



### **CIRCULAR**

**F. No. IFSCA-DAC/7/2024-AMLCFT**

**03 August 2026**

**To**

**All Regulated Entities in the International Financial Services Centres**

**Subject: Modifications under the International Financial Services Centres Authority (Anti Money Laundering, Counter-Terrorist Financing and Know Your Customer) Guidelines, 2022.**

**Sir/Madam,**

- A. Reference is drawn to the International Financial Services Centres Authority (Anti Money Laundering, Counter-Terrorist Financing and Know Your Customer) Guidelines, 2022 (hereinafter referred as 'Guidelines') issued vide notification IFSCA/2022-23/GN/GL001 dated October 28, 2022, and updated as on February 26, 2026.
- B. In exercise of the powers conferred under Section 12 r/w Section 13 of the International Financial Services Centres Authority Act, 2019, and sub-rule (14) of Rule 9 of Prevention of Money-Laundering (Maintenance of Records) Rules, 2005, the Authority hereby specifies the following modifications to the Guidelines:



- (1) In sub-clause (2) of clause 10.3. of the Guidelines, after the words ‘rule-7’ and before the words ‘thereof’, the following shall be inserted, namely: -  
“*and rule-8*”;

- (2) The point (1) of Guidance Note to clause 10.3. of the Guidelines, shall be substituted with the following, namely: -

*“(1) The user manuals and reporting format guide are available on FIU-India’s website <https://fiuindia.gov.in> under “FINnet 2.0 resources for RE”. The Regulated Entities shall file all reports online only at the FINGate 2.0 portal ( <https://www.fingate.gov.in> )*  
”

- (3) In item (ii) of sub-point (a) of point (5) of the Guidance Note to clause 10.3. of the Guidelines, after the word “The” and before the words “Non-Profit Organization Transaction Reports (NTRs)” the following shall be inserted, namely: –

*“Cross Border Wire Transfer Reports (CBWTRs) and the”.*

- (4) In item (iii) of sub-point (a) of point (5) of Guidance Note to clause 10.3. of the Guidelines, after the word “of” and before the word “STR” the following word and expression shall be inserted, namely: –

*“CBWTR,”*

- (5) In item (iv) of sub-point (a) of point (5) of Guidance Note to clause 10.3. of the Guidelines, after the word “of” and before the word “STR” the following word and expression shall be inserted, namely: –

*“CBWTR,”*

- (6) The Explanation to sub-point (vii) of clause 1.2.1. of Part A of Annexure II of the Guidelines, shall be substituted as under, namely: -

*“Explanation: For removal of doubt, it is hereby clarified that for resident Indian customers, the IP address shall emanate from India and for Non-Resident Indian it shall emanate either from India or from any one of the following countries where he or she is resident:*

- a) United States of America;*
- b) Japan;*
- c) South Korea;*
- d) United Kingdom excluding British Overseas Territories;*
- e) Canada;*
- f) UAE;*
- g) Singapore;*
- h) Australia.*
- i) European Union*

*Provided that the aforementioned jurisdictions shall not be identified by FATF as High-Risk Jurisdictions subject to a Call for Action or Jurisdictions under Increased Monitoring or by Central Government as high risk jurisdiction for money laundering, terrorist financing or proliferation financing.”*

- (7) The Explanation I related to “Additional conditions or requirements for Onboarding Non-Resident Indian (NRI) Customers (classified as low-risk) through V-CIP”, under clause 1.2.3. of Part A of Annexure II of the principal Guidelines, the list of countries shall be substituted as under, namely: -

- “a) United States of America;*
- b) Japan;*
- c) South Korea;*
- d) United Kingdom excluding British Overseas Territories;*
- e) Canada;*

- f) UAE;*
- g) Singapore;*
- h) Australia.*
- i) European Union”*

Copy of the circular is available on the IFSCA website at  
<https://ifsc.gov.in/Legal/Index/TCce8MyOmco=>

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