1 Annexure B – Electronic Fund Transfer based Reporting format (TRF-EFT)

This section provides information about the Schema documentation, Data structure of text files and validation rules for transaction based reporting format.

1.1 Annexure B.1 - Schema Documentation for TransactionBasedReport.xsd

This section provides information about the Schema documentation for transaction based reporting format.

1.1.1 element Batch

Batch is the root element. This element is "the parent" of all other elements and is common for all the three reporting formats. This element has been explained in section 11.1.1.

1.1.2 element Batch/BatchHeader

BatchHeader contains information about the types of reports in the batch and version information. This element has been explained in section in 11.1.2.

1.1.3 element Batch/ReportingEntity

ReportingEntity contains information about the reporting entity which is submitting the report batch. This element has been explained in section 11.1.3.

1.1.4 element Batch/PrincipalOfficer

PrincipalOfficer contains information about the principal officer of the reporting entity. This element has been explained in section 11.1.4.

1.1.4.1 Type Address

Address has been explained in detail in section 11.1.4.1

1.1.4.2 Type Phone

Phone has been explained in detail in section 11.1.4.2

1.1.5 element Batch/BatchDetails

BatchDetails provides information about Batch Number, date, Month & Year of Report, Operational mode, Type. If a revised batch is submitted the Original Batch Id and Reason of Revision would be enabled.

This element has been explained in section 11.1.5

1.1.6 element Batch/Report

Report element provides details of the Reports in the batch. The Reports are uniquely identified by the ReportSerialNum.
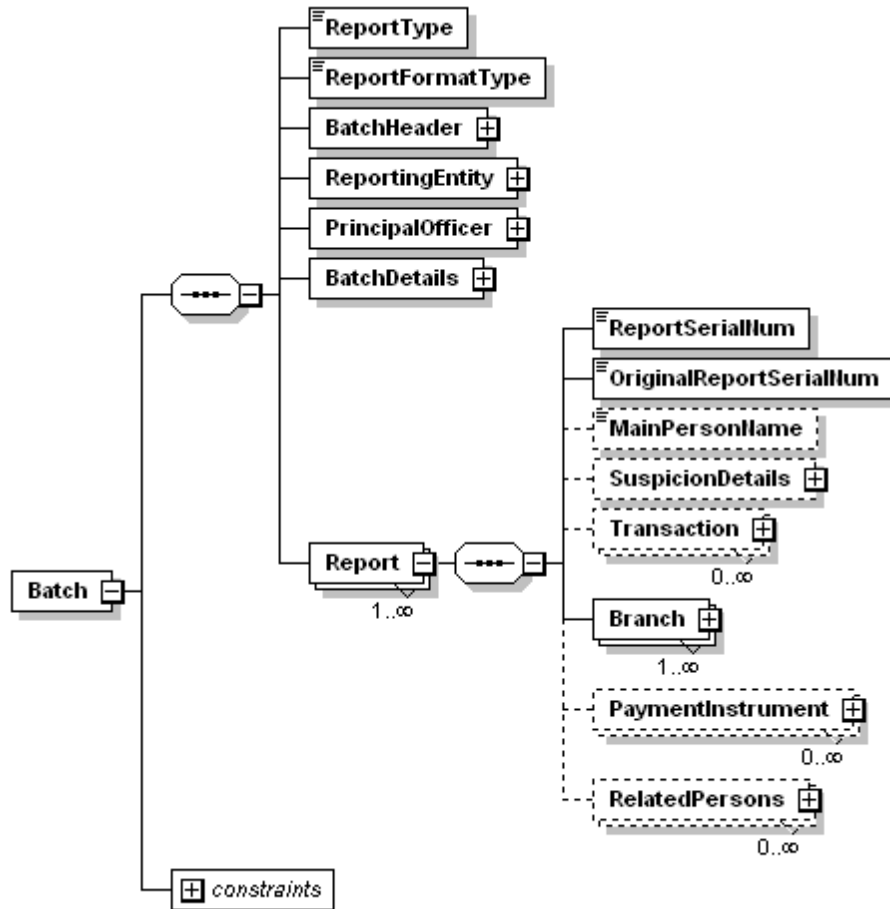
Figure: Overview of Report

Table: Details of Report

Element	Description	Length	Mandatory
ReportSerialNum	The number uniquely represents a report within a batch. The ReportSerialNum should be unique within a batch. This number alongwith BatchId will uniquely identity any report received by FIU	8	Yes
OriginalReportSerialNum	The ReportSerialNum of the original report that has to be replaced or deleted. This number alongwith OriginalBatchID will uniquely identify the report which is being	8	Yes

