

ELECTRONIC FILE STRUCTURE

<i>Report</i>	SUSPICIOUS TRANSACTION REPORT
<i>Reporting Agency</i>	BANKING COMPANY
<i>Version</i>	1.0

Contents

1.	Introduction.....	1
2.	Financial Intelligence Unit – India	1
3.	Prevention of Money Laundering Act, 2002	1
4.	Suspicious Transaction Report	2
5.	Due Date	3
6.	Banking Company	3
7.	Methods of filing	3
8.	Manual format	3
9.	Electronic Format	3
10.	Description of Data files.....	4
11.	Steps in preparation of Data files.....	4
12.	Steps in validation of Data files.....	5
13.	General Notes for all Data files	6
14.	Data Structure of Control File (SBACTL.txt)	6
15.	Data Structure of Branch Data File (SBABRC.txt).....	8
16.	Data Structure of Account Data File (SBAACC.txt).....	9
17.	Data Structure of Transaction Data File (SBATRN.txt)	10
18.	Data Structure of Individual Data File (SBAINP.txt)	11
19.	Data Structure of Legal Person/Entity Data File (SBALPE.txt)	13

Appendix

[Suspicious Transaction Report for a Banking Company](#)

[Annexure A- Individual Detail Sheet for a Banking Company](#)

[Annexure B- Legal Person/ Entity Detail Sheet for a Banking Company](#)

[Annexure C- Account Detail Sheet for a Banking Company](#)

Report SUSPICIOUS TRANSACTION REPORT	Reporting Agency BANKING COMPANY	Version 1.0
---	-------------------------------------	----------------

1. Introduction

The Prevention of Money Laundering Act, 2002 (PMLA 2002) forms the core of the legal framework put in place by India to combat money laundering. PMLA 2002 and the Rules notified thereunder came into force with effect from July 1, 2005. Director, FIU-IND and Director (Enforcement) have been conferred with exclusive and concurrent powers under relevant Sections of the Act to implement the provisions of the Act.

The PMLA 2002 and Rules notified thereunder impose an obligation on banking companies, financial institutions and intermediaries of the securities market to verify identity of clients, maintain records and furnish information to FIU-IND.

2. Financial Intelligence Unit – India

The Government of India set up Financial Intelligence Unit – India (FIU-IND) on 18th November 2004 as an independent body to report directly to the Economic Intelligence Council (EIC) headed by the Finance Minister.

FIU-IND has been established as the central national agency responsible for receiving, processing, analyzing and disseminating information relating to suspect financial transactions. FIU-IND is also responsible for coordinating and strengthening efforts of national and international intelligence and enforcement agencies in pursuing the global efforts against money laundering and related crimes. The address of Financial Intelligence Unit – India (FIU-IND) is:

Director, FIU-IND
Financial Intelligence Unit-India
6th Floor, Hotel Samrat
Chanakyapuri, New Delhi -110021
India

Website: www.fiuindia.gov.in

3. Prevention of Money Laundering Act, 2002

Section 12 of the Prevention of Money Laundering Act, 2002 lays down following obligations on banking companies.

- “12. (1) Every banking company, financial institution and intermediary shall-*
- (a) maintain a record of all transactions, the nature and value of which may be prescribed, whether such transactions comprise of a single transaction or a series of transactions integrally connected to each other, and where such series of transactions take place within a month;*
 - (b) furnish information of transactions referred to in clause (a) to the Director within such time as may be prescribed;*
 - (c) verify and maintain the records of the identity of all its clients, in such a manner as may be prescribed.*

Provided that where the principal officer of a banking company or financial institution or intermediary, as the case may be has reason to believe that a single transaction or series of transactions integrally connected to each other have been valued below the prescribed limit so as to defeat the provisions of this section, such officer shall furnish information in respect of such transactions to the Director within the prescribed time.

