm**; DklQ z4ls/0fsf]s; / ug]f0{s; /sf]dfqf cg; f/ b]fo adf]hdsf]; hfo xg]Joj :yf 5 - s_ sbj]JolQm jf a], lj Qlo ; :yf jf u]lj Qlo ; :yfn]s; / u/\$f]/x\$ eg]To:t]JolQm jf a], lj Qlo ; :yf jf u]lj Qlo ; :yfsf]s; / ug[sd{f/L jf lghsf]klxrfg xg g; s]f s; / ubf\$]avtdf kdv e0{sfd sfh ug[JolQmf0{lauf]adf]hdsf]hl/afgf / Ps jif]v rf/ jif{Dd sb, -v_ /fi6<; j s jf a], lj Qlo ; :yf jf u]lj Qlo ; :yfsf]kbflwsf/L, kdv jf sd{f/Ln]s; / u/\$f]/x\$ eg]v08 -s_ df n]vPsf]; hfodf yk bz kltzt ; hfo . ; fy)o; P]c[ut/utsf]s; / ug[pBf] ug[jf u/fpg d2t ug[jf b?; ffg ug[JolQmf0{s; /bf/nf0{xg]; hfosf]cfwf ; hfo xg]5 .

hl/afgfaf/\$]Joj :yfm -!_ lj Qlo hfgsf/L 0s06f0{P] adf]hd sfuhft jf clen]y g/fVg]tyf ljj/0f jf hfgsf/L pknAw gu/fpg]a\$, lj Qlo ; :yf jf u] lj Qlo ; :yfnf0{s; / x]L ?= Ps nfv b]v kfF nfv ; Dd hl/jfgf xg]5 . -@_ pkbknf -!_

adffhdsf]; hfo lj Qlo hfgsf/L 0sf0h]ug\$ / ; f]; hfodf lrQ ga%g]JolQm]kg/fj hq cbfntdf To:tf]hl/afgf ePsf] ldltn]k;l; lbgleq kg/fj hq lbg ; Sg]Joj :yf 5 .

kdf0f n\$fpq]jf gi6 ug\$0{xg]; hfoM o; P\$cg\$ut/utsf]s; / dflgg]sfd sf/afxl; E ; Dal\$wt kdf0f n\$fpq]jf gi6 ug] JolQmf0{s; /sf]dfqf cg; f/ Ps dlxgfb]lv tlg dlxgf; Dd s\$ jf krf; xhf/b]lv Ps nfv ?k\$0fDd hl/afgf jf bj}; hfo xg\$ / To:tf]sfo{ug{; xof]u ug]h0{; f]; hfosf]cfwf ; hfo xg\$. cg; \$wfg tyf txlssft; Da\$wL sfd sf/afxldf s; h] afwf lj /f]v u/\$f lghnf0{cg; \$wfg clws[;sf]kl]tj hqsf]cfwf/df d2f xg]clwsf/Ln]5 dlxgf; Dd s\$ jf kfF xhf/ ?k\$0fDd hl/afgf jf bj}; hfo ug{; Sg\$.

; **DkIQ hkm\$ xg]s;** /af6 k]kt ; DkIQ / To:tf]; DkIQaf6 a9]a9fPsf]/ ; f]s; / ug{k\$0f] ePsf]; DkIQ hkm\$ xg\$. ; DkIQsf] xs s; h]f0{x:tf\$0t/0f ul/; s\$]ePdf To; /L x:tf\$0t/0f ubf{y]h sfod ePsf]/x\$ eg]; f]y]h skfnl ; /x xg\$.

k/:sf/sf]Joj:yfM o; P\$adffhd s; h]; DkIQ z4ls/0f u/\$f]; Fgf lbg]JolQmf0{s; / kdf]0ft e0{sfod ePsf]lj uf\$]f!} kl]tzt jf ?= !} nfv dlw]hg 36l 5 ; f]a/fa/sf]/sd k/:sf/ lbg]Joj :yf 5 -bkf \$%_.

%= ; DkIQ z4ls/0f lgj f/0f; Da\$wL k\$0v b0{c\$0t/fli6\$-lf]0lo ; 3 ; :yfx?

