



**Anti Money Laundering Policy**

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## MODEL ANTI-MONEY LAUNDERING POLICY

### I. POLICY STATEMENT AND PURPOSE

1. SMAS Auto Leasing India Private Limited (SMAS) is committed to comply fully with all applicable Anti-Money Laundering (“**AML**”) laws in the conduct of its businesses. Towards this objective, we must conduct business only with reputed customers who are involved in legitimate business activities and whose funds are derived from legitimate sources. Appropriate measures must be set up to ensure that we do not, even inadvertently, accept forms of payment that are known or suspected to be means of laundering money. One such measure is in implementing risk-based “Know-Your-Customer” (“**KYC**”) due diligence procedures calibrated to the risk in question, as well as systemic ‘Red Flags’ to detect unacceptable or suspicious forms of payment. SMAS’s employees acknowledge that failing to detect customer relationships and transactions that place SMAS brand at risk, could cause irreparable harm to SMAS’s reputation, leading to significant financial loss and severe penalties under applicable law.
2. As an effort in the said direction SMAS have prepared the Anti-Money Laundering Policy (“**AML Policy**”) in order to ensure compliance under the Prevention of Money Laundering Act,2002 (**PMLA**) and to prevent any involvement by SMAS in any money laundering activity even inadvertently , it requires the directors, officers, employees and those who work with SMAS to recognize questionable financial transactions, and to take steps to conduct appropriate additional due diligence in addition to the basic due diligence as may be required as per the normal policy and procedure of SMAS. If any ‘Red Flag’, whether or not listed in this AML Policy is triggered, the **Designated Persons** (as defined below) need to promptly contact SMAS’s **Compliance Officer** (as defined below) to facilitate any further due diligence/additional due diligence or action that may be needed. SMAS is also committed to cooperate with law enforcement and regulatory agencies enforcing anti-money laundering laws and regulations.
3. AML Policy constitutes a minimum standard. It must be complied with in any country in which SMAS does business even when the policy is stricter than the anti-money laundering laws that are applicable in that country, including both applicable local laws and those laws with extra-territorial application. However, when applicable anti-money laundering laws are stricter than this policy, such laws must be complied with. In case of any doubts, Designated Persons must contact SMAS’s Compliance Officer.
4. The guidelines in this AML Policy supplement the **SMAS’s Code of Conduct** and should be read in conjunction with:
  - a. The Whistleblower Policy;
  - b. The Anti-Bribery and Anti-Corruption Policy;
  - c. Any guidance published pursuant to this policy;
  - d. Any other relevant policies as may be implemented from time to time.

5. Because no code of conduct or policy can cover every possible situation, SMAS relies on the Designated Persons to use good judgment and to speak up when they have either questions or concerns.

## II. SCOPE AND APPLICABILITY

This AML Policy is applicable to SMAS as well as anyone associated and dealing with SMAS. This Policy shall be communicated to all dealing with SMAS and can also be obtained from the website of SMAS. The following policy has been established to ensure that all employees know the identity of their customers and take appropriate steps to verify the information received by them in order to combat money laundering.

This AML Policy is applicable to all individuals working at all levels and grades, including directors, senior managers, officers, other employees (whether permanent, fixed-term or temporary), consultants, contractors, trainees, interns, seconded staff, casual workers and agency staff, agents, or any other person associated with SMAS and such other persons including those designated by the Compliance Officer from time to time (all of the aforesaid being collectively referred to as “**Designated Persons**”).

## III. COMPLIANCE OFFICER AND DESIGNATED DIRECTOR

1. SMAS shall, from time to time, designate an employee of sufficient seniority, competence and independence as the Compliance Officer to ensure compliance with the provisions of this AML Policy (“**Compliance Officer**”) and the same shall be notified to the Designated Persons. The compliance officer has been prescribed in Appendix-II of this policy. A. All reports, complaints, doubts or concerns in relation to this AML Policy shall be raised by the Designated Persons to the Compliance Officer.
2. All queries, concerns or complaints dealing with money laundering shall be reported to the Compliance Officer by the Designated Persons. Any action required to be undertaken under this AML Policy shall be taken by the Compliance Officer in accordance with this AML Policy. The Compliance Officer shall have a functional reporting to the Designated Director. The designated Director has been prescribed in Appendix-II of this policy. The compliance shall submit annual compliance reports at the end of financial year (March) to the Designated Director. Aggravated cases of breach of this AML Policy shall be escalated to the Board of Directors of SMAS (“**Board**”) through the Designated Director.

