



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2011-2012/254

UBD. CO. BPD. No.10/12.05.001 / 2011-12

November 9, 2011

The Chief Executive Officers of
All Primary (Urban) Co-operative Banks

Dear Sir,

**Prevention of Money Laundering Act, 2002 (PMLA) and Rules thereunder -
Reporting of CTR,STR etc to FIU-India– Reporting Format under Project FINnet**

Please refer to para 3 of our [circular UBD. CO. BPD \(PCB\) No. 1/12.05.001/2008-09 dated July 2, 2008](#) advising banks to file the various reports such as CTR / STR with the help of editable electronic utilities made available by FIU-India on their website <http://fiuindia.gov.in>.

2. The Prevention of Money Laundering Act (PMLA) and the Rules thereunder require every reporting entity to furnish to FIU-IND Cash Transaction Reports (CTRs), Suspicious Transaction Reports (STRs), Counterfeit Currency Reports (CCRs) and Non Profit Organization Transaction Reports (NTRs). FIU-India has advised that the earlier prescribed multiple data files reporting format is being replaced by a new single XML file format and prepared a comprehensive reporting format guide giving the specifications of the prescribed reports to be furnished to FIU-India.

The reporting formats specified in the reporting format guide are:

- (i) Account based reporting format (ARF) for reporting of account based CTRs, STRs and NTRs
- (ii) Transactions based reporting format (TRF) for reporting of transaction based CTRs, STRs and NTRs
- (iii) CCR reporting format (CRF) for reporting of counterfeit currency reports (CCRs)

3. The reporting guide presents details of the XML schema and provides implementation guidance to the reporting entities in preparation and submission of

reports. In addition, fixed width text file format specifications specified earlier are also revised as version 2.0 to assist reporting entities in migration to the XML format specifications.

4. FIU-IND has developed a Report Generation Utility and Report Validation Utility to assist reporting entities in the preparation of the prescribed reports. Reporting entities, which have necessary technical capabilities, may generate XML reports directly from their systems. Reporting entities are encouraged to shift to the fixed width data structure version 2.0 before generating XML reports at their end.

The following documents have been placed in the 'Downloads' section of the FIU-IND website (<http://fiuindia.gov.in>).

(i) Reporting Format Guide

(ii) XML Schemas: AccountBasedReport.xsd, TransactionBasedReport.xsd, CCRBasedReport.xsd, FIU-INDSchemaLibrary.xsd and DataQualityReport.xsd

(iii) User Guides: Report Generation Utility User Guide and Report Validation Utility User Guide

5. UCBs are advised to carefully go through the reporting formats and initiate urgent steps to build capacity to generate reports, which are compliant with the XML format specifications. The date of transition from the old reporting format to the new reporting format will be communicated to the reporting entities separately.

6. Please acknowledge receipt of this circular to the Regional Office of Urban Banks Department concerned.

Yours faithfully

(A.Udgata)

Chief General Manager-in-Charge

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