

By Speed Post/Fax
NHB (ND)/DRS/POL-No-14/2006
July 25, 2006



राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

TO ALL REGISTERED HOUSING FINANCE COMPANIES

Dear Sir,

**KNOW YOUR CUSTOMER GUIDELINES - ANTI MONEY LAUNDERING
STANDARDS- REPORTING SYSTEM**

Please refer to our Circular No.NHB (ND)/DRS/POL-No-13/2006 dated April 10, 2006 on the captioned subject. The reporting system in this regard, has since been finalised in consultation with the Financial Intelligence Unit-India.

2. The formats for reporting the requisite information in respect of cash transactions and suspicious transactions are enclosed (Annexures 1 to 8). An illustrative (but not exhaustive) list of suspicious transactions in housing/ builder/project loans is furnished in Annexure 9 for information of the HFCs.

3. In terms of Rule 8 of the Prevention of Money-laundering (Maintenance of Records of the Nature and Value of Transactions, the Procedure and Manner of Maintaining and Time for Furnishing Information and Verification and Maintenance of Records of the Identity of the Clients of the Banking Companies, Financial Institutions and Intermediaries) Rules, 2005 (copy may be downloaded from the FIU-IND website - [www.http://fiuindia.gov.in](http://fiuindia.gov.in)), the Principal Officer of the HFC shall furnish the information in respect of transactions referred to in rule 3, [other than transactions referred to in clauses (C) and (D) of sub-rule (1) of rule 3] every month by the 15th day of the succeeding month.

4. Information in respect of transactions referred to in clauses (C) and (D) of sub-rule (1) of rule 3 of the said rules shall be promptly furnished in writing or by way of fax or electronic mail to the Director, FIU-IND not later than three working days from the date of occurrence of such transactions.

5. The required information is to be furnished by the housing finance companies **directly** to the FIU-IND, through the Principal Officer designated by the housing finance company under the Prevention of Money Laundering Act, 2002. In view of the important nature of this work, it is desirable that a fairly senior officer, preferably of the level of General Manager or immediately below the level of CMD/ED of the HFC (depending on the internal organisational structure of the housing finance company) be designated as Principal Officer. The name of the Principal Officer so designated, may please be advised to the FIU-IND and also to NHB.

6. A copy of the 'Know Your Customer Policy' formulated by the Board of the housing finance company within the framework of Prevention of Money Laundering Act, 2002 as earlier advised in terms of paragraph 3 of our circular dated April 10, 2006 referred to above, may also be sent to National Housing Bank.

7. Please acknowledge receipt.

Yours faithfully

(R. Bhalla)

General Manager

Department of Regulation & Supervision

Encl: a/a

भारतीय रिजर्व बैंक के संपूर्ण स्वामित्व में

कोर-5-ए, तृतीय तल, इंडिया हैबिटेट सेंटर, लोधी रोड, नई दिल्ली-110003

दूरभाष नं. पी.बी.एक्स -2464 9031-35 फैक्स : 011-2464 6988, 2464 9041

वेबसाइट : www.nhb.org.in ईमेल : nhbho1@bol.net.in तार : निवास बैंक

Wholly owned by Reserve Bank of India

Core-5-A, 3rd Floor, India Habitat Centre, Lodhi Road, New Delhi-110003

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Website : www.nhb.org.in E-mail : nhbho1@bol.net.in Gram : NHB Bank

“बैंक हिंदी में पत्राचार का स्वागत करता है”

List of Annexures

MANUAL REPORTING FORMATS

1. MCTR (Manual Cash Transaction Report) for HFCs- Annex-1
2. MCTR(IDS)-Annexure-A (Manual Cash Transaction Report- Individual detail sheet for HFCs)- Annex-2
3. MCTR(LP/Entity-Details)-Annexure-B (Manual Cash Transaction Report- Legal Person/Entity detail sheet for HFCs)- Annex-3
4. MCTR(S) Summary of Manual Cash Transaction Reports for HFCs- Annex-4
5. MSTR (Manual Suspicious Transactions Report) for HFCs- Annex-5
6. MSTR(IDS)-Annex-A (Manual Suspicious Transactions Report- Individual detail sheet)-Annex-6
7. MSTR(LP/Entity-Details)-Annexure-B (Manual Suspicious Transaction Report-Legal persons/Entity)-Annex-7
8. MSTR(ADS)-Annexure-C (Manual Suspicious Transaction Report-Account Details Sheet)-Annex-8
9. Illustrative (but not exhaustive) list of suspicious transactions in housing/builder/project loans