## IV. GUIDANCE ON MONEY LAUNDERING

1. The phrase “money laundering” is generally understood to mean any act or an attempted act, directly or indirectly, to conceal, possess, acquire, use, project as untainted property, claiming a untainted property or disguise the true origin and ownership of proceeds of crime or illegally obtained proceeds so that they appear to have originated from legitimate sources to avoid prosecution, conviction and confiscation of the illegal proceeds. Money laundering

can be used by terrorist organizations, tax evaders, smugglers, by those engaged in bribery, or anyone who receives money for illegal activities or through illegal means. Countering money laundering is of critical importance as it ensures that illegal funds do not remain hidden and do not get integrated and merged into legitimate business and consequently into the economy.

2. The Government of India has enacted the Prevention of Money Laundering Act, 2002 and issued rules and regulations thereunder (“**PMLA**”) for preventing money laundering and connected activities, confiscation of proceeds of crime, setting up of agencies and mechanism for coordinating measures for combating money laundering etc. with effect from July 1, 2005. Section 3 of the PMLA defines the offence of money laundering as “Whosoever directly or indirectly attempts to indulge or knowingly assists or knowingly is a party or is actually involved in any process or activity connected with the proceeds of crime and projecting it as untainted property shall be guilty of offence of money laundering. Including directly or indirectly attempting to indulge or knowingly assisted or knowingly is a party or is actually involved in one or more process or activities connected with the proceed of crime, namely, concealment, possession, acquisition, use, projecting as untainted property or claiming as untainted property in any whatsoever.”
3. The term ‘proceeds of crime’ has been defined under Section 2(u) of the PMLA as “any property derived or obtained, directly or indirectly, by any person as a result of criminal activity relating to a scheduled offence or the value of any such property.” The definition of ‘proceeds of crime’ also implies that assets can be tainted by conversion. Therefore, if the ‘proceeds of crime’ are utilized to purchase another asset, by conversion, that asset could also be considered to be a ‘proceed of crime’ replacing the tainted money. Under the provisions of the PMLA, proceeds of crime can be attached in the possession of any person, whether or not such person was involved in the offence of money laundering.
4. Money laundering usually consists of 3 (three) steps:
  - a. Placement: This is the initial stage and during this stage, the money generated from illegal/criminal activity such as sale of drugs, illegal firearms, etc. is disposed of. Funds are deposited into financial institutions or converted into negotiable instruments such as money orders or traveller’s Cheques. For example, cash received by a drug smuggler can be taken to a bank and changed into a money order or traveller’s cheque.
  - b. Layering: The layering stage involves separation of proceeds from their illegal source by using multiple complex financial transactions to disguise from the audit trail and hide the proceeds. Thus, a trail of unusually complex transactions is created to disguise the original source of funds and thereby make it appear legitimate. For example, money can be moved into and out of various offshore bank accounts through electronic fund transfers.
  - c. Integration: Once the illegitimate money is successfully integrated into the financial system, these illicit funds are reintroduced into the economy and financial system and often used to purchase legitimate assets, fund legitimate businesses, or may be conduct other criminal

activity. The transactions are made in such a manner so as to appear as being made out of legitimate funds.

5. Money laundering is a global problem, and many countries, and organizations have enacted laws to combat it. Compliance with AML and anti-terrorism laws and regulations requires an awareness of possible 'Red Flags' or suspicious activities, which may arise in the course of conducting business. When 'Red Flags' are identified, an appropriate level of additional due diligence must be performed and additional approvals should be obtained.