Report SUSPICIOUS TRANSACTION REPORT	Reporting Agency BANKING COMPANY	Version 1.0
--	--	-----------------------

(2) The records referred to in sub-section (1) shall be maintained for a period of ten years from the date of cessation of the transactions between the clients and the banking company or financial institution or intermediary, as the case may be.”

4. Suspicious Transaction Report

The Prevention of Money laundering Act, 2002 and the Rules thereunder require every banking company to furnish details of suspicious transactions whether or not made in cash. Suspicious transaction means a transaction whether or not made in cash which, to a person acting in good faith –

- (a) gives rise to a reasonable ground of suspicion that it may involve the proceeds of crime; or
- (b) appears to be made in circumstances of unusual or unjustified complexity; or
- (c) appears to have no economic rationale or bonafide purpose.

Broad categories of reason for suspicion and examples of suspicious transactions for a banking company are indicated as under:

Identity of client

- False identification documents
- Identification documents which could not be verified within reasonable time
- Accounts opened with names very close to other established business entities

Background of client

- Suspicious background or links with known criminals

Multiple accounts

- Large number of accounts having a common account holder, introducer or authorized signatory with no rationale
- Unexplained transfers between multiple accounts with no rationale

Activity in accounts

- Unusual activity compared with past transactions
- Sudden activity in dormant accounts
- Activity inconsistent with what would be expected from declared business

Nature of transactions

- Unusual or unjustified complexity
- No economic rationale or bonafide purpose
- Frequent purchases of drafts or other negotiable instruments with cash
- Nature of transactions inconsistent with what would be expected from declared business

Value of transactions

- Value just under the reporting threshold amount in an apparent attempt to avoid reporting
- Value inconsistent with the client’s apparent financial standing

Report SUSPICIOUS TRANSACTION REPORT	Reporting Agency BANKING COMPANY	Version 1.0
--	--	-----------------------

5. Due Date

Rule 8 of Notification No. 9/2005 dated 1-7-2005 require the Principal Officer of a banking company to furnish the information of the suspicious transactions to Director, FIU-IND not later than three working days from the date of occurrence of such transactions.

6. Banking Company

Banking company means a banking company or a co-operative bank to which the Banking Regulation Act, 1949 applies and includes any bank or banking institution referred to in section 51 of that Act (Defined in 2(1)(e) of PMLA 2002). Banking Company includes:

- i) All nationalized banks, private Indian banks and private foreign banks,
- ii) All co-operative banks viz. primary co-operative banks, state co-operative banks and central co-operative banks,
- iii) State Bank of India and its associates and subsidiaries,
- iv) Regional Rural Banks

7. Methods of filing

Suspicious Transaction Reports can be filed either in manual or electronic format. However, a reporting agency must submit all reports to FIU-IND in electronic format if it has the technical capability to do so. The required technical capability is defined as follows:

- i) A personal computer with 32 MB memory RAM, 800 x 600 VGA video display, Windows® 98/Me/NT/2000/XP; and
- ii) An Internet connection.

8. Manual format

Suspicious Transaction Report in manual format consists of the following forms:

Form	Information
Suspicious Transaction Report for a Banking Company	Details of suspicious transactions
Annexure A- Individual Detail Sheet for a Banking Company	Identification details of individual
Annexure B- Legal Person/ Entity Detail Sheet for a Banking Company	Identification details of legal person /entity
Annexure C- Account Detail Sheet for a Banking Company	Details of bank account and transactions

The above forms are given in the Appendix.

9. Electronic Format

FIU-IND is in the process of developing technological infrastructure to enable submission of electronic return over a secure gateway. In the interim the banks exercising the electronic option should submit the following to Director, FIU-IND:

- i) One CD containing six data files in prescribed data structure. A label mentioning name of the bank, BSR code of bank, type of report (STR), Serial number of STR for the

Report SUSPICIOUS TRANSACTION REPORT	Reporting Agency BANKING COMPANY	Version 1.0
--	--	-----------------------

bank, date of sending report should be affixed on each CD for the purpose of identification.

