

Annual Report

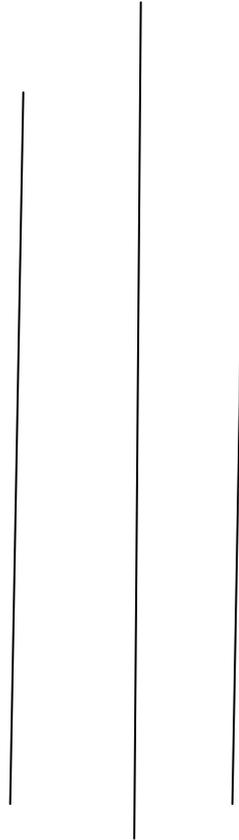
Fiscal Year 2067/68 (2010/11)



Financial Information Unit (FIU) Nepal
Nepal Rastra Bank

ANNUAL REPORT

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Financial Information Unit (FIU)

Nepal Rastra Bank

Baluwatar, Kathmandu

Nepal

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Foreword

Money Laundering (ML) and Financing of Terrorism (FT) are not only the crime against any particular society; these are the crimes against global society. Recognizing this fact, the international society has initiated different efforts to control these crimes from the globe. Financial Action Task Force (FATF) has developed and determined different principles which provide way-out to control these crimes in systematic way. In addition to FATF, there are different FATF Style regional bodies to ensure the effective implementation of these principles in those regions. Asia Pacific Group on Money Laundering (APG) is the body which is leading this movement in this region. As an active member of the international society Nepal's contribution is remarkable in every international issue. Nepal is committed to maintain same commitment in the issue of ML/TF after receiving the membership of APG in 2002.



With twin objectives i.e. controlling the ML/TF crimes in the nation and meeting the international standards in this regard Nepal is developing a strategic plan for five years with the technical assistance of IMF. Once executed, this plan will help to boost up integrated activities against the ML/TF from all stakeholders. We are hopeful that Government of Nepal will implement this strategic plan from this fiscal year i.e. 2011/12.

Financial Information Unit (FIU) as a central agency for receiving, analyzing and disseminating financial information is established within Nepal Rastra Bank as per the provision of the Money Laundering Prevention Act 2008. The Act has also assigned the FIU to work as focal point for the AML/CFT related activities in the nation. To fulfill its assignment FIU is making all efforts in the AML/CFT system. Consequently, different directives are issued to the reporting institutions, number of cases related to money laundering is forward to Investigation Department, APG mutual evaluation is successfully completed, and other different activities are going on.

This is a report of our activities conducted for a year. It contains the activities conducted by FIU Nepal within the fiscal year 2010/11 which includes policy decisions, strategy formation, international cooperation, etc. We are hopeful that these efforts will contribute to combating ML/FT and other crimes in the country.