## V. **POTENTIAL RED FLAGS**

1. While an exhaustive list cannot be provided, set out below are indicative actions or situations or parties that Designated Persons should be careful about however they should scale their decisions, by amongst others, taking into account concerns - which when appearing together or individually should raise 'Red flag' concerns (each, whether or not listed herein, a "Red Flag"):
  - a. Customers or suppliers who are connected to countries identified as non-cooperative by the 'Financial Action Task Force on Money Laundering' established by the G-7 Summit in 1987, and international organisation against money laundering;
  - b. Customers or suppliers who are reluctant to provide complete information and/or provide insufficient, false, or suspicious information or who are unwilling to comply with SMAS's KYC norms as may be in force from time to time;
  - c. Customers or suppliers who appear to be acting as an agent for another company or individual, but decline or are reluctant to provide information regarding that company or individual;
  - d. Customers or suppliers who express concern about, or want to avoid, reporting or record- keeping requirements;
  - e. Payments of amounts in excess of Rs.20,000/- (Rupees Twenty Thousand) only made in cash or cash equivalents, such as money orders, traveller's cheques, internet currencies or prepaid cash cards. Acceptance of such amounts of cash or cash equivalents as a form of payment by SMAS is strongly discouraged. Cash payments are commonly used by money launderers, and leave very little in the way of audit trails. Alternative methods of payment which provide a stronger audit trail should be offered. Particular care should be taken with regard to customers and suppliers who structure these payments to avoid the relevant government reporting requirements for cash and cash equivalent payments (for example by making multiple smaller payments or payments from multiple sources);
  - f. The purchase of products, or a larger volume purchase, that appears to be inconsistent with a customer's normal ordering pattern, and in the absence of any legitimate business reason such as a special price promotion;

- g. Complex deal structures or payment patterns that reflect no real business purpose or economic sense;
- h. Requests for payment to be made through an unrelated country or to an unrelated third party;
- i. Multiple partial payments from various parties on behalf of a single customer and/or multiple partial payments from various locations. Also included are “double endorsed” or “third party” cheques, where a customer endorses over to a company as payment for their invoice a cheque that was originally made out to the customer;
- j. Customers or suppliers whose address is not a physical site;
- k. Customers making a funds deposit followed by an immediate request that the money be wired out or transferred to a third party, or to another firm, without any apparent business purpose;
- l. Customers paying in one form of payment and then requesting a refund of the payment in another form e.g. paying by credit card and requesting a wire transfer or cash refund.

## **VI. COMPLIANCE STEPS:**

Each Designated Person is required to ensure that he/she undertakes the following steps in the course of the business operations of SMAS:

- 1. Identification of beneficial ownership and control conduct, make background verifications, integrity assessments and other due diligence exercises and be familiar with business practices of customers and suppliers and persons on whose behalf a transaction is being conducted
- 2. Make inquiries from Trade Officer regarding the identification, ownership, control, business practice of a new customer or supplier or a new transaction.
- 3. Procure necessary documents and verify principal agent relationship in case of a transaction on behalf of the agent and the necessary documents be kept in the file of the customer and supplier.
- 4. Designated Persons are required to observe and record payments and transactions consistent with all established policies and procedures and follow global financial standards for acceptable forms of payment.
- 5. : Designated Persons should always keep current, complete and accurate records of every business transaction as well as other necessary documents verifying the identification of the client/supplier.

6. : Each Designated Person has an obligation under this AML Policy to immediately and, without delay, report to the Compliance Officer any **Suspicious Transaction** (as defined below) or suspicious activity or ‘Red Flag’ concern (“**Report**”). Each Designated Person shall be aware of and follow country legal requirements for the reporting of cash transactions.