Element	Description	Length	Mandatory
	replaced or deleted. In case there is no replacement or deletion of any original report, mention '0' here.		
MainPersonName	Name of the main person for the report. The reporting entity should try to identify one main person or legal entity in the report. This will assist in future reference.	80	No
SuspicionDetails	Not required in Monthly CBWT Reports.	Section 12.1.7	No
Transaction	Details of the transaction. Refer section 12.1.8 for details.	Section 12.1.8	No
Branch	Details of the institutions related to the transaction. Refer section 12.1.12 for details.	Section 12.1.12	Yes
PaymentInstrument	Details of the payment instrument related to the transaction. Refer section 12.1.15 for details.	Section 12.1.15	No
RelatedPersons	Details of the persons related to the transaction. Refer section 12.1.16 for details.	Section 12.1.16	No

1.1.7   element Batch/Report/SuspicionDetails

SuspicionDetails provides information about the suspicion in the STR.

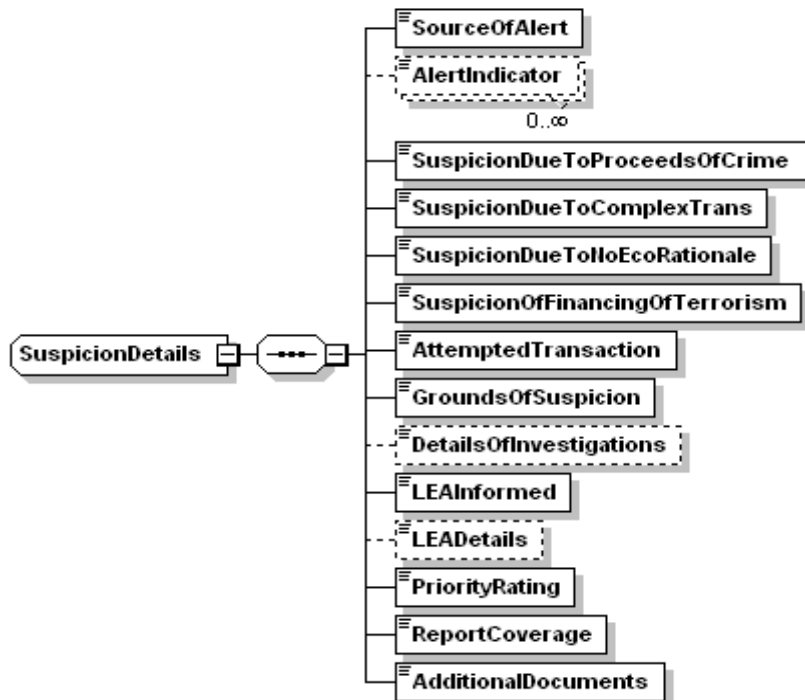**Figure: Overview of SuspicionDetails**

Table: Details of SuspicionDetails

Element	Description	Length	Mandatory
SourceOfAlert	Source of alert for initiation of the STR. Permissible values are: CV – Customer Verification WL - Watch List TY- Typology TM - Transaction Monitoring RM - Risk Management System MR - Media Reports LQ - Law Enforcement Agency Query EI - Employee Initiated PC – Public Complaint BA – Business Associates ZZ - Others XX - Not Categorised Refer section 12.1.7.1 for further details on enumerations.	2	Yes
AlertIndicator	Red Flag indicator which had generated alert resulting in STR. The reporting entity may use a standard language of the red flag indicator. The reporting entity may use the language used in the instructions of the regulator or communication of FIU-IND. One STR can have more than one AlertIndicator. In the XML format more than one indicator can be mentioned for a report. In the fixed text format, the number of indicators for a report is limited to three.	100	No
SuspicionDueToProceedsOfCrime	Whether the suspicion is on account of clause (a) of Rule 2(1)(g) related to proceeds of an offence specified in the Schedule to the Act, regardless of the value involved. Permissible values are: Y- Yes N - No X – Not categorised One STR may be related to more than one clause.	1	Yes
SuspicionDueToComplexTrans	Whether the suspicion is on account of clause (b) of Rule 2(1) (g) related to circumstances of unusual or unjustified complexity. Permissible values are: Y- Yes N- No X – Not categorised One STR may be related to more than one clause.	1	Yes

Element	Description	Length	Mandatory

SuspicionDueToNoEcoRationale	Whether the suspicion is on account of clause (c) of Rule 2(1) (g) related to no economic rationale or bonafide purpose.
	