Dharma Raj Sapkota

Chief, FIU - Nepal

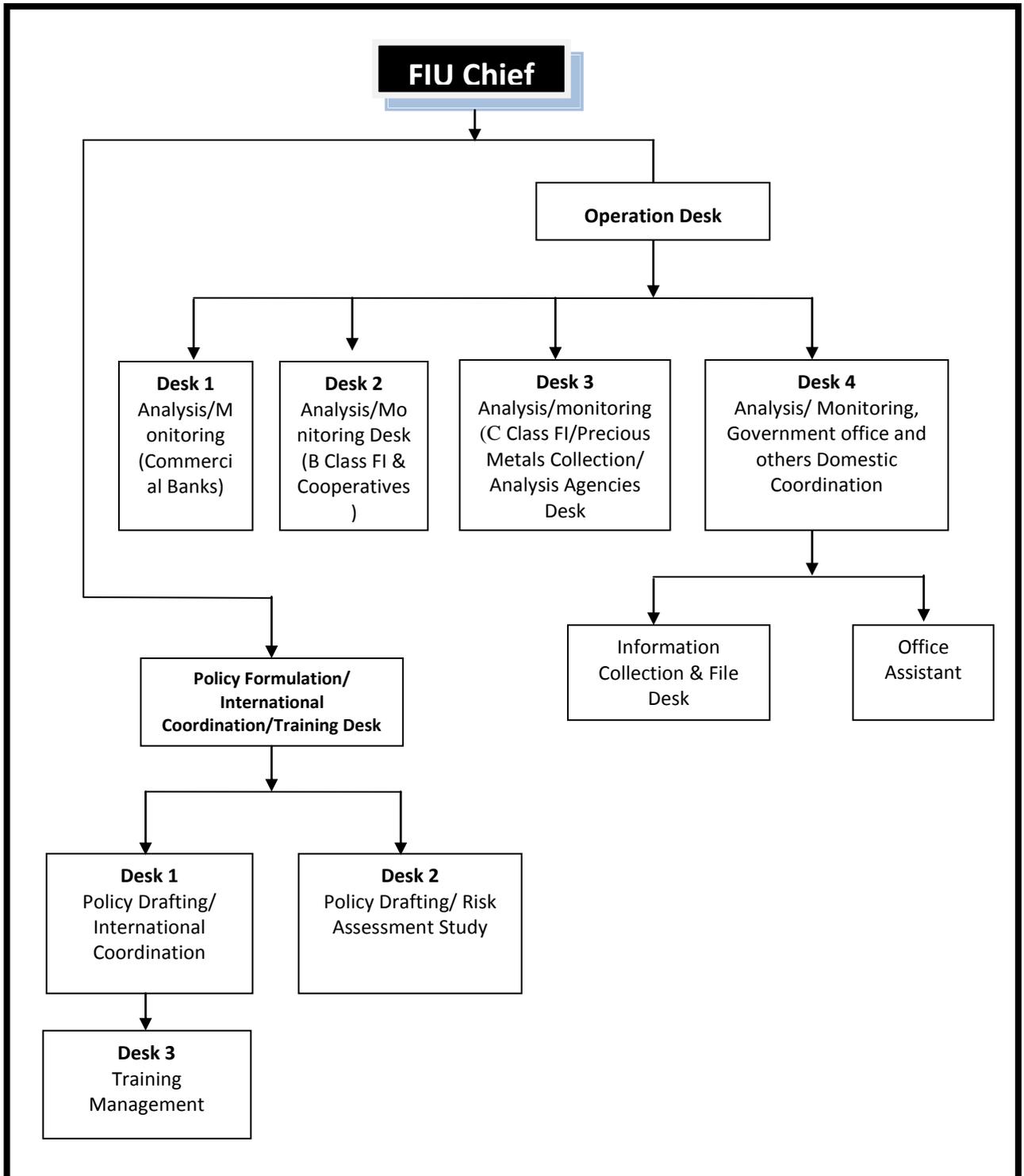
1. About FIU Nepal

Financial Information Unit (FIU) is established within Nepal Rastra Bank as per the provision of the section 9 of the Money Laundering Prevention Act, 2008. As a central authority and functionally independent unit by the law, the FIU is directly responsible for receiving, analyzing and disseminating the suspicious and other data related to the ML/FT to the Department of Money Laundering Investigation and other Law Enforcement Agencies. The FIU is authorized for following functions:

- To obtain details of transactions from government entities, bank, financial institution and non-financial institution regularly and maintain records of those details by scrutinizing them,
- To conduct preliminary inquiry or analysis, in case the notice, details and documents available to it requires inquiry and investigation on assets laundering and send its details to the concerned department, government entity, bank, financial institution and non-financial institution,
- To communicate the Money Laundering Investigation Department the details received from Reporting agencies if it appears suspicious or arises any doubt or prevails reasonable ground not to believe the transaction as genuine.
- To send notice, details and documents regarding money laundering to the Financial Information Units of other country and international organization, institutions reciprocally and receive such notice from concerned country and international organization and institution,
- To inspect transactions and records of bank, financial institution and non financial institution, to obtain any information or clarification about any doubtful transactions and records and their copies if necessary,
- To manage required training programs for the staffs of government entities, Money Laundering Investigation Departments and FIU for prevention of assets laundering,
- To carry out other functions as prescribed.