A “**Suspicious Transaction**” includes an attempted transaction, whether or not made in cash, which to a person acting in good faith:

- a. gives rise to a reasonable ground of suspicion that it may involve the proceeds of an offence specified in the schedule to the PMLA, annexed herewith as Appendix 1, regardless of the value involved; or
  - b. appears to be made in circumstances of unusual or unjustified complexity; or
  - c. appears to have no economic rationale or bona-fide purpose; or
  - d. gives rise to a reasonable ground of suspicion that it may involve financing of the activities relating to terrorism or other forms of criminal activity.
7. Reporting/action by the Compliance Officer: When setting up internal procedures, the Compliance Officer may adopt a ‘risk-based approach’ to KYC and AML compliances. Consequently, there will be circumstances when it will be both necessary and permissible to apply commercial judgment to a Report received by the Compliance Officer. Based on the facts and circumstances of an incident covered in a Report, the Compliance Officer shall take one or more steps, such as (a) probe into the incident himself/herself, (b) set up an internal enquiry into the incident, (c) in case of Aggravated Cases determine and recommend whether a reporting of the incident should be made to the appropriate authority. (Aggravated Cases shall mean incidents of AML that need to be reported to relevant regulatory or enforcement authorities, for example the Financial Intelligence Unit, India. All Aggravated Cases must be escalated, without delay, by the Designated Director to the Board).
8. Cooperate fully for enforcing anti-money laundering laws: The Compliance Officer shall be SMAS’s point of contact for coordinating with all law enforcement and regulatory agencies for all compliance reporting and investigations. Designated Persons shall render full support to the Compliance Officer as well as cooperate fully with any internal investigation team set up by the Compliance Officer or the Designated Director or the Board, or with any external investigation.
9. Maintenance of records: Records confirming the identity of customers, suppliers, contractors, investors and other persons should be retained for such number of years as prescribed by SMAS. .

## **VII. VIOLATIONS:**

Any violation of the PMLA shall amount to violation of the AML Policy. Over and above the same, any violation of the AML Policy may also amount to violation of the AML Policy, subject to verification by the Compliance Officer and include the following actions by Designated Persons. The said list is merely an exhaustive list and shall not be limited to the said acts.

1. Any violation of the compliance steps under this AML Policy by a Designated Person;
2. On-boarding a customer, supplier, contractor, agent, or investor without confirming the identity. ;
3. Requesting others to violate the AML Policy;
4. Failure to promptly raise a known or suspected violation of the AML Policy or notify a potential 'Red Flag' or Suspicious Transaction;
5. Failure to cooperate in investigations of possible AML Policy violations;
6. Retaliation against another employee for reporting a concern under the AML Policy;
7. Failure to demonstrate leadership, initiative, and diligence to ensure compliance with the AML Policy, PMLA and other applicable laws;
8. Involvement in any form of money laundering activities, whether in the course of employment with SMAS or otherwise.

## **VIII. CONSEQUENCES OF VIOLATION OF THIS AML POLICY BY DESIGNATED PERSONS**

In case of violations of the AML Policy, the Compliance Officer shall, after considering inputs, if any, from the Designated Director, have the discretion to do the following:

1. Corrective Action: If necessary, corrective actions shall be prescribed by the Compliance Officer to appropriate managers, officers, or other employees for implementation.

Penalties: The Compliance Officer shall, based on the investigation reports (if any) have the discretion to recommend appropriate disciplinary action, including suspension and termination of service, against such a defaulting Designated Person. Depending on the nature and scale of default of the AML Policy by the defaulting Designated Person, the Compliance Officer may also recommend to the Board to commence civil and/or criminal proceedings against such a Designated Person in order to enforce remedies available to SMAS under applicable laws.

**APPENDIX – 1**  
**SCHEDULE OF OFFENCES**

**OFFENCES UNDER THE INDIAN PENAL CODE, 1860**

<b>SECTION</b>	<b>DESCRIPTION OF OFFENCE</b>
120B	Criminal conspiracy.
121	Waging or attempting to wage war or abetting waging of war, against the Government of India.
121A	Conspiracy to commit offences punishable by section 121 against the State.
255	Counterfeiting Government stamp.
257	Making or selling instrument for counterfeiting Government stamp.
258	Sale of counterfeit Government stamp.
259	Having possession of counterfeit Government stamp.
260	Using as genuine a Government stamp known to be counterfeit.
302	Murder.
304	Punishment for culpable homicide not amounting to murder.
307	Attempt to murder.
308	Attempt to commit culpable homicide.
327	Voluntarily causing hurt to extort property, or to constrain to an illegal act.
329	Voluntarily causing grievous hurt to extort property, or to constrain to an illegal act.
364A	Kidnapping for ransom, etc.
384 to 389	Offences relating to extortion.
392 to 402	Offences relating to robbery and dacoity.
411	Dishonestly receiving stolen property.
412	Dishonestly receiving property stolen in the commission of a dacoity.
413	Habitually dealing in stolen property.
414	Assisting in concealment of stolen property.
417	Punishment for cheating.
418	Cheating with knowledge that wrongful loss may ensue to person whose interest offender is bound to protect.
419	Punishment for cheating by personation.
420	Cheating and dishonestly inducing delivery of property.
421	Dishonest or fraudulent removal or concealment of property to prevent distribution among creditors.