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FIU-IND

MCTR

Financial Intelligence Unit- India

CASH TRANSACTION REPORT (CTR) FOR A HOUSING FINANCE COMPANY

Kindly fill in CAPITAL. Read the instructions before filling the form.

Page 1

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 (Tick ✓ as applicable)
- 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 BRANCH / LOCATION

- 2.1 Name of HFC (with Branch)
- 2.2 NHB Reg No. 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

- 3.1 Account number
- 3.2 Type of account A Loan account B Deposit account
 C Other (Specify)
- 3.3 Type of account holder A Individual B Legal person/entity C Central/State Government
 D Central/State Government owned undertaking Z Other
- 3.4 Date of account opening
D D M M Y Y Y Y

PART 4 - LIST OF ACCOUNT HOLDERS

	Name of Individual/Legal Person/Entity	Loan/Deposit No.	Annexure
4.1	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.2	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.3	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.4	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.5	<input type="text"/>	<input type="text"/>	<input type="text"/>

Mention A for Individuals, B for Legal Person/ Entity

Mention appropriate annexure number

Tick ✓ to confirm

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

Number of additional sheets for PART 4 attached (Leave blank if space provided above is sufficient and no extra sheet is attached)

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CASH TRANSACTION REPORT (CTR) FOR A HOUSING FINANCE COMPANY

Kindly fill in CAPITAL. Read the instructions before filling the form.

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

	Name of Individual/Legal Person/Entity	Deposit/loan a/c number	Capacity	Annexure
5.1			<input type="checkbox"/>	<input type="checkbox"/>
5.2			<input type="checkbox"/>	<input type="checkbox"/>
5.3			<input type="checkbox"/>	<input type="checkbox"/>
5.4			<input type="checkbox"/>	<input type="checkbox"/>
5.5			<input type="checkbox"/>	<input type="checkbox"/>

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

Mention A for Individuals, B for Legal Person/ Entity

Mention appropriate Annexure number

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

Tick to confirm

Number of additional sheets for PART 5 attached (Leave blank if space provided above is sufficient and no extra sheet is attached)

PART 6 DETAILS OF TRANSACTIONS

	Date of Transaction	L/DP P.Red	Amount in Rupees	Remarks
6.1		<input type="checkbox"/>		
6.2		<input type="checkbox"/>		
6.3		<input type="checkbox"/>		
6.4		<input type="checkbox"/>		
6.5		<input type="checkbox"/>		
6.6		<input type="checkbox"/>		
6.7		<input type="checkbox"/>		
6.8		<input type="checkbox"/>		
6.9		<input type="checkbox"/>		
6.10		<input type="checkbox"/>		

D D MM Y Y Y Y

L for loan amount D for deposit amount P for prepayment R redemption

Number of additional sheets for PART 6 attached (Leave blank if space provided above is sufficient and no extra sheet is attached)

PART 7 CUMULATIVE TOTALS

7.1	Total debits in the laon account in the financial year	
7.2	Total credits in the deposit account in the financial year	

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ACK. NO.

DATE 2 | 0 | 0 |

D D M M Y Y Y Y

Signature

Name

Designation

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**CASH TRANSACTION REPORT (CTR) FOR A HOUSING FINANCE COMPANY
INSTRUCTIONS**

GENERAL INSTRUCTIONS**The Prevention of Money Laundering Act 2002**

Under the Prevention of Money Laundering Act 2002, every Housing Finance Company shall furnish details of :

- (A) All cash transactions 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 a HFC 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 HFC branch must submit this form to the Director, FIU-IND only through the principal officer of the banking company designated under PMLA, 2002

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 BRANCH / LOCATION

Particulars of the branch/location in which the reported account is maintained should be submitted in this part.