The FIU may give necessary directives to the concerned government office, bank, financial institution and non-financial institution about the customer due diligence method from time to time and other procedures regarding the submission of details, statistics, notices and information under the Money Laundering Prevention Act, 2064 B.S (2008) and Rules 2066 B.S (2009).

The FIU is also assigned to function as the secretariat of the Coordination Committee constituted as a standing committee under the coordination of secretary of Ministry of Finance including secretaries from different Ministries, Inspector General of Police, Additional Attorney General and Deputy Governor of Nepal Rastra Bank. This unit is also assigned as national focal point for the matters related to ML/TF. Currently, the FIU Nepal has following organizational Structure.



2. Strategic Efforts against ML/TF

This financial year remained historical for the enforcement of AML/CFT activities in the country. During this year, APG conducted its second mutual evaluation of Nepal. This report shows the FIU Nepal's efforts against the crime of Money Laundering and Terrorist Financing. During this period, the Money Laundering Prevention (amendment) Bill, 2068 (2011) was adopted by the Parliament. This amendment Act has tried to remove the deficiencies of existing law on AML/CFT. Parliament has adopted different International Conventions which are made to control predicate as well as Money Laundering related crimes. The conventions adopted by the parliament during this year are UN Convention against Corruption, 2003, UN Convention against Transnational Organized Crime, 2000 (the Palermo Convention) and the UN Convention for the Suppression of the Financing of Terrorism, 1999. A five year National Strategy Plan against the ML/TF is now ready to be implemented with the technical assistance of IMF. To expedite the process of investigation and prosecution of Money Laundering Suspect cases, Government of Nepal has decided to establish a separate Department for this purpose. The Money Laundering Investigation Department is now in operation with sole objective to investigation and Prosecution of the cases on ML/TF.

Nepalese efforts on AML/CFT have started only after getting membership of Asia Pacific Group on Money Laundering (APG). Consequently, the offence of money laundering and financing of terrorism are criminalized. Different international legal instruments were adopted and a new law came into force. This law not only criminalized the money laundering and financing of terrorism, it provided a regime to prevent such crime. The regime has been put in place and it has been operational. Different institutional arrangements are made and a comprehensive and integrated approach to combat the crime of ML/TF is now initiated. The milestones achieved by Nepal to control crimes related to ML/TF are provided in Annex-1.

While talking about the progress achieved by FIU during last fiscal year, this report contains following heading with a short description.

- Receiving, Analyzing and Disseminating Data
- High Level Nepalese Visits and Objectives
- NCC and its Strategic Decisions
- Capacity Building Programs
- FIU Human Resource
- Completion of APG Mutual Evaluation
- Preparation of National Strategy

- Directives to Reporting Institutions
- International Relation and Cooperation
- Technical Assistance
- Miscellaneous Activities

2.1 Receiving, Analyzing and Disseminating Data

A major function of FIU Nepal is to receive, analyze and disseminate data. FIU has received a number of Threshold Transaction Reports (TTRs) and Suspicious Transaction Reports (STRs). Most of the reporting institutions to which FIU has issued directives are sending both STRs and TTRs. Continuous follow up is going on so as to make all reporting institutions comply with the legal provision in this regard.

Due to all round efforts of FIU and other different related agencies the FIU is receiving number Threshold Transaction Reports (TTR). The table provided in Annex–2 shows the growing trend of TTRs received by FIU in last three years.