	Permissible values are:
	   Y- Yes
	   N - No
	   X – Not categorised
	
	One STR may be related to more than one clause.
		1	Yes

SuspicionOfFinancingOfTerrorism	Whether the suspicion is on account of clause (d) of Rule 2(1) (g) related to financing of the activities related to terrorism.
	
	Permissible values are:
	   Y- Yes
	   N - No
	   X – Not categorised
	
	One STR may be related to more than one clause.
		1	Yes

AttemptedTransaction	Whether the STR relates to an attempted transaction that was not completed.
	
	Permissible values are:
	   Y- Yes
	   N - No
	   X – Not categorised
		1	Yes

Element	Description	Length	Mandatory
GroundsOfSuspicion	Summary of suspicion and sequence of events covering following aspects: • Background/profile/occupation of the customer and other related individuals/entities. • When did the relationship with the customer begin? • How was suspicion detected? • What information was linked or collected during the review process? • What explanation was provided by the subject(s) or other persons (without tipping off)? • Summary of suspicion • Whether the suspicious activity is an isolated incident or relates to another transaction? • Who benefited, financially or otherwise, from the transaction(s), how much, and how (if known)? • Whether any STR filed for the customer earlier? • Any additional information that might assist law enforcement authorities.	4000	Yes
DetailsOfInvestigation	Details about investigation being conducted covering the name of agency, contact person and contact details. The investigation could be both internal to the reporting entity or any investigation by law enforcement agency. In case of law enforcement agency the details of contact person needs to be separately furnished under LEADetails below.	4000	No
LEAInformed	Whether any Law enforcement agency is informed about the incident reported in the STR. Permissible values are: R - Information received S - Information sent N - No correspondence sent or received X - Not categorised. Refer section 12.1.7.2 for further details on enumerations.	1	Yes

Element	Description	Length	Mandatory
LEADetails	Contact details of person in the law enforcement agency which is conducting the investigation. The details of the investigation should be furnished under DetailsOfInvestigation above.	250	No
PriorityRating	Priority attached to the report as per assessment of the reporting entity. Permissible values are: 　P1 - Very High Priority 　P2 - High Priority 　P3 - Normal Priority 　XX - Not categorised The reporting entity can attach P1 priority for reports which requires immediate attention of FIU. Refer section 12.1.7.3 for further details on enumerations.	2	Yes
ReportCoverage	Whether all the suspicious transactions are covered or a sample set is being reported? Permissible values are: 　C - Complete 　P - Partial 　X - Not categorised Refer section 12.1.7.4 for further details on enumerations.	1	Yes
AdditionalDocuments	Whether the reporting entity wants to submit additional documents separately for the STR. Permissible values are: 　Y - Yes 　N - No 　X - Not categorised The reporting entity can't upload additional documents with the report. They will be sent a separate request for providing additional information.	1	Yes

1.1.7.1 Enumeration for SourceOfAlert

Code	Description	Remarks
CV	Customer Verification	Detected during customer acceptance, identification or verification (excluding reasons mentioned in other codes)
WL	Watch List	The customer details matched with a watch list (UN list, Interpol list etc.)
TY	Typology	Common typologies of money laundering, financing of terrorism or other crimes (e.g. structuring of cash

Code	Description	Remarks
		deposits etc.)
TM	Transaction Monitoring	Transaction monitoring alert (e.g. unusually large transaction, increase in transaction volume etc.)
RM	Risk Management System	Risk management system based alert (high risk customer, country, location, source of funds, transaction type etc.)
MR	Media Reports	Adverse media reports about customer (Newspaper reports)
LQ	Law Enforcement Agency Query	Query or letter received from law enforcement agency (LEA) or intelligence agency (e.g. blocking order received, transaction details sought etc.)
EI	Employee Initiated	Employee raised alert (e.g. behavioral indicators such as customer had no information about transaction, attempted transaction etc.)
PC	Public Complaint	Complaint received from public (e.g. abuse of account for committing fraud etc.)
BA	Business Associates	Information received from other institutions, subsidiaries or business associates (e.g. cross-border referral, alert raised by agent etc.)
ZZ	Others	Sources other than mentioned above
XX	Not Categorised	The information is not available. No category has been selected

