APPENDIX-I

CASH TRANSACTION REPORT (CTR) FOR AN INTERMEDIARY

Kindly fill in CAPITAL Letters. Read the instructions before filing the form.

PART 1 DETAILS OF REPORT

1.1 Month and year of report ☐☐ ☐☐☐☐

M M Y Y Y Y

1.2 Is this a replacement to an earlier report? ☐ NO ☐ YES

1.3 Date of sending original report if this is a replacement report ☐☐ ☐☐ ☐☐☐☐

D D M M Y Y Y Y

PART 2 DETAILS OF REPORTING MEMBER

2.1 Name of intermediary

2.2 FMC registration number

2.3 ID allotted by FIU-IND

2.4 Address (No., Building)

2.5 Street/ Road

2.6 Locality

2.7 City/Town, District

2.8 State, Country

2.9 Pin Code

2.10 Tel (with STD Code)

2.11 Fax

2.12 E-mail

PART 3 DETAILS OF ACCOUNT HOLDERS

3.1 Account number

3.2 Type of account A Trading account B Demat account

Z Others (Specify)

3.3 Type of account holder A Individual B Legal person/entity

C Central / State Government

D Central/State Government owned undertaking

3.4 Date of account opening

DD - MM - YYYY

PART 4 LIST OF ACCOUNT HOLDERS

	Name of Individual/Legal Person/Entity	Client code/number	Annexure
4.1			
4.2			
4.3			

4.4			
4.5			

Mention A for Individuals, B for Legal Person/Equity

(Details of all account holders should be furnished in prescribed annexure)

Number of additional sheets for PART 4 attached

CASH TRANSACTION REPORT (CTR) FOR AN INTERMEDIARY

Kindly fill in CAPITA Letters. Read the instructions before filling the form.

PART 5 LIST OF OTHER RELATED PERSONS (other than account holders)

	Name of Individual/Legal Person/Equity	Client code/No.	Relation	Annexure
5.1				
5.2				
5.3				
5.4				
5.5				

Mention B for Auth. Signatory, C for Director/Partner/Member etc. D for Introducer, E for Guarantor, Z for others.

Mention A for Individuals, B for Legal Person/Equity

(Details of all persons should be furnished in prescribed annexure)

PART 6 DETAILS OF TRANSACTIONS

	Date of Transaction	Debit/Credit	Amount in Rupees	Remarks
6.1				
6.2				
6.3				
6.4				
6.5				
6.6				
6.7				
6.8				
6.9				
6.10				

DD- MM – YY

D for Debit &
C for Credit

Number of additional sheets for PART 6 attached

PART 7 CUMULATIVE TOTALS

7.1 Total debits in the account in the financial year

7.2 Total credits in the financial year

DO NOT FILL. FOR FIU-IND USE ONLY Signature

ACK.NO. Name

DATE Designation

DO NOT FILL. FIU-IND USE ONLY. CIN02

CASH TRANSACTION REPORT (CTR) FOR AN INTERMEDIARY INSTRUCTIONS

GENERAL INSTRUCTIONS

The Prevention of Money Laundering Act 2002
Under the Prevention of Money Laundering Act 2002, every intermediary shall furnish details of:

(A) All cash transaction of the value of more than rupees ten lakhs or its equivalent in foreign currency;

(B) All series of cash transactions integrally Connected to each other which have been valued below rupees ten lakhs or its equivalent in foreign currency where such series of transactions have taken place within a month;

Provided that where the principal officer of an Intermediary has reason to believe that a single Transaction or series of transactions integrally Connected to each other have been valued below the Prescribed limit so as to defeat the provisions of this Section, such officer shall furnish information in respect Of such transactions to the Director within the prescribed Time.

How to submit
Every branch/franchise must submit this form to the Director, FIU-IND only through the principal officer Of the intermediary.

EXPLANATION OF SPECIFIC TERMS

PART 1 ; DETAILS OF REPORT
Replacement report is a report submitted in Replacement of an earlier CTR. When a Replacement report is submitted, date of Submitting original CTR may be mentioned and The complete CTR has to be submitted again.

PART 2: DETAILS OF REPORTING MEMBER
Particulars of the member in which the reported Account is maintained should be submitted inn this Part.