**OFFENCES UNDER THE NARCOTIC DRUGS AND PSYCHOTROPIC SUBSTANCES ACT, 1985**

<b>SECTION</b>	<b>OFFENCE</b>
15	Contravention in relation to poppy straw.
16	Contravention in relation to coca plant and coca leaves.
17	Contravention in relation to prepared opium.
18	Contravention in relation to opium poppy and opium.
19	Embezzlement of opium by cultivator.

20	Contravention in relation to cannabis plant and cannabis.
21	Contravention in relation to manufactured drugs and preparations.
22	Contravention in relation to psychotropic substances.
23	Illegal import into India, export from India or transshipment of narcotic drugs and psychotropic substances.
24	External dealings in narcotic drugs and psychotropic substances in contravention of section 12 of the Narcotic Drugs and Psychotropic Substances Act, 1985.
25A	Contravention of orders made under section 9A of the Narcotic Drugs and Psychotropic Substances Act, 1985.
27A	Financing illicit traffic and harbouring offenders
29	Abetment and criminal conspiracy.

### OFFENCES UNDER THE EXPLOSIVE SUBSTANCES ACT, 1908

SECTION	OFFENCE
3	Causing explosion likely to endanger life or property.
4	Attempt to cause explosion, or for making or keeping explosives with intent to endanger life or property.
5	Attempt to cause explosion, or for making or keeping explosives with intent to endanger life or property.

### OFFENCES UNDER THE UNLAWFUL ACTIVITIES (PREVENTION) ACT, 1967

SECTION	OFFENCE
10 read with section 3	Penalty for being member of an unlawful association, etc.
11 read with section 3	Penalty for dealing with funds of an unlawful association.
13 read with section 3	Punishment for unlawful activities.
16 read with section 15	Punishment for terrorist act.
16A	Punishment for making demands of radioactive substances, nuclear devices, etc.
17	Punishment for raising funds for terrorist act.
18	Punishment for conspiracy, etc.
18A	Punishment for organization of terrorist camps.
18B	Punishment for recruiting of any person or persons for terrorist
19	Punishment for harboring, etc.

20	Punishment for being member of terrorist gang organization.
21	Punishment for holding proceeds of terrorism.
38	Offence relating to membership of a terrorist organization.
39	Offence relating to support given to a terrorist organization.
40	Offence of raising fund for a terrorist organization.

### OFFENCES UNDER THE ARMS ACT, 1959

SECTION	OFFENCE
25	To manufacture, sell, transfer, convert, repair or test or prove or expose or offer for sale or transfer or have in his possession for sale, transfer, conversion, repair, test or proof, any arms or ammunition in contravention of section 5 of the Arms Act, 1959. To acquire, have in possession or carry any prohibited arms or prohibited ammunition in contravention of section 7 of the Arms Act, 1959. Contravention of section 24A of the Arms Act, 1959 relating to prohibition as to possession of notified arms in disturbed areas, etc. Contravention of section 24B of the Arms Act, 1959 relating to prohibition as to carrying of notified arms in or through public places in disturbed areas. Other offences specified in section 25.
26	To do any act in contravention of any provisions of section 3, 4, 10 or section 12 of the Arms Act, 1959 in such manner as specified in sub-section (1) of section 26 of the said Act. To do any act in contravention of any provisions of section 5, 6, 7 or section 11 of the Arms Act, 1959 in such manner as specified in sub-section (2) of section 26 of the said Act. Other offences specified in section 26.
27	Use of arms or ammunitions in contravention of section 5 or use of any arms or ammunition in contravention of section 7 of the Arms Act, 1959.
28	Use and possession of fire arms or imitation fire arms in certain cases.
29	Knowingly purchasing arms from unlicensed person or for delivering arms, etc., to person not entitled to possess the same.
30	Contravention of any condition of a licence or any provisions of the Arms Act, 1959 or any rule made thereunder.