-s_ lj Qlo sf/jfxl sfo\$0n (Financial Action Task Force)

; g\ (* (df ; ft k\$0v cf\$0f]us /fi6x?sf]; dx -hl ; ft_ / o/k]h] ; 3sf]; \$0m k\$0f; af6 ; DkIQ z4ls/0f lgj f/0f ug]p2]on] c\$0t/fli6\$; xof]u tyf ; xsfo{k]4\$ ug] u/L :yfgf ePsf] c\$0t/; /sf/L lj Qlo sf/jfxl sfo\$0n -Pk\$P-6l-Pk\$; DkIQ z4ls/0f; Da\$wL c\$0t/fli6\$ 5ftf ; :yf x]. o; sf]dVofno k]f\$; sf]klv; df 5 . lj Qlo sf/jfxl sfo\$0n]kfl/t u/\$f]f\$) j6f l; kml/zx? tyf (j6f lj z]f l; kml/zx?sf]cfwf/df ; DkIQ z4ls/0f / cft\$sf/L sfo\$0f xg]lj Qlo nfu\$lnf0{ck/flws/0f ug{ ; f]sf]sf]gg]l Joj:yf / tlg]sf]sfo\$0f]og ug]u/fpg]sfo\$0f ; lglZrttf k\$0f]ug]sfo{ub}cfPsf]5 . lj Zj Jofkl ?kdf xg] ; DkIQ z4ls/0f sfo{x?sf]klxrf]ug]tyf tlg]sf]lg/f]v u/L k\$0f]sf/L sfo\$0f]og ug{u/fpg] lf]qdf lj Qlo sf/jfxl sfo\$0n lqmf]zn /x\$]f]5 .

-u_ Plzof k\$0f\$0t lf]q ; dx -Asia Pacific Group on Money Laundering P=kl-hl=

; DkIQ z4ls/0f lgj f/0f; Da\$wL lj le\$g dxfb]zdf lf]qlo ; :yfx? lqmf]zn /x\$]f 5\$. tldw]ci6]hofs]l; 8\$ldf dVo sfo\$0o /x\$]f]Plzof k\$0f\$0t lf]q ; dx -P=kl-hl= Plzof k\$0f\$0t lf]qdf sfo{t 5 . Plzof k\$0f\$0t lf]q ; dxdf xfn g]kinnufot \$! /fi6\$; b:o 5g\ . o; n]; b:o /fi6x?sf]alrdf ; DkIQ z4ls/0f lgj f/0f; Da\$wL ; Fgfsf]; Dk]0f ug]\$]f]c]t]l/Qm ; xof]u]sf]cf]bfg k\$0f]ug] / df]j ; :fwg lj sf; ug]sfo\$0f ; 3fpb5 . To; \$/L ; DkIQ z4ls/0f tyf cft]j fbl lqmf]snfkdf lj Qlo nufgl lgj f/0fsf dfkb08x? sfo\$0f]og ug]u/fpg]sfo\$0f ; 3fpg]sfo{k]g Plzof k\$0f\$0t lf]q ; dxn]ub\$. o; n]; b:o /fi6\$]f]; DkIQ z4ls/0f tyf cft]j fbl lqmf]snfkdf lj Qlo nufgl lgj f/0f sfo\$0f]og]sf]; fdlxs ; ldlff u/] ; \$w/sf nflu ; \$mf] k]t]f] k]g ub\$.

^= ; DkIQ z4ls/0f lgj f/0fsf]ef]j]l sfo\$0zf

; DkIQ z4ls/0f ug]sfo\$0]cb]z0 ?kdf lj Zj cyf]qnf0{u]ffh/x\$]f]5 . g]kfn k]g o; af6 c5'tf]5\$. o; sf nflu kof]t sf]gg]l Joj:yf, pkoQm ; Fgf k\$0fnl, blf df]j ; :fwgsf]Joj:yf, sfo\$0f]og]sf nflu pkoQm ; :yfut ; Argf / sfo{0t ; h]nsf] lgdf]f / ; xl sfo{k]4]t Pj +c\$0t/ lgsfo ; d\$]o tyf lf]qlo / c\$0t/fli6\$; xof]u]sf]cf]bfg k\$0f]ug] xg h?/L 5 .

; h]k]df, dh\$nf0{; DkIQ z4ls/0f tyf cft]j fbl lqmf]snfkdf lj Qlo nufgl lgj f/0f; Da\$wL g]kfn ; /sf]/af/f hf/L kfFj il6 /0fgllt tyf sfo\$0f]hgfcg; f/ /ho / u]/ho ; \$0qnf0{; DkIQ z4ls/0f tyf cft]j fbl lqmf]snfkdf lj Qlo nufgl lgj f/0fdf kl/rfng ug{o; lf]q]sf]ef]j]l sfo\$0zf xg\$.