



## SUBSTITUTED BEARING SAME DATE AND NO.

### **PUNJAB GOVERNMENT SERVANTS HOUSING FOUNDATION**

14-A, UPPER MALL SCHEME, LAHORE.

### **RISK ASSESSMENT PROCEDURES AND POLICIES**

The Competent Authority has been pleased to approve policy decision to implement 'RISK ASSESSMENT PROCEDURES AND POLICIES AND ENHANCED MEASURES FOR POLITICIALLY EXPOSED PERSONS', in compliance of the Anti Money Laundering Act, 2010 and decided that every Purchaser/General Power of Attorney holder/Special Power of Attorney holder shall submit "CDD Form (Individual / Sole Proprietor) / Enhanced Measures for Politically Exposed Persons Form (in case of PEP)" at the time of processing of NOC application for purchase of property in Punjab Government Servants Housing Foundation Schemes and also affixing his/her/their signatures and thumb impressions on each page of CDD Form / Enhanced Measures for Politically Exposed Persons Form (in case of PEP). No case shall be entertained, without submission of CDD Form / Enhanced Measures for Politically Exposed Persons Form (in case of PEP). Concerned official will verify on websites given below and fill the Customer Risk Assessment Form and forward the case to Director (Estate & Land) for approval to proceed further. Project Director/Deputy Project Director (in case of transfer of plots/houses at PMU) shall submit NOC application form alongwith complete documents to PGSHF Head Office, Lahore for approval and further process:-

Project Directors, PGSHF Schemes all over the Punjab and PGSHF Head Office are directed to follow the instructions given below before processing the application for issuance of NOC to alienate the title of plot:-

- i. Purchaser / General / Special Power of Attorney holders shall fill out CDD / Enhanced Measures for Politically Exposed Persons Form (in case of PEP) and affixing his/her/their signatures and thumb impressions on each page of CDD / Enhanced Measures for Politically Exposed Persons Form (in case of PEP).
- ii. Afterward, before processing of biometric recording the concerned official will check his/her/their names/organization(s) from list available at:-
  - NACTA website <https://nacta.gov.pk/proscribed-organizations-3/>  
<https://nacta.gov.pk/pp/>,
  - UNSanctions:<https://www.un.org/securitycouncil/content/un-sc-consolidated-list> <https://scsanctions.un.org/search/>,
  - The list of registered charitable organizations / NGOs / NPOs can be obtained from <http://pcp.org.pk/pagestyle.php>,
  - For countries in black list, please refer <https://www.fatf-gafi.org/countries/#high-risk>
  - For countries in grey list, please refer <https://www.fatf-gafi.org/countries/#other-monitored-jurisdictions>,
  - Transparency International:  
<https://www.transparency.org/en/cpi/2019/results>,
  - Institute of Economics and Peace: <http://economicsandpeace.org/Global-Terrorism-Index>,
  - Tax Justice Network: <https://fsi.taxjustice.net/en/>  
which is linked by I.T Wing, PGSHF in database.

- iii. If name(s)/organization(s) is/are not available in list available at above mentioned websites then concerned official will fill out the Customer Risk Assessment Form, print out the page from aforementioned websites where record is not found and gives his/her remarks on print "undersigned checked the websites related to anti money laundering and name of said person not found in list, hence case has been processed", affixing his signature alongwith designation and then the concerned official will process biometric recording and attach it with NOC set. He will forward the case to Director (Estate & Land) PGSHF, Head Office for approval. Project Director/Deputy Project Director (in case of transfer of plots/houses at PMU) shall process the Risk Assessment Procedures and Policies and Enhanced Measures For Politically Exposed Persons and submit NOC application form alongwith complete documents to PGSHF Head Office, Lahore for approval and further process.
- iv. If name(s)/organization(s) is/are available in list/lists available at above mentioned websites then concerned official will fill out the Customer Risk Assessment Form, with remarks "undersigned checked the websites related to anti money laundering and name of said person is found in list, hence case cannot be processed", and affixing his signature alongwith designation and will not process biometric and then forward the case without delay to Director (Estate & Land), PGSHF Head Office and Project Director/Deputy Project Director (in case of transfer of plots/houses at PMU office) will also forward the case to PGSHF Head Office, Lahore for further course of action/decision.

**This issues with the approval of Competent Authority.**

**MANAGING DIRECTOR  
PGSHF**

No.PGSHF/DIR(E&L)/DNFBP/8002

Dated: 26.09.2024

**Cc:**

- P.A to Managing Director, PGSHF, Lahore.
- P.A to Executive Director (A&F), PGSHF, Lahore.
- All Directors at PGSHF Head Office, Lahore.
- Director (I.T), PGSHF, Lahore with the request to upload the Risk Assessment Procedures and Policies Form on PGSHF website and also attach link of above mentioned sites at HTMS for verification.
- All Project Directors of PGSHF Schemes.
- Mr. Behzad Anwar, Director(Regulation), Directorate of DNFBP, FBR Office, 83- Baber Block, Near Garden Town, Lahore.
- Deputy Director (Finance), PGSHF, Lahore.
- Compliance Officer, DNFBP, PGSHF, Lahore.
- Assistant Director (Legal) PGSHF, Lahore.
- Office Copy.

**DIRECTOR (ESTATE & LAND)  
PGSHF**