**OFFENCES UNDER THE WILD LIFE (PROTECTION) ACT, 1972**

<b>SECTION</b>	<b>OFFENCE</b>
51 read with section 9	Hunting of wild animals.
51 read with section 17A	Contravention of provisions of section 17A relating to prohibition of picking, uprooting, etc., of specified plants.
51 read with section 39	Contravention of provisions of section 39 relating to wild animals, etc., to be Government property
51 read with section 44	Contravention of provisions of section 44 relating to dealings in trophy and animal articles without license prohibited.
51 read with section 48	Contravention of provisions of section 48 relating to purchase of animal, etc., by licensee.
51 read with section 949B	Contravention of provisions of section 49B relating to prohibition of dealings in trophies, animals articles, etc., derived from scheduled animals.

**OFFENCES UNDER THE IMMORAL TRAFFIC (PREVENTION) ACT, 1956**

<b>SECTION</b>	<b>OFFENCE</b>
5	Procuring, inducing or taking person for the sake of prostitution.
6	Detaining a person in premises where prostitution is carried on
8	Seducing or soliciting for purpose of prostitution.
9	Seduction of a person in custody

**OFFENCES UNDER THE PREVENTION OF CORRUPTION ACT, 1988**

<b>SECTION</b>	<b>OFFENCE</b>
7	Public servant taking gratification other than legal remuneration in respect of an official act.
8	Taking gratification in order, by corrupt or illegal means, to influence public servant.
9	Taking gratification for exercise of personal influence with public servant.
10	Abetment by public servant of offences defined in section 8 or section 9 of the Prevention of Corruption Act, 1988.
13	Criminal misconduct by a public servant.

**OFFENCES UNDER THE EXPLOSIVES ACT, 1884**

<b>SECTION</b>	<b>OFFENCE</b>
9B	Punishment for certain offences.
9C	Offences by companies.

**OFFENCES UNDER THE ANTIQUITIES AND ARTS TREASURES ACT, 1972**

<b>SECTION</b>	<b>OFFENCE</b>
25 read with section 3	Contravention of export trade in antiquities and art treasures.
28	Offences by companies.

**OFFENCES UNDER THE SECURITIES AND EXCHANGE BOARD OF INDIA ACT, 1992**

<b>SECTION</b>	<b>OFFENCE</b>
12A read with section 24	Prohibition of manipulative and deceptive devices, insider trading and substantial.
24	Acquisition of securities or control.

**OFFENCES UNDER THE CUSTOMS ACT, 1962**

<b>SECTION</b>	<b>OFFENCE</b>
135	Evasion of duty or prohibitions.

**OFFENCES UNDER THE BONDED LABOUR SYSTEM (ABOLITION) ACT, 1976**

<b>SECTION</b>	<b>OFFENCE</b>
16	Punishment for enforcement of bonded labour.
18	Punishment for extracting bonded labour under the bonded labour system.
20	Abetment to be an offence.

**OFFENCES UNDER THE CHILD LABOUR (PROHIBITION AND REGULATION) ACT, 1986**

<b>SECTION</b>	<b>OFFENCE</b>
14	Punishment for employment of any child to work in contravention of the provisions of section 3

**OFFENCES UNDER THE TRANSPLANTATION OF HUMAN ORGANS ACT, 1994**

<b>SECTION</b>	<b>OFFENCE</b>
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18	Punishment for removal of human organ without authority.
19	Punishment for commercial dealings in human organs.
20	Punishment for contravention of any other provision of this Act.