2.3 ID allotted by FIU-IND may be left blank till the Same is communicated by FIU-IND.

PART 3: DETAILS OFACCOUNT
A separate CTR is required to be filled for each reported account.

PART 4: LIST OF ACCOUNT HOLDERS
Client code/number is the number allotted by by the intermediary to identify the client. Enclose a separate annexure for each account holder.

PART 5: LIST OF OTHER RELATED PERSONS
The Client code/number may be mentioned if the related person is also a client of the intermediary. The related person can be of following types:

"B" – Authorised signatory
"C" - Director/Partner/Member etc. of a Legal Person/Entity
"D" - Introducer
"E"- Guarantor
"Z"- Other
Enclosed a separate annexure for each related person.

PART 6: DETAILS OF TRANSACTIONS
Debit – Cash withdrawn from the account.
Credit – Cash deposited in the account.

The amount should be rounded off to nearest Rupee without decimal.

PART 7: CUMULATIVE TOTALS
7.1 Total of all debit entries in the account from 1st April of the financial year till the last day of the month of reporting.

7.2 Total of all entries in the account from 1st April Of the financial year till the last day of the month of Reporting.

ALL ANNEXURES MUST BE ENCLOSED.

APPENDIX II.

SUSPICIOUS TRANSACTION REPORT (STR) FOR AN INTERMEDIARY

Kindly fill in CAPITAL Letters. Read the instructions before filing the form.

PART 1 DETAILS OF REPORT

1.1 Date of sending report [ ][ ] [ ][ ] [ ][ ][ ][ ] (D D M M Y Y Y Y)

1.2 Is this a replacement to an earlier report? [ ] NO [ ] YES

1.3 Date of sending original report if this is a replacement report [ ][ ] [ ][ ] [ ][ ][ ][ ] (D D M M Y Y Y Y)

PART 2 DETAILS OF PRINCIPAL OFFICER

2.1 Name of member

2.2 FMC registration number

2.3 ID allotted by FIU-IND

2.4 Category of intermediary

2.5 Name of principal officer

2.6 Designation

2.7 Address (No., Building)

2.8 Street/Road

2.9 Locality

2.10 City/Town, District

2.11 State, Country

2.12 Pin Code

2.13 Tel (with STD code)

2.14 Fax

2.15 E-mail

PART 3 DETAILS OF REPORTING BRANCH OF MEMBER

3.1 Name of Member.

3.2 Code (if allotted)

3.3 Address (No., Building)

3.4 Street/Road

3.5 Locality

3.6 City/Town, District

3.7 State, Country

3.8 Pin Code

3.9 Tel (with STD Code)

3.10 Fax

3.11 E-mail

PART 4 LIST OF INDIVIDUALS LINKED TO TRANSACTIONS

	Name of individual	Code/ID (if allotted)	Annexure
4.1			A 1
4.2			A 2
4.3			A 3
4.4			A 4
4.5			A 5
4.6			A 6
4.7			A 7
4.8			A 8
4.9			A 9
4.10			A 10
4.11			A 11
4.12			A 12
4.13			A 13
4.14			A 14

4.15			A 15

PART 5 LIST OF LEGAL PERSONS/ENTITIES LINKED TO TRANSACTIONS

	Name of legal person/entity	Code/ID (if available)	Annexure
5.1			A 1
5.2			A 2
5.3			A 3
5.4			A 4
5.5			A 5
5.6			A 6
5.7			A 7
5.8			A 8
5.9			B 9
5.10			B 10

Number of additional sheets for PART 5 attached

PART 6 LIST OF ACCOUNTS LINKED TO TRANSACTIONS

	Account Number	Name of First Account Holder	Annexure
6.1			C 1
6.2			C 2
6.3			C 3
6.4			C 4
6.5			C 5
6.6			C 6
6.7			C 7
6.8			C 8
6.9			C 9
6.10			C 10

Number of additional sheets for PART 6 attached ☐

PART 7 DETAILS OF SUSPICIOUS TRANSACTION

7.1 Reasons for suspicion (Tick ✓ as applicable Multiple selection is possible. Refer to instructions)

A ☐	Identity of client	B ☐	Suspicious back ground	C ☐	Multiple accounts
D ☐	Activity in Account	E ☐	Nature of transaction	F ☐	Value of transaction
Z ☐	Other reason (specify)				

7.2 Grounds of Suspicion (Mention summary of suspicion and sequence of events)

7.3 Ground pf Suspicion (contd. from previous page)

Number of additional sheets for part 7 attached.

