

Suspicious Transaction Handling

Banking, Finance & Fintech

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Builds a suspicious transaction identification and reporting guide — the red flags (structuring, mule accounts, mismatched profile, rapid movement), the internal escalation-to-principal-officer process, and STR filing to FIU-IND with confidentiality rules. Use this to detect and report suspicious activity under PMLA. For the broader policy use the AML / KYC Policy Builder.

Purpose of this tool & output

Identify and report suspicious activity

How the output is used

Use the tool to identify suspicious activity and to file a Suspicious Transaction Report (STR) with FIU-IND correctly.

Who receives it

The Financial Intelligence Unit-India (FIU-IND).

How to submit / file it

File the STR on the FIU portal within the prescribed time; do not tip off the customer.

Who should vet it

The principal/compliance officer, with a lawyer for borderline cases.

Important cautions

AI-generated guide; follow PMLA STR obligations and confidentiality rules.

Companion documents

- AML / KYC Policy Builder
- KYC & CDD SOP
- Regulatory Compliance Calendar
- Internal Audit Framework
- Data Security & IT Policy
- Outsourcing Policy

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.