**OFFENCES UNDER THE JUVENILE JUSTICE (CARE AND PROTECTION OF CHILDREN) ACT, 2000**

SECTION	OFFENCE
23	Punishment for cruelty to juvenile or child.
24	Employment of juvenile or child for begging.
25	Penalty for giving intoxicating liquor or narcotic drug or psychotropic substance to juvenile or child.
26	Exploitation of juvenile or child employee.

**OFFENCES UNDER THE EMIGRATION ACT, 1983**

SECTION	OFFENCE
24	Offences and penalties.

**OFFENCES UNDER THE PASSPORTS ACT, 1967**

SECTION	OFFENCE
12	Offences and penalties.

**OFFENCES UNDER THE FOREIGNERS ACT, 1946**

SECTION	OFFENCE
14	Penalty for contravention of provisions of the Act, etc.
14B	Penalty for using forged passport
14C	Penalty for abetment.

**OFFENCES UNDER THE COPYRIGHT ACT, 1957**

SECTION	OFFENCE
63	Offence of infringement of copyright or other rights conferred by this Act
63A	Enhanced penalty on second and subsequent convictions.
64B	Knowing use of infringing copy of computer program.
68A	Penalty for contravention of section 52A.

**OFFENCES UNDER THE TRADEMARKS ACT, 1999**

<b>SECTION</b>	<b>OFFENCE</b>
103	Penalty for applying false trademarks, trade descriptions, etc.
103	Penalty for selling goods or providing services to which false trademark or false trade description is applied.
105	Enhanced penalty on second or subsequent conviction.
107	Penalty for falsely representing a trademark as registered.
120	Punishment of abetment in India of acts done out of India.

**OFFENCES UNDER THE INFORMATION TECHNOLOGY ACT, 2000**

<b>SECTION</b>	<b>OFFENCE</b>
72	Penalty for breach of confidentiality and privacy.
75	Act to apply for offence or contravention committed outside India.

**OFFENCES UNDER THE BIOLOGICAL DIVERSITY ACT, 2002**

<b>SECTION</b>	<b>OFFENCE</b>
55 read with section 6	Penalties for contravention of section 6, etc.

**OFFENCES UNDER THE PROTECTION OF PLANT VARIETIES AND FARMERS ACT, 2001**

<b>SECTION</b>	<b>OFFENCE</b>
70 read with section 68	Penalty for applying false denomination, etc.
71 read with section 68	Penalty for selling varieties to which false denomination is applied.
72 read with section 68	Penalty for falsely representing a variety as registered.
73 read with section 68	Penalty for subsequent offence.

**OFFENCES UNDER THE ENVIRONMENT PROTECTION ACT, 1986**

<b>SECTION</b>	<b>OFFENCE</b>
15 read with section 7	Penalty for discharging environmental pollutants, etc., in excess of prescribed standards.
15 read with section 8	Penalty for handling hazardous substances without complying with procedural Safeguards.

**OFFENCES UNDER THE WATER (PREVENTION AND CONTROL OF POLLUTION) ACT, 1974**

<b>SECTION</b>	<b>OFFENCE</b>
41(2)	Penalty for pollution of stream or well.
43	Penalty for contravention of provisions of section 24.

**OFFENCES UNDER THE SUPPRESSION OF UNLAWFUL, ACTS AGAINST SAFETY OF MARITIME NAVIGATION AND FIXED PLATFORMS ON CONTINENTAL SHELF ACT, 2002**

<b>SECTION</b>	<b>OFFENCE</b>
3	Offences against ship, fixed platform, cargo of a ship, maritime navigational facilities, etc.]

**OFFENCES UNDER THE COMPANIES ACT, 2013**

<b>SECTION</b>	<b>OFFENCE</b>
447	Punishment for fraud]

**OFFENCE UNDER THE CUSTOMS ACT, 1962**

<b>SECTION</b>	<b>OFFENCE</b>
132	False declaration, false documents, etc.

**APPENDIX – II**

<b><u>Name of the Member</u></b>	<b><u>Designation</u></b>	<b><u>Member(s) of Anti-Money Laundering Policy</u></b>
Yoshimi Akiyama	Managing Director	Designate Director
Hiroyasu Hariyama	Executive Vice President Corporate Division	Compliance Officer