



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
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DNBS(PD).CC. No 247 /03.10.42 /2011-12

October 28 , 2011

All Non Banking Financial Companies /
Residuary Non Banking Companies

Dear Sir,

'Know Your Customer' (KYC) Guidelines – Anti Money Laundering Standards (AML) -'Prevention of Money Laundering Act, 2002 - Obligations of NBFCS in terms of Rules notified thereunder'-Reporting Format under Project FINnet

Please refer to [Master Circular No 231 dated July 1, 2011](#) on **'Know Your Customer' (KYC) Guidelines – Anti Money Laundering (AML) Standards**. In terms of the extant instructions, NBFCS are required to report information/data relating to Cash and Suspicious Transactions to the Director, Financial Intelligence Unit-India (FIU-IND) in the prescribed format.

2. Financial Intelligence Unit-India (FIU-IND) has advised that the prescribed multiple data file reporting format presently being followed while furnishing reports under Rule 3 of PML Rules to FIU-IND is being replaced by a new single XML file format. The Financial Intelligence Unit-India (FIU-IND) has prepared a comprehensive reporting format guide to describe the specifications of prescribed reports to FIU-IND.

3. In this connection, reference is invited to para 21, 26 and Annex-II and Annex-IV in para 28 c of Master Circular No 231 dated July 1, 2011. The present multiple data files reporting format mentioned in Annex-II and Annex-IV of para 28 c of the circular is being replaced by a new single XML file format. In this regard, the following documents have been placed in the 'Download' section of the FIU-IND website (<http://fiuindia.gov.in>).

- (i) Reporting Format Guide
- (ii) XML Schemas :AccountBasedReport.xsd,
CCRBasedreport.xsd,FIU-INDSchemaLibrary.xsd and Dataqualityreport.xsd
- (iii) User Guides: Report Generation Utility Guide and Report Validation Utility User Guide.

4. All NBFCs are requested to carefully go through the revised reporting format and initiate urgent steps to build capacity to generate reports, which are compliant with the new reporting XML format specifications. The exact date of transition from the old reporting format to the new format will be communicated separately.

5. All NBFCs may please confirm compliance to these instructions to Regional Offices of DNBS under whose jurisdiction they are registered.

Yours sincerely,

(Uma Subramaniam)
Chief General Manager -in-Charge