- ii) Each CD should be accompanied by Suspicious Transaction Report for a Banking Company (same form should be used for both manual as well as electronic format) in physical form duly signed by the principal officer. This summary should match with the data in Control File (SBACTL.txt). Other annexures (Annexure A to C) need not be submitted in the physical form.

Important:

- i) In case the size of data files exceeds the capacity of one CD, the data files should be compressed by using Winzip 8.1 or ZipItFast 3.0 (or higher version) compression utility only to ensure quick and smooth acceptance of the file.
- ii) The CD should be virus free.

10. Description of Data files

In case of electronic filing, the STR data for the banking company should have following six data files:

S No.	Filename	Description
1	SBACTL.txt	Control File
2	SBABRC.txt	Branch Data File
3	SBAACC.txt	Account Data File
4	SBATRN.txt	Transaction Data File
5	SBAINP.txt	Individual Data File
6	SBALPE.txt	Legal Person/Entity Data File

11. Steps in preparation of Data files

- i) The records containing details of suspicious transactions to be reported are extracted in Transaction Data File (SBATRN.txt).
- ii) The records containing details of bank accounts containing the suspicious transactions are extracted in Accounts Data File (SBAACC.txt).
- iii) If the account is for Individuals, the records containing details of Individuals who are account holders are extracted in Individual Data File (SBAINP.txt). The Relation Flag should be set to "A".
- iv) If the account is for a Legal Person /Entity, the records containing details of Legal Persons /Entities who are account holders are extracted in Legal Persons /Entities Data File (SBALPE.txt). The Relation Flag should be set to "A".
- iii) If the account is for a Legal Person /Entity, the records containing details of Directors/ Partner/ Members etc. of Legal Persons /Entities are appended to Individual Data File (SBAINP.txt). The Relation Flag should be set to "C".
- v) The records containing details of authorised signatories if not an account holder are appended to Individual Data File (SBAINP.txt) or Legal Persons /Entities Data File (SBALPE.txt) as the case may be. The Relation Flag should be set to "B".

Report SUSPICIOUS TRANSACTION REPORT	Reporting Agency BANKING COMPANY	Version 1.0
--	--	-----------------------

- vi) The records containing details of account introducers are appended to Individual Data File (SBAINP.txt) or Legal Persons /Entities Data File (SBALPE.txt) as the case may be. The Relation Flag should be set to “D”.
- vii) The records containing details of account guarantors are appended to Individual Data File (SBAINP.txt) or Legal Persons /Entities Data File (SBALPE.txt) as the case may be. The Relation Flag should be set to “E”.
- viii) The records containing details of bank branches which have reported suspicious transactions are extracted in Branch Data File (SBABRC.txt).
- ix) The report level details and summary of other five tables is entered in Control file. (SBACTL.txt)

12. Steps in validation of Data files

- i) There should be six data files with appropriate naming convention.
- ii) The data files should be as per specified data structure and business rules.
- iii) None of the mandatory fields should be left blank.
- iv) Date of report should be same in all data files.
- v) The summary figures in control file should match with the totals in other data files.
- vi) The primary key integrity should be validated as under:
 - a. [Branch Reference Number] should be unique in Branch Data File (SBABRC.txt)
 - b. [Branch Reference Number + Account Number] should be unique in Account Data File (SBAACC.txt)
- vii) The foreign key integrity should be validated as under:
 - a. All values of [Branch Reference Number] in Account Data File (SBAACC.txt) should have a matching [Branch Reference Number] value in Branch Data File (SBABRC.txt)
 - b. All values of [Branch Reference Number + Account Number] in Transaction Data File (SBATRN.txt) should have matching [Branch Reference Number + Account Number] value in Account Data File (SBAACC.txt)
 - c. All values of [Branch Reference Number + Account Number] in Individual Data File (SBAINP.txt) should have matching [Branch Reference Number + Account Number] value in Account Data File (SBAACC.txt)
 - d. All values of [Branch Reference Number + Account Number] in Legal Person / Entity Data File (SBALPE.txt) should have matching [Branch Reference Number + Account Number] value in Account Data File (SBAACC.txt)
- viii) The data sufficiency should be validated as under:
 - a. All values of [Branch Reference Number + Account Number] in Account Data File (SBAACC.txt) should have at least one matching [Branch Reference Number + Account Number] value in Transaction Data File (SBATRN.txt).