Suspicious Transaction Reports (STR) is the main target of the FIU to generate case against the criminals of money laundering. During the one years review period, FIU has received 269 STRs from different reporting agencies. After necessary analysis and verification, 202 cases and accounts were forwarded for further investigation to the Money Laundering Investigation Department. This number includes some case generated by the FIU analysis from the information received in the form of TTR. The total number of cases forwarded for futher investigation to Money Laundering Investigation Depart is 386 from the inception of FIU Nepal. The table provided in Annex–3 shows the growing trend of STR in last three years.

The number mentioned in tables does not only show the progress of FIU in the process of receiving information from the reporting institutions. It also shows the backdrop of our system and makes cautious for further reform. Only single STR from government agencies and no STRs from DNFBPs unveil the need of further initiatives in these sectors.

2.2 High Level Nepalese Visits and Objectives

Officials from Nepal including Governor, Deputy Governor, FIU Chief and other have visited different international and regional forums during fiscal year 2010/11. These visits remain fruitful to both Nepal and international society to identify each other's problems and limitations. Nepal also became able to communicate its strong commitment against ML/TF crimes.

2.3 NCC and its Strategic Decisions

National Coordination Committee has been continually working to strength and implement Nepalese AML/CFT regime. NCC has made different strategic and policy related decisions for this objective. The NCC has adopted the National Strategy against AML/CFT and recommended Government of Nepal for its implementation. In addition to these, NCC has taken different initiatives to ensure effective AML/CFT regime.

2.4 Capacity Building Programs



Figure 1, Finance Minister Dr. Baburam Bhattarai addressing the AML/CFT Seminar for the Member of Parliament.

FIU Nepal in cooperation with different national and international agencies conducting different capacity building programs for different stakeholders. Total 17 different interactions, training and workshop program were conducted for the participants from different stakeholders i.e. reporting institution, regulators, etc. Out of that 6 programs were conducted with the technical assistance of the Australian Transaction Report and Analysis Center (AUSTRAC). Not only the

FIU, Government of Nepal, Associations of different reporting agencies and reporting institution itself has conducted series of capacity building program in cooperation with FIU.



Figure 2, Governor Dr. Yuba Raj Khatriwada and Australian Ambassador to Nepal Ms Susan with other officials in AML/CFT Risk Management Seminar jointly organized by AUSTRAC and FIU Nepal.

As a major initiative for the capacity building FIU Nepal has trained its manpower with the assistance of international agencies and foreign counterparts regarding different issues related to ML/TF. Total 24 officials of FIU Nepal and a number of officials from the NRB and Government of Nepal have received opportunity to participate in different training and workshop organized in foreign countries.

2.5 *FIU Human Resource*

From its establishment FIU Nepal has been continuously enhancing its human resource with different exposures and trainings. These efforts were continued during review period. Different officials from FIU have received opportunity to participate in national and international program to enhance their capacity.

FIU has been recruiting number of staffs. Nepal Rastra Bank has been contributing for this effort of FIU. Annex-4 gives the number of FIU staff and increasing trends of human resource.

2.6 *Completion of APG Mutual Evaluation*

Nepal has successfully completed its second Mutual Evaluation conducted by APG. In comparison to its first Mutual Evaluation Nepal has achieved material progress for the establishment of AML/CFT Regime. The complete Mutual Evaluation Report is available in the APG website.



Figure 3, APG Executive Director Dr. Gordon Hook with Finance Minister Mr. Surendra Pandey, Governor of NRB, Secretary of Ministry of Law and Justice and FIU Officials

2.7 *Preparation of National Strategy*

To make systemic and planned approach for the establishment and operation of the AML/CFT regime, Nepal has developed its national strategy and action plan with the technical assistance of IMF. Once implemented, this strategy and action plan will help to make Nepalese efforts on AML/CFT effectively. The draft strategy articulates a Vision and Mission statement, and ten strategic objectives, and 16 policy statements. It also contains detailed policy statements signaling the government's strong commitment to achieve the strategic objectives. Some important facts about the strategy are as follows:

The Vision Statement is:

"To create money laundering and terrorist financing free society in Nepal".

