

Anti Money Laundering Department  
**Bangladesh Bank**  
Head Office  
Dhaka

A.M.L. Circular No.: 08

Date: 21 December, 2005

All Banks

**Regarding submission of cash transaction report (CTR)**

Dear Sir

By the power conferred under section 4 & 19, of Money Laundering Prevention Act, 2002, the following instructions have been issued for all the commercial banks to follow properly:

1. Each bank will analysis the transaction of their branches and submit Cash Transaction Report (CTR) to Bangladesh Bank for the cash deposits or cash withdrawals of BDT500000.00 or above in any account in a day according to the specimen forms Annexure-1. If the cash deposit in an account by more than one entry in a day totals TK 5,00,000/- or above or if the cash withdrawal from an account in a day by more than one entry totals TK. 5,00,000/- , it has to be reported separately. Besides it has to be reported to Bangladesh Bank if one or more than one cash remittance or online deposit totalling the above mentioned amount transacted in any single account.
2. This report has to be submitted on monthly basis. Accordingly, report of cash transactions for each month must be reported to Bangladesh Bank within the 21<sup>st</sup> of the following month. All concerned parties are advised to be sincere in case of submitting the return on time; for any kind of negligence or failure to report this CTR, the concerned bank might be penalized according to Section 19(4) of the Money Laundering Prevention Act, 2002.
3. Transactions have to be examined properly and if any kind of suspicious transaction/ information are noticed during submitting the CTR by branches to the CAMLCO, that has to be reported to him with all details mentioning the reason of suspicion. Similarly CAMLCO has to check the transactions in the CTR and if any suspicion raised that has to be reported to Bangladesh Bank with all details mentioning the reason of suspicion at the time of submitting CTR. If no matter of suspicion noticed, a statement to be furnished along with the CTR saying, "Nothing noticed suspicious".
4. This directive will come into force with effect from 01 January 2006. For instance, the report of January 2006 will be reported by prescribed date of February 2006. At this stage, both the hard copy and soft copy of the CTR to be submitted in Bangladesh Bank. Similarly, the STR to be reported in both the forms wef. 01 January 2006.

Please acknowledge the receipt.

Yours faithfully

Attachment: 10 pages

Sd./  
(S M Abul Quashem)  
General Manager  
Tel:7120659.

**Instructions on how to complete the CTR related Forms:**

1. Bank Code: There are 3 boxes/spaces under this field. The SBS code provided by the Statistics dept of BB to be used in this case. However, a zero (0) to be inserted before the SBS code, as typically it is of 2 digits. For example, the SBS code of Agrani Bank is 11, here the Bank code will be 011.  
Branch Code: There are 4 boxes under this field. In this case the exact SBS Branch Code to be used.
2. Reporting Month: There are 6 boxes under this field, 2 spaces for month, i.e. for October 10; and the rest 4 spaces are applicable for year, i.e. 2006, 2007, etc. Hence, the Reporting Month code for March'06 will be: 032006.
3. Account Number: There are 20 boxes under this field. What ever the size of the A/C number, it must be started from the 1<sup>st</sup> box onwards, and rest of the boxes at end may remain empty, if not applicable. However, no other mark should be used in the empty boxes (if not applicable).
4. Account Type: There are 2 boxes under this field. Please refer to Attachment#5, for A/C Type Codes. For example, if it is a 'Savings Account/Taka' - the code will be '02'.
5. Ownership Type: There are 2 boxes under this field, too. Please refer to Attachment#5, for Ownership Type Codes. For example, if it is a 'Partnership Account' - the code will be '04'.
6. Account Title: There are 100 boxes under this field. The title has to be completed exactly how it has been mentioned on the bank's account opening form/ledger. However, only one letter should place in each box, even for full stop (dot) and an additional box should be left empty between two words. The title must be started from the 1<sup>st</sup> box and in no way other titles like, Mr., Mrs., M/S. etc. be used and the non-applicable boxes at the end should remain empty.
7. Present/Mailing Address: There are 60 boxes in 1<sup>st</sup> three lines under this field for address and 5 boxes in the 4<sup>th</sup> line exclusively for Upazila/Thana Code as mentioned in Attachment#5.
8. Permanent/Registered Address: There are 60 boxes in 1<sup>st</sup> three lines under this field for address and 5 boxes in the 4<sup>th</sup> line exclusively for Upazila/Thana Code as mentioned in Attachment#5. Permanent address will be applicable for individuals whereas, Registered address will be applicable for company/ organizations.
9. Telephone Number: There are 16 boxes in each of the 8 lines under this field, 2 lines for residence number, 3 for office numbers and last 3 lines for mobile numbers. The structure of phone number should follow – Country> City> phone number, as appropriate.
10. i) Tax Identification Number (TIN) & ii) Business Identification Number (BIN): There are 20 boxes in each 2 lines under this field. The numbers should be mentioned as it is prescribed by the Income Tax & VAT authority.

