

Anti Money Laundering Department
Bangladesh Bank
Head Office
Dhaka

A. M. L. Circular No. 09

Date: 29-12-05

All Banks

Dear Sir,

Regarding submission of cash transaction report (C T R)

Please refer to A M L Circular No 08 dated 21 - 12 - 2005 on the above subject.

02. For close monitoring of anti-money laundering activities and as per the recommendation of the working committee formed with the representatives of a few commercial banks the system for submitting CTR was introduced. Previously introduced abnormal/suspicious transactions reporting (STR) was a quite different system and separate from each other. That is, if any customer happens to make transaction of 5 lacs taka or more, there is no scope of treating it as suspicious only for this. But the banks have to be reported CTR to Bangladesh Bank for information only the date of cash transactions have to be reported. For the safeguard of the banking industry from money laundering such instructions were issued.
03. At the request of the bank representatives & considering the case of the banks which, have numerous branches but not yet automated. the reports for the period from January to March, 2006 have been made optional. In such case the following guidance may be followed:-
 - a) The banks which are small in size with limited number of branches and have computerized on-line system are requested to report cash transactions as per A M L Circular No 08 dated 21 - 12 - 2005 from January, 2006.
 - b) If it is not possible for the large banks to submit complete CTR for January-March, 2006, they may submit partial report (i. e excluding branches which are unable to submit CTR).
04. In the case of cash deposit (regardless of amount) of the Govt. accounts or of accounts of the Govt. owned entities need not to be reported. But in case of cash withdrawal such report is to be submitted as per A M L Circular No 08 dated 21-12 - 2005.
05. CTR must be submitted in soft copy; i.e. there is no need to send hard copy with soft one. For the convenience of reporting in soft copy, the oracle - based data entry software may be collected from Bangladesh Bank.

Other instruction regarding CTR shall remain unchanged.
Please acknowledge receipt.

Yours faithfully,
Sd/-
(M. Mahfuzur Rahman)
Deputy General Manager
Phone -7120371