Report SUSPICIOUS TRANSACTION REPORT	Reporting Agency BANKING COMPANY	Version 1.0
--	--	-----------------------

- b. All values of [Branch Reference Number + Account Number] in Account Data File (SBAACC.txt) should have at least one matching [Branch Reference Number + Account Number] value in Individual Data File (SBAINP.txt). (As account for legal person/entity would have individuals as authorised signatories).
- c. All values of [Branch Reference Number + Account Number] in Account Data File (SBAACC.txt) with Type of Account Holder = “B” (Legal Person/Entity) should have at least one matching [Branch Reference Number + Account Number] value in Legal Person / Entity Data File (SBALPE.txt).

13. General Notes for all Data files

- i) All Data Files should be generated in ASCII Format with ".txt" as filename extension.
- ii) Each Record (including last record) must start on new line and must end with a newline character. Hex Values: "0D" & "0A".
- iii) All CHAR fields must be left justified.
- iv) If CHAR field has no data or less data with respect to defined length, then the entire field (in case of no data) or the remaining field (in case of less data) has to be filled with right justified blank characters (Spaces).
- v) All NUM fields must be right justified.
- vi) If NUM field has no data or less data with respect to defined length, then the entire field (in case of no data) or the remaining field (in case of less data) has to be filled with left justified zeroes.
- vii) If DATE field has no data then the entire field has to be filled with blank characters (Spaces).
- viii) Fields with an asterisk (*) have to be compulsorily filled up.
- ix) For fields that do not have an asterisk (*), reasonable efforts have to be made to get the information. Enter “N/A” to indicate that the field is not applicable. Do not substitute any other abbreviations or special characters (e.g., “x”, “-” or “*”).

14. Data Structure of Control File (SBACTL.txt)

	Field	Type	Size	From	To	Remarks
1	Report Name*	CHAR	3	1	3	Value should be “SBA” signifying STR for banking company
2	Serial Number of Report*	NUM	8	4	11	Indicates the running sequence number of STR for the reporting agency starting from 00000001
3	Record Type*	CHAR	3	12	14	Value should be “CTL” signifying Control file
4	Date of Report	DATE	8	15	22	Date of sending report in DDMMYYYY Format
5	Complete name of Bank*	CHAR	80	23	102	Field + filler spaces = 80
6	Category of Bank*	CHAR	1	103	103	“A”-Public Sector Bank “B”-Private Sector Bank “C”-Foreign Bank

Report SUSPICIOUS TRANSACTION REPORT	Reporting Agency BANKING COMPANY	Version 1.0
--	--	-----------------------