The Mission Statement is:

"To strengthen the rule of law and enhance security in Nepal through the implementation of effective national initiatives to combat money laundering and terrorism financing and the crimes and criminal organizations that give rise to them, in line with international standards".

Ten strategic objectives set out in the national AML/CFT strategy are:

1. Ensure effective leadership and coordination of Nepal's efforts to combat money laundering and terrorism financing.
2. Enhance AML/CFT awareness among all stakeholders.
3. Conduct a national assessment of money laundering and terrorism financing risks.
4. Implement a comprehensive legal framework and enhancing capacity of prosecutorial and judicial functions related to AML/CFT in Nepal.
5. Implement comprehensive preventive measures and a sound and effective AML/CFT supervisory regime
6. Enhance the effectiveness and capacity of the Financial Information Unit.
7. Enhance capacity to detect and investigate money laundering and terrorist financing.
8. Introduce mechanisms and strengthen capacity for international cooperation.
9. Develop and implement a coordinated approach to address deficiencies identified through domestic and international reviews.
10. Demonstrate effective implementation of the National Strategy and Policy and the Action Plans.

Major Policies to achieve the strategic objectives of the national strategy are:

1. Money laundering and terrorism financing will be discouraged through enhanced prevention, investigation, prosecution and adjudication of these and related crimes.
2. High priority will be given to prevention, control, detection and investigation money laundering, terrorism financing and related predicate offences, and to tracing, freezing, seizing and confiscating the proceeds of crime.
3. Stronger legal, institutional and operational measures will be developed and implemented to enhance efforts to combat money laundering and terrorism financing.
4. Comprehensive and effective preventive measures will be strictly enforced in the financial and non-financial sectors.
5. More stringent and robust enforcement measures and mechanisms will be developed to detect and investigate money laundering and terrorism financing.

6. Measures and mechanisms to increase and ensure more effective prosecutions and adjudication of money laundering and terrorism financing, and the confiscation of the proceeds of crime, will be established.
7. Anti-money laundering and counter-terrorism financing issues and concerns will be integrated with other sectoral policies and programs.
8. Proper safeguard measures will be developed to protect the financial sector from the adverse impacts of money laundering and terrorism financing.
9. Functional and operational coordination and cooperation between and among related agencies will be further strengthened.
10. Functional coordination and cooperation mechanisms with regional and international organizations will be further strengthened.
11. Compliance with international standards on anti-money laundering and counter-terrorism financing will be increased.
12. Awareness raising initiatives for stakeholders and for the general public on anti-money laundering and counter terrorism financing impacts and remedial measures will be developed and conducted immediately.
13. Skills development and capacity building initiatives will be developed and implemented for all AML/CFT stakeholders.
14. Legal, institutional, and operational, mechanisms for international cooperation will be developed to ensure the effectiveness of national efforts to combat money laundering and terrorism financing.
15. The Ministry of Finance is the Ministry responsible for the implementation of the Anti-Money Laundering and Counter Terrorism Financing Policy and National Strategy.
16. The Coordination Committee, on behalf of the Government of Nepal, is responsible for the coordination of the implementation of the National Strategy, and for submitting an Annual Report on the initiative no later than 6 months after the end of each fiscal year.

2.8 Directives to Reporting Institutions

One of the core functions of FIU is to receive financial information from different reporting institutions and maintain record thereof. FIU is authorized by Section 10 (3) of the Money Laundering Prevention Act, 2008 and Rule 7(1) Money Laundering Prevention

Rules, 2009 to issue directives to different reporting institutions about the process of sending Threshold Transaction Reports and Suspicious Transaction Reports.

FIU Nepal has issued directives to different reporting institutions regarding the procedures and other matters related to reporting of TTR and STRs and risk management. Both Financial and non financial institutions including the DNFBPs which are operating inside Nepalese economy are almost covered by the FIU Directives. During this year Lawyers, Auditors and Precious Stone and Metal Business are covered by the FIU Directives. Annex - 5 includes the list of directives issued by FIU and related agencies.

