

AML / KYC Policy Builder

Banking, Finance & Fintech

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Drafts a board-ready AML and KYC policy for a regulated entity — customer identification and CDD, risk categorisation, transaction monitoring and red flags, STR/CTR reporting to FIU-IND, the principal officer role and record-keeping. Use this as your policy document. For the operational how-to use the KYC & CDD SOP; for reporting mechanics use Suspicious Transaction Handling.

Purpose of this tool & output

A robust anti-money-laundering policy

How the output is used

Adopt a robust AML/KYC policy that sets customer due diligence, monitoring and reporting rules.

Who receives it

Approved by the board/compliance officer; applies to all onboarding and monitoring staff.

Important cautions

AI-generated policy; align to PMLA, RBI/SEBI/IRDAI KYC master directions and get board approval.

Companion documents

- KYC & CDD SOP
- Suspicious Transaction Handling
- Regulatory Compliance Calendar
- Internal Audit Framework
- Data Security & IT Policy
- Outsourcing Policy

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.