1.1.7.2 Enumeration for LEAInformed

Code	Description	Remarks
R	Information received	Correspondence has been received from any Law Enforcement Agency (LEA) on this case
S	Information sent	Matter has been referred to LEA for enquiries/investigations
N	No correspondence sent or received	The LEA is not aware of the case
X	Not Categorised	The information is not available. No category has been selected

1.1.7.3 Enumeration for PriorityRating

Code	Description	Remarks
P1	Very High Priority	For immediate attention by FIU
P2	High Priority	For attention of FIU
P3	Normal Priority	Reasonable time
XX	Not Categorised	The information is not available. No category has been selected

1.1.7.4 Enumeration for ReportCoverage

Code	Description	Remarks
C	Complete	All suspicious transactions have been reported
P	Partial	Reported transactions are sample transactions and there are many more similar transactions.
X	Not Categorised	The information is not available. No category has been selected

1.1.8   element Batch/Report/Transaction

Transaction provides information about the transaction, payment instrument, persons and institutions related with the transaction.
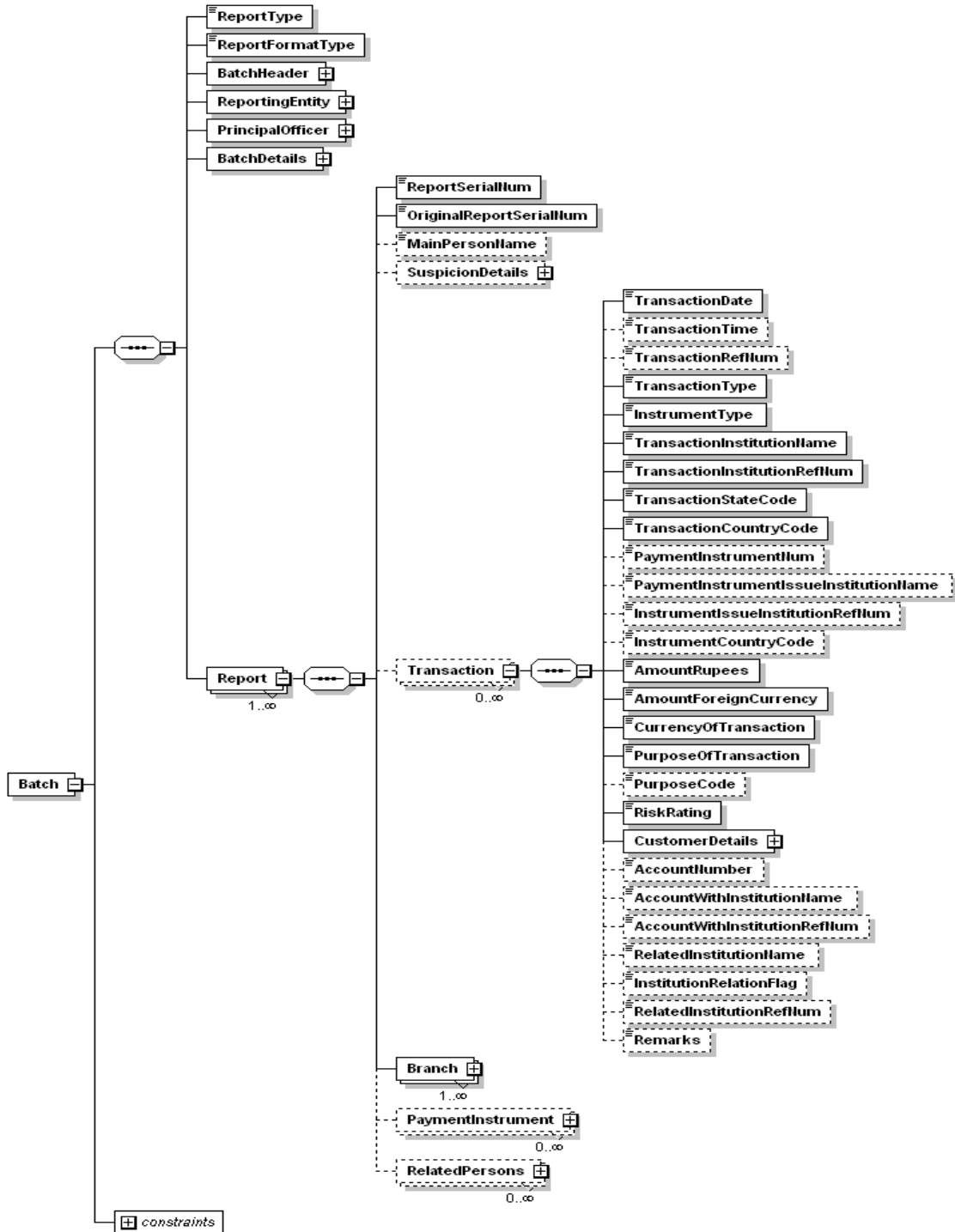
Figure: Overview of Transaction