						“D”-Co-operative Bank “E”-Regional Rural Bank “F”-Local Area Bank “Z”-Other
7	BSR code *	CHAR	7	104	110	BSR code issued by RBI
8	Unique ID issued by FIU*	CHAR	10	111	120	Use XXXXXXXXXXXX till the ID is communicated
9	Principal Officer’s Name*	CHAR	80	121	200	Field + filler spaces = 80
10	Principal Officer’s Designation*	CHAR	80	201	280	Field + filler spaces = 80
11	Principal Officer’s Address1*	CHAR	45	281	325	No., Building Field + filler spaces = 45
12	Principal Officer’s Address2	CHAR	45	326	370	Street/Road Field + filler spaces = 45
13	Principal Officer’s Address3	CHAR	45	371	415	Locality Field + filler spaces = 45
14	Principal Officer’s Address4	CHAR	45	416	460	City/Town, District Field + filler spaces = 45
15	Principal Officer’s Address5	CHAR	45	461	505	State, Country Field + filler spaces = 45
16	Principal Officer’s Pin code*	NUM	6	506	511	Pin code without “-” or space
17	Principal Officer’s Telephone	CHAR	30	512	541	Telephone in format STD Code-Telephone number
18	Principal Officer’s FAX	CHAR	30	542	571	Fax number in format STD Code-Telephone number
19	Principal Officer’s E-mail	CHAR	50	572	621	E-mail address
20	Report Type*	CHAR	1	622	622	“N”- New Report “R”- Replacement to earlier submitted report
21	Reason for Replacement*	CHAR	1	623	623	“A” – Acknowledgement of Original Report had many warnings or error messages. “B” – Operational error, data omitted in Original Report. “C” – Operational error, wrong data submitted in Original Report. “N”- Not Applicable as this is a new report “Z”- Other Reason
22	Serial Number of Original Report *	NUM	8	624	631	Serial Number of the Original Report which is being replaced. Mention 00000000 if Report Type is “N”
23	Operational Mode*	CHAR	1	632	632	“P”- Actual/ Production mode “T”- Test / Trial mode
24	Data Structure Version*	CHAR	1	633	633	Value should be 1 to indicate

Report SUSPICIOUS TRANSACTION REPORT	Reporting Agency BANKING COMPANY	Version 1.0
--	--	-----------------------

						Version 1.0
25	Number of accounts linked to suspicious transactions*	NUM	8	634	641	Count of total number of records in SBAACC.txt
26	Number of Transactions*	NUM	8	642	649	Count of total number of records in SBATRN.txt
27	Number of Individual Persons*	NUM	8	650	657	Count of total number of records in SBAINP.txt
28	Number of Legal Person/entities*	NUM	8	658	665	Count of total number of records in SBALPE.txt
29	Suspicion due to Identity of Client*	CHAR	1	666	666	Mention "Y" or "N"
30	Suspicion due to Background of Client*	CHAR	1	667	667	Mention "Y" or "N"
31	Suspicion due to Multiple Accounts*	CHAR	1	668	668	Mention "Y" or "N"
32	Suspicion due to Activity in Accounts*	CHAR	1	669	669	Mention "Y" or "N"
33	Suspicion due to Nature of Transactions*	CHAR	1	670	670	Mention "Y" or "N"
34	Suspicion due to Value of Transactions*	CHAR	1	671	671	Mention "Y" or "N"
35	Grounds of Suspicion*	CHAR	4000	672	4671	Write summary of suspicion and sequence of events
36	Details of other investigations	CHAR	4000	4672	8671	Write details about agency, contact person and contact details
37	Acknowledgement Number	NUM	10	8672	8681	For internal use of FIU-IND. Use value 0000000000
38	Date of Acknowledgement	DATE	8	8682	8689	For internal use of FIU-IND. Use value "XXXXXXXX"

15. Data Structure of Branch Data File (SBABRC.txt)

	Field	Type	Size	From	To	Remarks
1	Record Type*	CHAR	3	1	3	Value should be "BRC" signifying Branch Data file
2	Date of Report	DATE	8	4	11	Date of sending report in DDMMYYYY Format. This date should be same as in control file
3	Line Number*	NUM	6	12	17	Running Sequence Number for each line in the file starting from 000001. This Number will be used during validation checks.
4	Name of Branch*	CHAR	80	18	97	Field + filler spaces = 80
5	Branch Reference Number*	CHAR	7	98	104	BSR code issued by RBI
6	Unique ID issued by FIU*	CHAR	10	105	114	Use XXXXXXXXXXXX till the ID is communicated

Report SUSPICIOUS TRANSACTION REPORT	Reporting Agency BANKING COMPANY	Version 1.0
--	--	-----------------------