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

PART 3: DETAILS OF LOAN/DEPOSIT ACCOUNT

A separate CTR is required to be filed for each reported bank account.

PART 4: LIST OF ACCOUNT HOLDERS

Loan/deposit number to identify the customer. Enclose a separate annexure for each account holder.

PART 5: LIST OF OTHER RELATED PERSONS

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

Enclose a separate annexure for each related person.

PART 6: DETAILS OF TRANSACTIONS

The amount should be rounded off to nearest rupee without decimal. If this amount was not in Indian Rupees, it should be converted into rupees. Mention any other information related to the transaction (such as amount and type of foreign currency) in the Remarks column.

PART 7: CUMULATIVE TOTALS

7.1. Total of all debit entries in the loan/dep. account from 1st April of the financial year till the last day of the month of reporting.

7.2. Total of all credit entries in the L / Dp account from 1st April of the financial year till the last day of the month of reporting.

ALL ANNEXURES MUST BE ENCLOSED.



MCTR (IDS)

FIU-IND

Financial Intelligence Unit- India

ANNEXURE A - INDIVIDUAL DETAIL SHEET FOR A HOUSING FINANCE COMPANY

INDIVIDUAL A

Use separate annexure for each individual.

Kindly fill in CAPITAL.

1. Name of HFC (with branch)	_____		
2. NHB Reg No.	_ _ _ _ _ _ _		
3. Annexure enclosed with	<input type="checkbox"/> A Cash Transaction Report	<input type="checkbox"/> B Counterfeit Currency Report	
	<input type="checkbox"/> C Suspicious Transaction Report (Tick ✓ as applicable)		
4. Full name of individual	_____		
5. Loan/Deposit Number.	_____		
6. Name of father/husband	_____		
7. Occupation	_____		
8. Date of birth	_ _ _ _ _ _ _	9. Sex (M/F) <input type="checkbox"/>	10. Nationality _____
	D D M M Y Y Y Y		
11. Identification document	<input type="checkbox"/> A Passport	<input type="checkbox"/> B Election ID card	<input type="checkbox"/> C PAN card
	<input type="checkbox"/> D ID card	<input type="checkbox"/> E Driving license	<input type="checkbox"/> F Account introducer
	<input type="checkbox"/> Z Other (Specify) _____		
12. Identification number	_____ (Number mentioned in the identification document)		
13. Issuing authority	_____ (Authority which had issued the document)		
14. Place of Issue	_____ (Place where the document was issued)		
15. PAN	_ _ _ _ _ _ _		
Communication address			
16. No., Building	_____		
17. Street/Road	_____		
18. Locality	_____		
19. City/Town, District	_____		
20. State, Country	_____		
21. Pin code	_ _ _ _ _	22. Tel (with STD code)	_____
23. Mobile number	_____	24. E-mail	_____
25. Name of Organisation/Employer	_____		
Second Address (Permanent address/Place of work)			
26. No., Building	_____		
27. Street/Road	_____		
28. Locality	_____		
29. City/Town, District	_____		
30. State, Country	_____		
31. Pin code	_ _ _ _ _	32. Tel (with STD code)	_____
DO NOT FILL. FOR FIU-IND USE ONLY.			



FIU-IND

MCTR (LP/ED)

Financial Intelligence Unit- India

ANNEXURE B - LEGAL PERSON/ENTITY DETAIL SHEET FOR A HOUSING FINANCE COMPANY

LEGAL PERSON/ENTITY A B C

Use separate annexure for each legal person/entity. Kindly fill in CAPITAL.