11	Transaction Type		
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There are two boxes for Transaction Type. The codes according to the type of transaction are attached here. These two boxes have to be filled in by following the codes.

Code	Definition
01	Cash Deposit
02	Cash Withdrawal
03	Cash Remittance/ Online Deposit

12	Transaction Date								
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d d m m y y y y

Eight boxes are given for the title 'Transaction Date'. First two boxes are selected for date. In this case for dates 1-9 there has to be a zero (0) in the first box. Next two boxes are for the months. 01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11 & 12 has to be used accordingly for the twelve months of the year January- December. Last four boxes are for years. For example: 06 November 2006 will be written as 06112006.

13	Amount for the day										
										TAKA	POISA

In the title 'Amount for the day' there are ten boxes for Taka & two boxes for Poisa. The total amount has to be written if the amounts of transactions cross the lowest range of CTR in the above-mentioned 11<sup>th</sup> section. These sections are (1) Cash Deposit (2) Cash Withdrawal & (3) Cash Remittance. In every case of crossing the limit there has to be an individual report. The vacant boxes from left have to be filled in by zero (0) in time of writing the amount of transaction.

14. Three boxes are given for the number of transaction. The total number of daily transaction will be mentioned here. In this case the total amount of daily transaction means the section where the cash transaction limit has crossed (sections mentioned in no. 11). The vacant boxes from left have to be filled in by zero (0).

15. The boxes of no. 15 have to be filled in if the Transaction Type mentioned in no. 11 is Cash Remittance/ Online Deposit. In that case the name, account number & account type where the money has been send and the bank code & branch code has to be filled in according to the previous description.

16. All *Owner* related information in serial 16 have to be completed as mentioned previously. If there is a single account holder then section (i), (ii), (iii), (iv), (v), (vi), (vii), and (viii) of 16 have to be completed. However, if the account is a company account, or other type of organisational account with multiple account holders, or a joint or partnership account then section (i), (ii), (iii), (iv), (v), (vi), (vii), and (viii) of 16 have to be separately filled for each individual. Therefore, information on all account holders have to provided one after another. In case of a company account, all directors' information must be provided in addition to another 3 to 5 high officials' information.

16 has two sections on (ii) *Occupation* as discussed above. To fill these up attachment: 5-a titled '**Occupation**' is provided.

Suspicious transaction report (STR)  
Directive for filling in form

The following necessary explanation as to how the STR forms have to be filled in are given:

1	Bank Code			Branch Code					
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Under the Caption Bank Code there are three fields in which SBS bank code given by the BB'S statistics department has to be used . Since the SBS bank code of the National Credit and Commercial Bank LTD is 53 in which is to be written as they are.

In the branch code there are four fields. In this case SBS code given by the statistics department has to be written as they are.

2	Reporting month								
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Under the caption reporting month there 6 [six] fields of which the first two are for the month as- For January 01, Feb. 02, March. 03, April. 04, May 05, and June. 06, July. 07, August. 08, September.09, Oct. 10, Nov.11, and December. 12 and the rest 4 ones are for the year. For the report of 2006, 2006 is to be written. This is for the report March /2006 the six fields shall be field in as 032006.

3	Account Number	5	6	7	8	9	0												
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Under the caption account number there are 20 fields. In this case the a/c no. is to be written from the first field . The a/c No. May not be for 20 digits. In that case the fields towards the end shall be kept blank. Nothing like dash or other shall be kept blank. As for example – A/C No. 567890 shall be written as above.