7	Branch Address1*	CHAR	45	115	159	No., Building Field + filler spaces = 45
8	Branch Address2*	CHAR	45	160	204	Street/Road Field + filler spaces = 45
9	Branch Address3	CHAR	45	205	249	Locality Field + filler spaces = 45
10	Branch Address4	CHAR	45	250	294	City/Town, District Field + filler spaces = 45
11	Branch Address5	CHAR	45	295	339	State, Country Field + filler spaces = 45
12	Branch Pin code*	NUM	6	340	345	Pin code without “-” or space
13	Branch Telephone	CHAR	30	346	375	Telephone number in format STD Code-Telephone number
14	Branch Fax	CHAR	30	376	405	Fax number in format STD Code-Telephone number
15	Branch E-mail	CHAR	50	406	455	E-mail address

16. Data Structure of Account Data File (SBAACC.txt)

	Field	Type	Size	From	To	Remarks
1	Record Type*	CHAR	3	1	3	Value should be “RAC” signifying Reported Account file
2	Date of Report	DATE	8	4	11	Date of sending report in DDMMYYYY Format. This date should be same as in control file
3	Line Number*	NUM	6	12	17	Running Sequence Number for each line in the file starting from 000001. This Number will be used during validation checks.
4	Branch Reference Number*	CHAR	7	18	24	BSR code of the Bank Branch
5	Account Number*	CHAR	20	25	44	Bank account number
6	Name of first/sole account holder	CHAR	80	45	124	Field + filler spaces = 80
7	Type of Account*	CHAR	1	125	125	“A”- Savings Account “B”- Current Account “C”- Cash Credit Account “Z”- Other
8	Type of Account Holder*	CHAR	1	126	126	“A”- Individual “B”-Legal Person /Entity excluding “C” and “D” “C”- Central/ State Government “D”- Central/ State Government owned undertaking “Z”- Other

Report SUSPICIOUS TRANSACTION REPORT	Reporting Agency BANKING COMPANY	Version 1.0
--	--	-----------------------

9	Date of Account opening*	DATE	8	127	134	Date in DDMMYYYY Format
10	Risk Category	CHAR	1	135	135	Risk Category as per the Internal Risk Assessment System of the Bank “A”- Low Risk “B”- Medium Risk “C”- High Risk
11	Cumulative Credit Turnover*	NUM	20	136	155	Sum of all credits in the Bank account from 1 st April of the financial year till the last day of the month of reporting. If report is being furnished for Jan 2006 then transactions from 1 st April 2005 to 31 st Jan 2006 have to be aggregated. The amount should be rounded off to nearest rupee without decimal.
12	Cumulative Debit Turnover*	NUM	20	156	175	Sum of all debits in the Bank account from 1 st April of the financial year till the last day of the month of reporting. The amount should be rounded off to nearest rupee without decimal.
13	Cumulative Cash Deposit Turnover*	NUM	20	176	195	Sum of cash deposits in the Bank account from 1 st April of the financial year till the last day of the month of reporting. The amount should be rounded off to nearest rupee without decimal.
14	Cumulative Cash Withdrawal Turnover*	NUM	20	196	215	Sum of cash withdrawals in the Bank account from 1 st April of the financial year till the last day of the month of reporting. The amount should be rounded off to nearest rupee without decimal.

17. Data Structure of Transaction Data File (SBATRN.txt)

	Field	Type	Size	From	To	Remarks
1	Record Type*	CHAR	3	1	3	Value should be “TRN” signifying Transaction data file
2	Line Number*	NUM	6	4	9	Running Sequence Number for each line in the file starting from 000001. This Number will be used during validation