1.	Name of HFC (with branch)	_____	
2.	NHB Reg No.	_ _ _ _ _ _ _ _ _ _	
3.	Annexure enclosed with	<input type="checkbox"/> A Cash Transaction Report	<input checked="" type="checkbox"/> B Counterfeit Currency Report
		<input type="checkbox"/> C Suspicious Transaction Report (Tick ✓ as applicable)	
4.	Name of legal person/entity	_____	
5.	Loan/Deposit No	_____	
6.	Nature of business	_____	
7.	Date of incorporation	_ _ _ _ _ _ _ _ _ _	
8.	Type of Constitution	D D M M Y Y Y Y	
		<input type="checkbox"/> A Sole proprietorship	<input type="checkbox"/> B Firm
		<input type="checkbox"/> D Pvt. ltd. company	<input type="checkbox"/> E Public ltd. company
		<input type="checkbox"/> G Association	<input type="checkbox"/> H Trust
		<input type="checkbox"/> Z Other (Specify) _____	<input type="checkbox"/> C HUF
			<input type="checkbox"/> F Society
			<input type="checkbox"/> I Liquidator
9.	Registration number	_____ (Number mentioned in the deed/document)	
10.	Registering Authority	_____ (Authority registering the deed/document)	
11.	Place of Registration	_____ (Place where the document was registered)	
12.	PAN	_ _ _ _ _ _ _ _ _ _	
Communication address			
13.	No., Building	_____	
14.	Street/Road	_____	
15.	Locality	_____	
16.	City/Town, District	_____	
17.	State, Country	_____	
18.	Pin code	_ _ _ _ _	19. Tel (with STD code) _____
20.	Fax (with STD code)	_ _ _ _ _	21. E-mail _____
22.	List of directors /partners / members and other related persons		
	Name of Individual/Legal Person/Entity	Customer ID/number	Capacity Annexure
22.1	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
22.2	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
22.3	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
22.4	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
22.5	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
Mention B for Authorised Signatory, C for Director/member etc., D for Introducer, E for Guarantor, Z for others			
Mention A for Individuals, B for Legal Person/ Entity			
Mention appropriate Annexure number			
Tick ✓ to confirm			
DO NOT FILL. FOR FIU-IND USE ONLY.			



MCTR (S)

FIU-IND CONSOLIDATED CTR REPORT BY REPORTING OFFICER Financial Intelligence Unit- India

SUMMARY OF CASH TRANSACTION REPORTS (CTRs) FOR A HOUSING FINANCE COMPANY

Kindly fill in CAPITAL. Read the instructions before filling the form.

Page 1

PART 1 DETAILS OF THE SUMMARY

- 1.1 Month and year of summary
 M M Y Y Y Y
- 1.2 Is this a supplementary to an earlier summary? NO YES (Tick ✓ as applicable)
- 1.3 Date of sending original summary if this is a supplementary
 D D M M Y Y Y Y

PART 2 DETAILS OF THE PRINCIPAL OFFICER

- 2.1 Name of HFC
- 2.2 NHB Reg No 2.3 ID allotted by FIU-IND
- 2.4 Name of principal officer
- 2.5 Designation
- 2.6 Address (No., Building)
- 2.7 Street/Road
- 2.8 Locality
- 2.9 City/Town, District
- 2.10 State, Country
- 2.11 Pin code 2.12 Tel (with STD code)
- 2.13 Fax 2.14 E-mail

PART 3 STATISTICS FOR THE MONTH

- 3.1 Number of total branches
- 3.2 Number of branches which have sent reports (including NIL report)
- 3.3 Number of branches which have submitted CTRs (excluding NIL report)
- 3.4 Number of original CTRs (accounts) enclosed with this summary
- 3.5 Number of replacement CTRs (accounts) enclosed with this summary
- 3.6 Total original CTRs (accounts) reported for the month (cumulative)

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ACK. NO.

DATE
 D D M M Y Y Y Y

Signature

Name

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

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SUMMARY OF CASH TRANSACTION REPORTS (CTRs) FOR A HOUSING FINANCE COMPANY INSTRUCTIONS

GENERAL INSTRUCTIONS

The Prevention of Money Laundering Act 2002

Under the Prevention of Money Laundering Act 2002, every banking company shall furnish details of:

(A) All cash transactions 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 a HFC 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

The principal officer should submit this summary alongwith CTRs received from branches /locations to the Director, FIU-IND.