2.9 *International Relation and Cooperation*

The FIU Nepal has been continuously accelerating its efforts to boost up international relation and cooperation to combat crimes related to ML/TF globally. During last fiscal year FIU Nepal has concluded memorandum of understanding with different foreign counterparts. The total number of MOU the FIU Nepal has concluded till this fiscal year is seven including Korea Financial Intelligence Unit. Besides concluding MOU, the FIU Nepal has extending cooperation based on reciprocity.



Figure 4, Governor Dr. Khatiwada, Finance Secretary Mr. Krishna Hari Baskota with RRG co-chair in Macau face to face meeting.



Figure 5, FIU Nepal delegation with Korean counter parts in South Korea

field.

Nepal's Participation to the APG High Level Mission to Bhutan

APG made a high level mission to Bhutan to study and encourage it to become member to APG in 3-5 May, 2011, upon the invitation of the Royal Monetary Authority of Bhutan. The mission was led by the APG Co-Chair Mr. Jose (Secretary, Ministry of Finance, and India), Mr. Gordon Hook, Executive Secretary, APG and Mr. Hari Kumar Nepal, Assistant Director, FIU, Nepal Rastra Bank. The mission met senior parliamentarians and high level officials of various Government agencies.

Sponsorship to Bhutan:

Bhutan became 41th member of APG in 2011 upon the sponsorship of Nepal and consensus of all member jurisdictions. Mr. Maha Prashad Adhikari, Deputy Governor, presented Nepal's sponsor to Bhutan in the APG's annual meeting in India in July 2011. Nepal congratulates Bhutan for its success in achieving membership in the APG

IMF Training Program and Nepal's Resource Person

Nepal worked as a resource person to a program on AML and FIU in India in June, 2011. 30 officials participated in the training program from India, Kenya, Ethiopia and Tanzania. Mr. Hari Kumar Nepal from FIU, NRB was invited as a resource person in the Program from Nepal.

In addition to above mentioned initiatives to extend international cooperation the FIU Nepal has organized a regional workshop on this issue with the technical assistance of AUSTRAC. Participants from India, Sri Lanka, Bangladesh and Nepal has learned number of issues related to STR Analysis, domestic as well as international co operation, etc. This four day workshop also contributed for the establishment person to person with the officers working in same

2.10 Technical Assistance

FIU Nepal has received different technical assistance from number of international agencies to enhance its AML/CFT regime and capability. Here are some major events of technical assistance received:

1. IMF provided technical assistance to Nepal for the preparation of National Strategic Plan and legal drafting.
2. AUSTRAC provided technical assistance to conduct six workshop and seminars in Nepal.
3. US Department of treasury provided the technical assistance for various capacity building and seminar program.
4. Chinese Taipei provided technical assistance to prepare related documents for the membership of Egmont Group.
5. FIU Bangladesh, Malaysia and AMLO Thailand provided the FIU observation study to FIU Nepal about the IT system.

2.11 Miscellaneous Activities

Establishment of Focal Point in Different Agencies

To coordinate the activities related to AML/CFT in respective agencies the Coordination Committee has decided to establish focal point in each ministries, regulators and government agencies.

Recommendation for the adoption of International Instruments

The Coordination Committee has recommended to Government of Nepal to adopt the UN International Convention for the Suppression of the Financing of Terrorism 1999, UN Convention against Transnational Organized Crime, 2000 and UN Convention against Corruption, 2003. Likewise, the Committee has recommended to Government of Nepal to make necessary mechanism for the implementation of the UN Security Council Resolution, 1267, 1373 and other related decisions.

Preparation for the membership of Egmont Group

The Coordination Committee has instructed the FIU to get membership of Egmont Group. The Committee has also instructed the FIU and NRB for installations of IT Network in FIU and extending international cooperation with foreign counter parts. FIU-Nepal has applied for Egmont Group membership.