Report SUSPICIOUS TRANSACTION REPORT	Reporting Agency BANKING COMPANY	Version 1.0
--	--	-----------------------

						checks.
3	Branch Reference Number*	CHAR	7	10	16	BSR code of the Bank Branch
4	Account Number*	CHAR	20	17	36	Bank account number
5	Transaction ID	CHAR	20	37	56	Unique ID to identify transaction (if available)
6	Date of Transaction*	DATE	8	57	64	Date in DDMMYYYY Format
7	Mode of Transaction*	CHAR	1	65	65	“A”- Cheque “B”- Transfer within Branch “C”- Cash “D”-Demand Draft “E”- Electronic Fund Transfer “F”-Travelers Cheque “Z”- Others
8	Debit/Credit*	CHAR	1	66	66	“D” – Debit (Withdrawal by customer) “C”– Credit (Deposit by customer)
9	Amount*	NUM	20	67	86	The amount should be rounded off to nearest rupee without decimal. If this amount was not in Indian Rupees, it should be converted into Indian rupees.
10	Currency of Transaction*	CHAR	3	87	89	“INR” for Indian Rupees, Mention Currency code as per SWIFT Code
11	Disposition of Funds	CHAR	1	90	90	Reserved for later use. Use Value “X”
12	Remarks	CHAR	10	91	100	Mention any other information related to the transaction.

18. Data Structure of Individual Data File (SBAINP.txt)

	Field	Type	Size	From	To	Remarks
1	Record Type*	CHAR	3	1	3	Value should be “INP” signifying Individual data file
2	Date of Report	DATE	8	4	11	Date of sending report in DDMMYYYY Format. This date should be same as in control file
3	Line Number*	NUM	6	12	17	Running Sequence Number for each line in the file starting from 000001. This Number will be used during validation checks.
4	Branch Reference Number*	CHAR	7	18	24	BSR code of the Bank Branch

Report SUSPICIOUS TRANSACTION REPORT	Reporting Agency BANKING COMPANY	Version 1.0
--	--	-----------------------

5	Account Number*	CHAR	20	25	44	Bank account number
6	Relation Flag*	CHAR	1	45	45	“A”- Account Holder “B”- Authorised Signatory “C”- Director/ Partner/Member etc. of a Legal Person /Entity “D”- Introducer “E”- Guarantor “Z” - Other
7	Full name of Individual*	CHAR	80	46	125	Full Name Field + filler spaces = 80
8	Customer ID/Number	CHAR	10	126	135	Customer ID/Number in the bank if it has been allotted
9	Name of Father/Spouse	CHAR	80	136	215	Full Name of Father/Spouse Field + filler spaces = 80
10	Occupation	CHAR	50	216	265	Where Applicable
11	Date of Birth	DATE	8	266	273	In DDMMYYYY format
12	Sex	CHAR	1	274	274	“M”- Male “F”- Female
13	Nationality	CHAR	2	275	276	Country code as per SWIFT
14	Type of Identification	CHAR	1	277	277	“A” –Passport “B”- Election ID Card “C”- PAN Card “D”- ID Card “E”- Driving License “F”- Account Introducer “Z” - Other
15	Identification Number	CHAR	10	278	287	Number mentioned in the identification document
16	Issuing Authority	CHAR	20	288	307	Authority which had issued the identification document
17	Place of Issue	CHAR	20	308	327	Place where document was issued
18	PAN	CHAR	10	328	337	Ten Digit PAN used by Income Tax Department
19	Communication Address 1*	CHAR	45	338	382	Field + filler spaces = 45
20	Communication Address 2	CHAR	45	383	427	Field + filler spaces = 45
21	Communication Address 3	CHAR	45	428	472	Field + filler spaces = 45
22	Communication Address 4	CHAR	45	473	517	Field + filler spaces = 45
23	Communication Address 5	CHAR	45	518	562	Field + filler spaces = 45
24	Communication Address Pin code*	NUM	6	563	568	Pin code without “-” or space
25	Contact Telephone	CHAR	30	569	598	Telephone number in format STD Code-Telephone number
26	Contact Mobile number	CHAR	30	599	628	Mobile number
27	Contact E-mail	CHAR	50	629	678	E-mail address
28	Place of Work	CHAR	80	679	758	Name of Organisation/ employer
29	Second Address 1	CHAR	45	759	803	Permanent address / Place of work (if other than