Address Director, FIU-IND
Financial Intelligence Unit-India
6th Floor, Hotel Samrat
Chanakyapuri, New Delhi -110021
India

EXPLANATION OF SPECIFIC TERMS

PART 1: DETAILS OF THE SUMMARY

Separate summary should be furnished for each month. Supplementary summary is required to be submitted where a summary for the month has already been submitted. In case of supplementary summary, only additional CTRs need to be enclosed.

PART 2: DETAILS OF THE PRINCIPAL OFFICER

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

2.4. Principal officer is the officer designated by the HFC company under PMLA, 2002

PART 3: STATISTICS FOR THE MONTH

- 3.1. Number of branches of the HFC.
- 3.2. Number of branches which have sent CTRs or submitted NIL report for the month.
- 3.3. Number of branches which have submitted CTRs for the month.
- 3.4. Number of original CTRs (bank accounts) should match with the original CTRs enclosed with this summary.
- 3.5. Number of replacement CTRs (bank accounts) should match with the replacement CTRs enclosed with this summary. All replacement CTRs received from branches should be enclosed at the end of the reports for the month.
- 3.6. This figure should be the cumulative total of 3.4. above for the all the summaries of the month

ALL CTRs MUST BE ENCLOSED.



FIU-IND

MSTR

Financial Intelligence Unit- India

SUSPICIOUS TRANSACTION REPORT (STR) FOR A HOUSING FINANCE COMPANY

Kindly fill in CAPITAL. Read the instructions before filling the form.

Page 1

PART 1 DETAILS OF REPORT

- 1.1 Date of sending report 2010
 1.2 Is this a replacement to an earlier report? NO YES (Tick ✓ as applicable)
 1.3 Date of sending original report if this is a replacement report 2010

PART 2 DETAILS OF PRINCIPAL OFFICER

- 2.1 Name of HFC
 2.2 NHB Reg No. 2.3 ID allotted by FIU-IND
 2.4 Name of principal officer
 2.5 Designation
 2.6 Address (No., Building)
 2.7 Street/Road
 2.8 Locality
 2.9 City/Town, District
 2.10 State, Country
 2.11 Pin code 2.12 Tel (with STD code)
 2.13 Fax 2.14 E-mail

PART 3 DETAILS OF REPORTING BRANCH / LOCATION

- 3.1 Name of Branch/Location
 3.2 ID allotted by FIU-IND
 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

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SUSPICIOUS TRANSACTION REPORT (STR) FOR A HOUSING FINANCE COMPANY

Kindly fill in CAPITAL. Read the Instructions before filling the form.

PART 4 LIST OF INDIVIDUALS LINKED TO TRANSACTIONS

	Name of individual	Loan/Deposit No.	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

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

Tick to confirm

Number of additional sheets for PART 4 attached (Leave blank if space provided above is sufficient and no extra sheet is attached)

PART 5 LIST OF LEGAL PERSONS/ENTITIES LINKED TO TRANSACTIONS

	Name of legal person/entity	Loan/Deposit No.	Annexure
5.1			B 1
5.2			B 2
5.3			B 3
5.4			B 4
5.5			B 5
5.6			B 6
5.7			B 7
5.8			B 8
5.9			B 9
5.10			B 10

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

Tick to confirm

Number of additional sheets for PART 5 attached (Leave blank if space provided above is sufficient and no extra sheet is attached)

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SUSPICIOUS TRANSACTION REPORT (STR) FOR A HOUSING FINANCE COMPANY

Kindly fill in CAPITAL. Read the Instructions before filling the form.

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

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

Tick to confirm

Number of additional sheets for PART 6 attached (Leave blank if space provided above is sufficient and no extra sheet is attached)

PART 7 DETAILS OF SUSPICIOUS TRANSACTION

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

- | | | |
|----------------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------|
| <input type="checkbox"/> A Identity of client | <input type="checkbox"/> B Background of client | <input type="checkbox"/> C Multiple accounts |
| <input type="checkbox"/> D Activity in account | <input type="checkbox"/> E Nature of transaction | <input type="checkbox"/> F Value of transaction |
| <input type="checkbox"/> Z Other reason (specify) | | |