PART 8 DETAILS OF ACTION TAKEN

8.1 Whether the matter is/was under any investigation? (Mention the name of agency, person and contact details)

Number of additional sheets for PART 8 attached

DO NOT FILL. FOR FIU-IND USE ONLY

ACK. NO. Signature

DATE Name

(Should be same as the person mentioned in PART 2).

DO NOT FILL. FOR FIU-IND USE ONLY. SIN04

FIU-IND

Financial Intelligence Unit- India.

SUSPICIOUS TRANSACTION REPORT (STR) FOR AN INTERMEDIARY

INSTRUCTIONS

General Instructions

The prevention of Money Laundering Act, 2002

Under the prevention of Money Laundering Act, 2002, every intermediary shall furnish details of suspicious transactions whether or not made in cash.

Suspecious transaction means a transaction whether or not made in cash which, to a person acting in good faith –

(a) gives risc to a reasonable ground of suspicion that it may involved the proceeds of crime: or
(b) appears to be made in circumstances of unusual or unjustified complexity: or
(c) appears to have no economic rationale or bonafide purpose.

How to submit

The principal officer of the intermediary designated under PMLA, 2002 must submit this form by post to the director (FIU-IND). In urgent cases, the form should also be sent by fax.

By Post Director (FIU-IND),
Financial Intelligence Unit-India,
6th Floor, Hotel Samrat,
Chanakyapuri, New Delhi - 110021
India.

By Fax +91-11-26874459

EXPANATION OF SPECIFIC TERMS

PART 1 : DETAILS OF REPORT

1.1 Date of sending report is the date on which the principal officer sends the report to Director (FIU-IND).

1.2 Replacement Report is a report submitted in replacement of an earlier STR. When a replacement report is submitted, date of submitting original STR may be mentioned and the complete STR has to be submitted again.

PART 2: DETAILS OF PRINCIPAL OFFICER

2.3 ID allotted by FIU-IND may be left bank till the same is communicated by FIU-IND

PART 3: DETAILS OF MEMBER

Particular of the member in which the reported accounts are maintained should be submitted in this part.

PART 4 : LIST OF INDIVIDUALS LINKED TO TRANSACTIONS

Client code / number may be given if allotted by the intermediary. Enclose a separate Annexure A for each individual.

PART 5 : LIST OF LEGAL PERSONS/ENTITIES LINKED TO TRANSACTIONS

Enclosed a separate Annexure B for each legal person/entity . Include the details about individuals (director/partner/ member etc.) related to the reported legal person / entity in part 4.

PART 6: LIST OF ACCOUNTS LINKED TO TRANSACTIONS

Enclose a separate Annexure C for each account.

PART 7: DETAILS OF SUSPICIOPUS TRANSACTION

Reason	Examples of suspicious transaction
Identity of Client	False identification documents
	Identification documents which could not be verificd within reasonable time
	Non-dace to face client
	Doubt over the real beneficiary of the account
	Accounts opened with names very close to other established business entities
Suspicious Background	Suspicious background or links with known criminals
Multiple accounts	Largc number of accounts having a common account holder, introducer or authorised signatory with no rationale.
	Unexplained transfers between multiple accounts with no rationale
Activity in Accounts	Unusual activity compared to past transactions
	Use of different accounts by client alternatively
	Sudden activity in dormant accounts
	Activity inconsistent with what would be expected from declared business
	Accounts used for circular trading
Nature of Transactions	Unusual or unjustified complexity
	No economic rationale or bonafied purpose
	Source of funds are doubtful
	Appears to be case of insider trading
	Investment proceeds transferred to a third party
	Transactions reflect lightly market manipulations
	Suspicious off market transaction
Value of Transactions	Value just under reporting threshold amount in an apparent

	attempt to avoid reporting
	Large sums being transferred from overseas for making payments
	Inconsistent with the client apparent financial standing
	Inconsistency in the payment pattern by client
	Block deal which is not at market price or prices appear to be artificially inflated / deflated.