Report SUSPICIOUS TRANSACTION REPORT	Reporting Agency BANKING COMPANY	Version 1.0
--	--	-----------------------

						communication address)
30	Second Address 2	CHAR	45	804	848	Field + filler spaces = 45
31	Second Address 3	CHAR	45	849	893	Field + filler spaces = 45
32	Second Address 4	CHAR	45	894	938	Field + filler spaces = 45
33	Second Address 5	CHAR	45	939	983	Field + filler spaces = 45
34	Second Address Pin code	NUM	6	984	989	Pin code without “-” or space
35	Second Telephone	CHAR	30	990	1019	Telephone number in format STD Code-Telephone number

19. Data Structure of Legal Person/Entity Data File (SBALPE.txt)

	Field	Type	Size	From	To	Remarks
1	Record Type*	CHAR	3	1	3	Value should be “LPE” signifying Legal Persons/ Entity data file
2	Date of Report	DATE	8	4	11	Date of sending report in DDMMYYYY Format. This date should be same as in control file
3	Line Number*	NUM	6	12	17	Running Sequence Number for each line in the file starting from 000001. This Number will be used during validation checks.
4	Branch Reference Number*	CHAR	7	18	24	BSR code of the Bank Branch
5	Account Number*	CHAR	20	25	44	Bank account number
6	Relation Flag*	CHAR	1	45	45	“A”- Account Holder “D”- Introducer “E”- Guarantor “Z”- Other
7	Name of Legal Person /Entity*	CHAR	80	46	125	Full Name Field + filler spaces = 80
8	Customer ID/Number	CHAR	10	126	135	Customer ID/Number in the bank if allotted
9	Nature of Business	CHAR	50	136	185	Where Applicable
10	Date of Incorporation	DATE	8	186	193	In DDMMYYYY format
11	Type of Constitution*	CHAR	1	194	194	“A”- Sole Proprietorship “B”- Firm “C”- HUF “D”- Private Ltd. Company “E”- Public Ltd. Company “F”- Society “G”- Association “H”- Trust “I”- Liquidator “Z”- Other
12	Registration Number	CHAR	20	195	214	Registration Number of mentioned in deed/document

Report SUSPICIOUS TRANSACTION REPORT	Reporting Agency BANKING COMPANY	Version 1.0
--	--	-----------------------

13	Registering authority	CHAR	20	215	234	Authority Registering deed/document
14	Place of Registration	CHAR	20	235	254	Place where the document was registered
15	PAN	CHAR	10	255	264	Ten Digit PAN used by Income Tax Department
16	Communication Address 1*	CHAR	45	265	309	Field + filler spaces = 45
17	Communication Address 2	CHAR	45	310	354	Field + filler spaces = 45
18	Communication Address 3	CHAR	45	355	399	Field + filler spaces = 45
19	Communication Address 4	CHAR	45	400	444	Field + filler spaces = 45
20	Communication Address 5	CHAR	45	445	489	Field + filler spaces = 45
21	Communication Address Pin code*	NUM	6	490	495	Pin code without “-” or space
22	Contact Telephone	CHAR	30	496	525	Telephone number in format STD Code-Telephone number
23	Contact Fax	CHAR	30	526	555	Fax number in format STD Code-Telephone number
24	Contact Email	CHAR	50	556	605	E-mail address
25	Second Address 1	CHAR	45	606	650	Registered address (if different from above).
26	Second Address 2	CHAR	45	651	695	Field + filler spaces = 45
27	Second Address 3	CHAR	45	696	740	Field + filler spaces = 45
28	Second Address 4	CHAR	45	741	785	Field + filler spaces = 45
29	Second Address 5	CHAR	45	786	830	Field + filler spaces = 45
30	Second Address Pin code	NUM	6	831	836	Pin code without “-” or space
31	Second Telephone	CHAR	30	837	866	Telephone number in format STD Code-Telephone number
32	Second Fax	CHAR	30	867	896	Fax number in format STD Code-Telephone number