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

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____
- 6 _____
- 7 _____
- 8 _____
- 9 _____
- 10 _____

(continued on next page)

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**SUSPICIOUS TRANSACTION REPORT (STR) FOR A HOUSING FINANCE COMPANY
INSTRUCTIONS**

GENERAL INSTRUCTIONS**The Prevention of Money Laundering Act 2002**

Under the Prevention of Money Laundering Act 2002, every banking company shall furnish details of suspicious transactions whether or not made in cash

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

- (a) gives rise to a reasonable ground of suspicion that it may involve 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

Every HFC branch must submit this form to the Director, FIU-IND only through the principal officer of the HFC designated under PMLA, 2002. In urgent cases, the form should also be sent by fax.

Address Director, FIU-IND
Financial Intelligence Unit-India
6th Floor, Hotel Samrat
Chanakypuri, New Delhi -110021
India

Fax +91-11-26874459

EXPLANATION 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 blank till the same is communicated by FIU-IND.

2.4. Principal officer is the officer designated by the HF company under PMLA, 2002 ALL ANNEXURES MUST BE ENCLOSED.

PART 3: DETAILS OF REPORTING BRANCH / LOCATION

Particulars of the branch/location in which the reported accounts are maintained should be submitted in this part

PART 4: LIST OF INDIVIDUALS LINKED TO TRANSACTIONS

Loan/deposit a/c No. should be given. Enclose a separate Annexure A for each individual.

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

Loan/deposit a/c No. should be given by HFC. Enclose a separate Annexure B for each legal person/entity. Include the details about individuals (Director/Partner/Member etc.) related to the

PART 6: LIST OF ACCOUNTS LINKED TO TRANSACTIONS

Enclose a separate Annexure C for each account.

PART 7: DETAILS OF SUSPICIOUS TRANSACTION ***Reasons for suspicion**

Reason	Examples of suspicious transaction
Identity of client	False identification documents Identification documents which could not be verified within reasonable time Accounts opened with names very close to other established business entities
Background of client	Suspicious background or links with known criminals
Multiple accounts	Large number of accounts having a common account holder, introducer or authorized signatory with no rationale Unexplained transfers between multiple accounts with no rationale
Activity in accounts	Unusual activity compared with past transactions Sudden activity in dormant accounts Activity inconsistent with what would be expected from declared business
Nature of transactions	Unusual or unjustified complexity No economic rationale or bonafide purpose Frequent purchases of drafts or other negotiable instruments with cash Nature of transactions inconsistent with what would be expected from declared business
Value of transactions	Value just under the reporting threshold amount in an apparent attempt to avoid reporting Value inconsistent with the client's apparent financial standing

* Please see NHB circular on reporting formats.



FIU-IND

MSTR(IDS)

Financial Intelligence Unit- India

ANNEXURE A - INDIVIDUAL DETAIL SHEET FOR A HOUSING FINANCE COMPANY

INDIVIDUAL A

Use separate annexure for each individual.

Kindly fill in CAPITAL.

1. Name of HFC (with branch)	_____		
2. Reg No.	_ _ _ _ _ _ _ _ _ _		
3. Annexure enclosed with	<input type="checkbox"/> A	Cash Transaction Report	<input type="checkbox"/> B Counterfeit Currency Report
	<input type="checkbox"/> C	Suspicious Transaction Report	(Tick ✓ as applicable)
4. Full name of individual	_____		
5. Customer loan/deposit	_____ (If allotted)		
6. Name of father/husband	_____		
7. Occupation	_____		
8. Date of birth	_ _ _ _ _ _ _	9. Sex (M/F) <input type="checkbox"/>	10. Nationality _____
	D D M M Y Y Y Y		
11. Identification document	<input type="checkbox"/> A	Passport	<input type="checkbox"/> B Election ID card
	<input type="checkbox"/> C	PAN card	<input type="checkbox"/> D ID card
	<input type="checkbox"/> E	Driving license	<input type="checkbox"/> F Account introducer
	<input type="checkbox"/> Z	Other (Specify)	_____
12. Identification number	_____ (Number mentioned in the identification document)		
13. Issuing authority	_____ (Authority which had issued the document)		
14. Place of Issue	_____ (Place where the document was issued)		
15. PAN	_ _ _ _ _ _ _ _ _ _		
Communication address			
16. No., Building	_____		
17. Street/Road	_____		
18. Locality	_____		
19. City/Town, District	_____		
20. State, Country	_____		
21. Pin code	_ _ _ _ _	22. Tel (with STD code)	_____
23. Mobile number	_ _ _ _ _ _ _ _ _ _	24. E-mail	_____
25. Name of Organisation/Employer	_____		
Second Address (Permanent address/Place of work)			
26. No., Building	_____		
27. Street/Road	_____		
28. Locality	_____		
29. City/Town, District	_____		
30. State, Country	_____		
31. Pin code	_ _ _ _ _	32. Tel (with STD code)	_____
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ANNEXURE B - LEGAL PERSON/ENTITY DETAIL SHEET FOR A HOUSING FINANCE COMPANY

