



भारतीय रिज़र्व बैंक  
**RESERVE BANK OF INDIA**  
[www.rbi.org.in](http://www.rbi.org.in)

RBI/2014-15/523

DCBR.BPD(PCB/RCB)Cir. No. 22/14.01.062/2014-15

March 31, 2015

The Chief Executive Officer  
All Primary (Urban) Co-operative Banks /  
State and Central Co-operative Banks (StCBs / CCBs)

**Filing of 'Nil' CTR / NTR**

Dear Sir/ Madam,

Please refer to [Para 2.17, 2.18 and 2.19](#) of our Master Circular UBD. BPD.(PCB)MC.No.16/12.05.001/2014-15 dated July 1, 2014 and [Para 2.19](#) of Master Circular RPCD.RRB.RCB.AML.BC.No.02/07.51.018/2014-15 dated July 1, 2014 on Know Your Customer (KYC) Norms/Anti-Money Laundering (AML) Measures/Combating of Financing of Terrorism (CFT) /Obligations of Banks under Prevention of Money Laundering Act (PMLA), 2002 regarding submitting of Cash transaction reports (CTR) and Non- Profit Organisation Transaction Reports (NTRs) to Financial Intelligence Unit, India (FIU-IND).

2. In this connection, FIU IND has clarified vide their circular dated December 19, 2014 ([copy enclosed](#)) that banks are required to file 'Nil' CTR/NTR at prescribed periodicity, if they have nothing to report, henceforth with immediate effect. The circular has been hosted in website of FIU-IND.

Yours faithfully,

(Scenta Joy)  
General Manager

सहकारी बैंक वनियमन वभाग, केंद्रीय कार्यालय, गारमेट हाऊस, पहली मंज़िल, डॉ ए बी रोड, वरली, मुंबई- 400018 भारत  
फोन: 022 - 2493 9930 - 49; फैक्स: 022 - 2497 4030 / 2492 0231; ई मेल: cgmincubd@rbi.org.in

Department of Co-operative Bank Regulation, Central Office, Garment House, 1 Floor, Dr.A.B.Road, Worli, Mumbai - 400018, India

Phone: 022 - 2493 9930 - 49; Fax: 022 - 2497 4030 / 2492 0231; Email: cgmincubd@rbi.org.in

बैंक हिन्दी में पत्राचार का स्वागत करता है।

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिये कोई भी व्यक्तिगत जानकारी जैसे बैंक खाते का ब्यौरा, पासवर्ड आदि नहीं मांगा जाता है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का कसी भी प्रकार से जवाब मत दीजिए।  
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.