Preparation and enforcement of Integrated and uniform Customer Due Diligence to all Banks and Financial Institutions

A draft of integrated uniform Customer Due Diligence document is prepared by FIU in consultation with and cooperation of different banks and financial institutions including Bankers Association. The Coordination Committee instructed the FIU to enforce it as soon as possible. Following this instruction FIU has prepared a draft of separate CDD directives to reporting institutions. The draft is being finalized and will be issued soon.

Insertion of condition for licensing by different regulators

The Coordination Committee has instructed all regulators to insert a condition related compliance of AML/CFT law, and guidelines issued by respective agencies while issuing or renewing license to the institution, firm or company for any regulated business.

Installation of IT Network

Process of establishment of IT Network for receiving and analyzing the data with FIU is in progress. IT and General Service Departments of Nepal Rastra Bank are on board in this process of procurement of the system.

Supervision of Reporting Institutions

The FIU has conducted a number of supervision of the reporting institutions about their compliance of AML/CFT laws and directives issued by it. Respective reporting institutions have been directed to reform the deficiencies which are pointed out by supervision report. A supervision manual is prepared and enforced by the FIU to make such AML/CFT supervision more effective and efficient.

3. Future Plans and Programs

Despite the works performed in the year 2011/12 as mentioned above, there are a number of activities Nepal has to complete for strengthening its AML/CFT regime. The process of reforming AML/CFT regime of Nepal has started and the following issues require topmost priority for this purpose. All relevant institutions have equal role to play in this regard.

3.1 *Establishment of IT System in FIU*

The FIU is in need of an IT system with specific features required for FIU to accomplish its legal duty of receiving, analyzing and disseminating the financial information related to ML/TF. Once established, IT system will help to receive data from reporting institutions electronically through secure gateway. It is also expected that this system will help to maintain data in a secure way and make analysis process easier and more efficient.

Nepal Rastra Bank has already initiated the of procurement of IT System including necessary hardware. The contract for commissioning and installation of FIU IT System is in the process.

3.2 *Mutual Legal Assistance Bill and Revision of Extradition Bill*

A comprehensive legislation providing for mutual legal assistance is necessary for enhancing international cooperation. For this purpose a draft of Mutual Legal Assistance Bill is already forwarded to the Parliament.

Although Extradition Act, 2045 (1988) is in force in Nepal, it provides for limited scope of extradition. The Act allows extradition only on the basis of treaty concluded between Nepal and foreign country. Under the existing law, the extradition is not possible between Nepal and any other country with which Nepal has not concluded extradition treaty.

To address the shortcomings of the existing extradition law, the Ministry of Law and Justice has prepared a draft of new extradition bill. The Extradition Bill is under consideration of Parliament. Enactment of new extradition Act is necessary to ensure compliance with the international AML/CFT standard relating to international cooperation.

3.3 *Draft Law against Organized Crime*

Though different chapters of Muluki Ain (Civil Code) cover some aspects of organized crime, no comprehensive law exists in this regard. Ministry of Home has forward draft bill against organized crime to the cabinet. It is necessary to make such law to combat

organized crimes like Money Laundering, Terrorist Financing, corruption, obstruction of justice, smuggling of migrant workers and other organized crime in our society.

3.4 AML/CFT Risk Assessment

Though Nepal is actively working against the crime of ML/TF, existing risk needs to be assessed. The risk can be avoided only if inherent risks are identified. Realizing the need for a comprehensive risk assessment, a risk assessment committee comprising of the representatives of Nepal Police, Money Laundering Investigation Department and Financial Information Unit (FIU) has been formed. The risk assessment study is going on. Once completed, this study will help to formulate necessary policy accordingly and concentrate our activities for the sectors that are more vulnerable to ML/TF.

Thank You !

Annex 1

Milestones of Activities of FIU and related agencies to combat crimes related to money laundering and terrorist financing.