LEGAL PERSON/ENTITY A B C

Use separate annexure for each legal person/entity. Kindly fill in CAPITAL.

1. Name of HFC (with branch)	_____		
2. NHB Reg No.	_ _ _ _ _ _ _ _		
3. Annexure enclosed with	<input type="checkbox"/> A Cash Transaction Report	<input checked="" type="checkbox"/> B Counterfeit Currency Report	
	<input type="checkbox"/> C Suspicious Transaction Report (Tick ✓ as applicable)		
4. Name of legal person/entity	_____		
5. Loan/deposit Number.	_____ (If allotted)		
6. Nature of business	_____		
7. Date of incorporation	_ _ _ _ _ _ _ _ D D M M Y Y Y Y		
8. Type of Constitution	<input type="checkbox"/> A Sole proprietorship	<input type="checkbox"/> B Firm	<input type="checkbox"/> C HUF
	<input type="checkbox"/> D Pvt. ltd. company	<input type="checkbox"/> E Public ltd. company	<input type="checkbox"/> F Society
	<input type="checkbox"/> G Association	<input type="checkbox"/> H Trust	<input type="checkbox"/> I Liquidator
	<input type="checkbox"/> Z Other (Specify) _____		
9. Registration number	_____ (Number mentioned in the deed/document)		
10. Registering Authority	_____ (Authority registering the deed/document)		
11. Place of Registration	_____ (Place where the document was registered)		
12. PAN	_ _ _ _ _ _ _ _		
Communication address			
13. No., Building	_____		
14. Street/Road	_____		
15. Locality	_____		
16. City/Town, District	_____		
17. State, Country	_____		
18. Pin code	_ _ _ _ _	19. Tel (with STD code)	_____
20. Fax (with STD code)	_____	21. E-mail	_____
22. List of directors /partners / members and other related persons			
	Name of Individual/Legal Person/Entity	Customer ID/number	Capacity Annexure
22.1	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
22.2	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
22.3	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
22.4	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
22.5	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
Mention B for Authorised Signatory, C for Director/member etc., D for Introducer, E for Guarantor, Z for others.			
Mention A for Individuals, B for Legal Person/ Entity			
Mention appropriate Annexure number			
Tick ✓ to confirm			

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Financial Intelligence Unit- India

ANNEXURE C - ACCOUNT DETAIL SHEET FOR A HOUSING FINANCE COMPANY

ACCOUNT C

Page 1

Use separate annexure for each account. Kindly fill in CAPITAL.