4	A/C Type			
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Under A/C type head there are two fields. In this for use as per as the a/c type annexure.5 contains code under the heading 'A/C Type'.Example- If the A/C is savings Account /Taka the code will be 02.

5	Ownership type				
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Under ownership type caption their two fields. For the use of the type of a/c holder or ownership type the code list is given in annexure –5 under the caption ownership type. Example- if the a/c type is partnership account, the code will be 04.

6	Account title	A . K . M . A B D U L L A H M O J
		D E R 8 C O .



number. As for example takes case of an individual Chittagong whole title; Phone number is 123456. Put B'desh code 88 first, then Chittagong Code – 031 and thereafter the telephone No.123456. It will stand as 88-031-123456. Mobile number. Some person Kishorigong is 015123456 which be written as 88-015123456

10	[i] Tax identification [TIN]																			
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[II]	Business identification number [BIN]																			
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Tax identification number [TIN] and the Business Identification number [BIN] issued by the Vat authority have to be written as they are.

11	Transaction Type				
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Under the caption Transaction type there are two fields in which transaction type code is to be put.

code	Definition
01	Cash Deposit
02	Cash withdrawal
03	Cash Remittance/ online deposit
04	Inward Remittance TK
05	Inward Remittance FCY
06	Outward Remittance / DD/ MT/ PO TK
07	Outward Remittance / DD/ MT/ PO FCY
08	Transfer
09	Cheque / Bill deposit /collection TK
10	Cheque / Bill deposit /collection FCY
11	LC / guarantee TK
12	LC / guarantee FCY
99	Others

12	Transaction Data							
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Under the caption Transaction Data there are 8 fields . First two fields are for date – from 1 to 9 with follow zero and the next two fields are for the month as 01, 02, 03, 04, 05,06,07,08,09,10,11 and 12. The last four fields are for the year. As for example, 6 Nov. Will be written as 06112006

13	Transaction Account																						
		Taka																			pais	a	

Under the caption Transaction account there are 10 fields for taka and two for paisa. The some total of the transaction considered as suspicious / unusual is to be put here. If 10 fields are not required for the amount , the fields on the left shall be filled in with zero

14	Reasons for treating The transactions as Unusual/ suspicious	[ To be filled with reporting officer]
		[To be filled by the Branch Anti- Money Laundering compliance officer]
		[ To be filled by the chief Anti – Money Laundering compliance officer]

Under the caption reason for treating the transaction as unusual/ suspicious there are three fields of which first one is to be filled by reporting officer after identifying the unusual/ suspicious transactions, the second one will be filled by the Branch Anti- Money Laundering compliance officer on the basis of investigation data and other data mentioning in it whether it was sent to the central compliance unit in the time [if so, Ref. No. And data have to be mentioned]. The third field is to be filled by the Chief Anti- Money Laundering Compliance officer. In this case also it must be mentioned, on the basis of investigation and analysis if the transaction can be considered unusual / suspicious and if it has reported to BB [if so, give Ref. No. And data]

15	[v] Beneficiary's name																													

[iv] Account Number																																
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[iv] Account type																																
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[iv] Bank code															Branch code						
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If under SL. 11 Transaction type is cash remittance/ online deposit, then the fields under SL. 15 will be filled. In that case the name, a/c No., a/c type of the person to whose a/c the money has been deposited.

16	[I] owner's name	[20 fields]
	[ii] Occupation	
	[iii] Father's name	
	[iv] Mother's name	
	[v] Date of birth	
	[vi] Passport No.	
	[vii] Driving License No	
	[viii] TIN	

The dates about owner have to be filled as per the ownership of the a/c mentioned before. If the owner of the account is one, the filling of [ v ] to [ viii ] of SL.16 will do. If the owner is a company or any entity of more than one owner or the a/c belongs to joint venture or partnership, then [ i ] to [ viii ] of the SL. No.16 shall have to filled with each concerned person one after another separately. That is the data of one will follow that of the other. In that case the entity the bio-data of the direction / the members of the Board of Directors shall have to be given together with the bio-data of 3 to 5 high officials.

Under the caption occupation [ ii ] there are 2 fields. For filling them code under occupation in annexure- 5 is given.