- i. Approval of Nepal's Mutual Evaluation Report 2010 from APG Plenary in India July, 2011
- ii. FIU's membership to Egmont : Sponsors have given detail report
- iii. Amendment of AML Act, 2008 in 2068.02.18 (01-06-2011)
- iv. Additional Criminalization through Gazette
- v. Ratification of UN Convention against Terrorist Financing, 1999, on 24 June, 2011
- vi. Ratification of UN Convention against International Organized Crime, 2000, on 24 June, 2011
- vii. Ratification of UN Convention against Corruption, 2003 on 24 Feb 2011
- viii. Completion of 5 Years AML/CFT National Strategy with the technical assistance of IMF (now at the Council of Ministers for final approval)
- ix. Strengthening FIU by recruiting numbers of staffs and gearing up the process of e-reporting system
- x. Technical Assistance of IMF to improve AML/CFT legal regime, banking supervisory regime.
- xi. Australia supporting for AML/CFT private sectors (conducted 3 programs)
- xii. Dissemination of 386 suspected cases and account to Department of Money Laundering Investigation.
- xiii. AML/CFT Risk Assessment under process
- xiv. 3 cases decided by the Court
- xv. 134 cases are under investigation
- xvi. FIU Operational and Analysis Manual enacted.

Annex 2

TTR Received by FIU in Last Three Years

S.N.	Reporting Institutions	In Year 2065/66	In Year 2066/67	In Year 2067/68	Remarks
1.	Banks and Financial Institutions	8,42,358	28,07,860	30,88,646	
2.	Government Agencies	-----	3,741	10,517	
3.	DNFBPs	-----	-----	-----	

Annex 3

STR Received by FIU in Last Three Years

S.N.	Reporting Institutions	In Year 2065/66	In Year 2066/67	In Year 2067/68	Remarks
1.	Banks and Financial Institutions	14	180	268	
2.	Government Agencies	-----	-----	1	
3.	DNFBPs	-----	-----	-----	

Annex 4

NUmber of FIU Staffs in Last Three Years

S.N.	Staffs	In Year 2065/66	In Year 2066/67	In Year 2067/68	Remarks
1.	Officers	3	8	13	
2.	Non Officers	1	2	3	
3.	Total	4	10	16	

Annex 5

List of FIU Directives Issued by FIU for Different Reporting Institutions

- i. NRB (Central Bank) KYC Directives to Banks and Financial Institutions, 2006
- ii. FIU Directive to Banks and Financial Institutions (1) (effective as of 17 Aug, 2009)
- iii. FIU Directive to Banks and Financial Institutions (2) (effective as of 14 Apr. 2010)
- iv. FIU Directive to Casinos (1) (effective as of 16 Dec., 2009)
- v. FIU Directive to Casinos (2) (effective as of 14 Apr. 2010)
- vi. FIU Directive to Money Remitters/transfersors (1 and 2) (effective as of 16 Dec., 2009)
- vii. FIU Directive to Money Remitters/transfersors (2) (effective as of 14 Apr. 2010)
- viii. FIU Directive to Money Changers (1) (effective as of 16 Dec., 2009)
- ix. FIU Directive to Money Changers (2) (effective as of 14 Apr. 2010)
- x. FIU Directive to Cooperatives (effective as of 14 Apr. 2010)
- xi. FIU Directive to Government Agencies (effective as of 14 Apr. 2010)
- xii. FIU Directive to Securities Sector (effective as of 1 Jul. 2010)
- xiii. FIU Directive to Insurance Sector (effective as of 1 Jul. 2010)
- xiv. FIU Directive to Dealers in Precious Metal and Stones (effective as of 16 Dec. 2010)
- xv. FIU Directive to Lawyers/Notaries/Deed Writers (effective as of 1 Dec. 2010)
- xvi. FIU Directive to Auditors (Accounting Professionals) (effective as of 1 Dec. 2010)