1	Name of HFC (with branch)	_____		
2	NHB Reg No.	_ _ _ _ _ _ _ _ _ _		
3	Annexure enclosed with	<input type="checkbox"/> A Cash Transaction Report	<input type="checkbox"/> B Counterfeit Currency Report	
		<input type="checkbox"/> C Suspicious Transaction Report (Tick ✓ as applicable)		
4	Account number	_____		
5	Type of account	<input type="checkbox"/> A Loan account	<input type="checkbox"/> B Deposit account	_
		<input type="checkbox"/> C Other (Specify) _____		
6	Type of account holder	<input type="checkbox"/> A Individual	<input type="checkbox"/> B Legal person/entity	<input type="checkbox"/> C Central/State Government
		<input type="checkbox"/> D Central/State Government owned undertaking	<input type="checkbox"/> Z Other	
7	Date of account opening	_ _ _ _ _ _ _ _ _ _ D D M M Y Y Y Y		
8	List of account holders			
	Name of Individual/Legal Person/Entity	Customer Loan / Deposit	Annexure	
8.1	_____	_	_ _ _ _	
8.2	_____	_	_ _ _ _	
8.3	_____	_	_ _ _ _	
	Mention A for Individuals, B for Legal Person/ Entity			
	Mention appropriate annexure number			
	(Details of all account holders should be furnished in prescribed annexure)			Tick ✓ to confirm
	Number of additional sheets for account holders	_	(Leave blank if space provided above is sufficient and no extra sheet is attached)	
9	List of related persons (other than mentioned at 8 above)			
	Name of Individual/Legal Person/Entity	Customer ID/number (if allotted)	Relation	Annexure
9.1	_____	_____	<input type="checkbox"/>	_ _ _ _
9.2	_____	_____	<input type="checkbox"/>	_ _ _ _
9.3	_____	_____	<input type="checkbox"/>	_ _ _ _
9.4	_____	_____	<input type="checkbox"/>	_ _ _ _
9.5	_____	_____	<input type="checkbox"/>	_ _ _ _
	Mention B for Authorised Signatory, D for Introducer, E for Guarantor, Z for others			
	Mention A for Individuals, B for Legal Person/ Entity			
	Mention appropriate Annexure number			
	(Details of all related persons should be furnished in prescribed annexure,			Tick ✓ to confirm
	Number of additional sheets for related persons	_	(Leave blank if space provided above is sufficient and no extra sheet is attached)	
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I. ILLUSTRATIVE LIST OF SUSPICIOUS TRANSACTIONS PERTAINING TO HOUSING
LOANS:

- a. Customer is reluctant to provide information, data, documents;
- b. Submission of false documents, data, purpose of loan, details of accounts;
- c. Refuses to furnish details of source of funds by which initial contribution is made, sources of funds is doubtful etc;
- d. Reluctant to meet in person, represents through a third party/Power of Attorney holder without sufficient reasons;
- e. Approaches a branch/office of a HFC, which is away from the customer's residential or business address provided in the loan application, when there is HFC branch/office nearer to the given address;
- f. Unable to explain or satisfy the numerous transfers in the statement of account/multiple accounts;
- g. Initial contribution made through unrelated third party accounts without proper justification;
- h. Availing a top-up loan and/or equity loan, without proper justification of the end use of the loan amount;
- i. Suggesting dubious means for the sanction of loan;
- j. Where transactions do not make economic sense;
- k. There are reasonable doubts over the real beneficiary of the loan and the flat to be purchased;
- l. Encashment of loan amount by opening a fictitious bank account;
- m. Applying for a loan knowing fully well that the property/dwelling unit to be financed has been funded earlier and that the same is outstanding;
- n. Sale consideration stated in the agreement for sale is abnormally higher/lower than what is prevailing in the area of purchase;
- o. Multiple funding of the same property/dwelling unit;
- p. Request for payment made in favour of a third party who has no relation to the transaction;
- q. Usage of loan amount by the customer in connivance with the vendor/builder/developer/broker/agent etc. and using the same for a purpose other than what has been stipulated.
- r. Multiple funding / financing involving NGO / Charitable Organisation / Small / Medium Establishments (SMEs) / Self Help Groups (SHGs) / Micro Finance Groups (MFGs)
- s. Frequent requests for change of address;
- t. Overpayment of instalments with a request to refund the overpaid amount

II. ILLUSTRATIVE LIST OF SUSPICIOUS TRANSACTIONS PERTAINING TO
BUILDER/PROJECT LOANS:

- a. Builder approaching the HFC for a small loan compared to the total cost of the project;
- b. Builder is unable to explain the sources of funding for the project;
- c. Approvals/sanctions from various authorities are proved to be fake;

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