Table: Details of Transaction

Element	Description	Length	Mandatory
TransactionDate	Date of transaction in YYYY-MM-DD Format	10	Yes
TransactionTime	Time of transaction in HH:MM:SS Format	8	No
TransactionRefNum	Unique Reference Number for transactions maintained by the reporting entity. In cases, where the reporting entity is reporting two (or more) transactions intrinsically linked to each other (money transfer sent and received), both the records should have common Transaction Reference Number to depict the complete transaction.	20	No

TransactionType	Type of transaction conducted.
	
	Permissible values are:
	    P- Purchase (Sender)
	    R- Redemption (Receiver)
	
	Refer section 12.1.8.1 for further details on enumerations.
		1	Yes

InstrumentType	Type of instrument used.
	Permissible Values are:
	    A - Currency Note
	    B - Travelers Cheque
	    C - Demand Draft/Pay Order
	    D - Money Order
	    E - Wire Transfers/TT
	    F - Money Transfer
	    G - Credit Card
	    H - Debit Card
	    I - Smart Card
	    J - Prepaid Card
	    K - Gift Card
	    L- Cheque
	    Z - Others
	    X - Not categorised.
	
	Refer section 12.1.8.2 for further details on enumerations.
		1	Yes

Element	Description	Length	Mandatory
TransactionInstitutionName*	Name of the institution where transaction was conducted. In case of money transfer or money exchange, the record should contain name of the entity (agent) where transaction was conducted. In case of card system operators, this refers to the merchant where transaction was conducted.	80	Yes
TransactionInstitutionRefNum	Unique reference number to uniquely identify the branch/office of the institution where the transaction was conducted. The number may be issued by the regulator/BIC MICR/IFSC/self generated or other sources. Refer to earlier enumeration BranchRefNumType in section 11.1.10.1 for further details.	20	Yes
TransactionStateCode	State code that identifies the state of the institution where transaction was conducted. In case of India mention the two digit state code as per Indian Motor Vehicle Act 1988. Refer Annexure E for State codes Use XX in case State Code not available	2	Yes
TransactionCountryCode	Two digit country code for the country where transaction was conducted as per ISO 3166. Use IN for India. Refer to Annexure F for Country codes. Use XX in case Country Code not available	2	Yes
PaymentInstrumentNum	Unique number of the payment instrument/card.	20	No
PaymentInstrumentIssueInstitutionName	Name of the institution that has issued the payment instrument/card	80	No

Element	Description	Length	Mandatory
InstrumentIssueInstitutionRefNum	Unique reference number of the institution that has issued the payment instrument/card. The number may be issued by the regulator/BIC MICR/IFSC/self generated or other sources like SWIFT. Refer to earlier enumeration BranchRefNumType in section 11.1.10.1 for further details.	20	No
InstrumentCountryCode	Two digit country code for the Country where transaction was conducted as per ISO 3166. Use IN for India. Refer to Annexure F for Country codes. Use XX in case Country Code not available	2	No
AmountRupees	Amount of transaction in rupees. 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.	20	Yes
AmountForeignCurrency	Amount of transaction in foreign currency (if applicable). The amount should be rounded off without decimal	20	No
CurrencyOfTransaction	Currency of transaction if transaction is in foreign currency currency (if applicable). Mention three digit Currency Codes as per ISO 4127. Refer Annexure G for Currency codes.	3	No
PurposeOfTransaction	Purpose of transaction Define the purpose (such as Private Visit, Visa fees)	100	Yes
PurposeCode	Purpose code prescribed by RBI in RRETURN6.txt for loading data into the FET-ERS. Refer RBI FETERS Purpose codes.	5	Yes

Element	Description	Length	Mandatory
RiskRating	Risk Rating of the transaction as per the internal risk assessment of the reporting entity. Permissible values are: T1 - High Risk Transaction T2 - Medium Risk Transaction T3 - Low Risk Transaction XX - Not categorised. Refer section 12.1.8.3 for further details on enumerations.	2	Yes
Customer Details	Details of the customer linked to the transaction. Refer section 12.1.9 for details. Customer Details Include NAME, CUSTOMERID, OCCUPATION, DOB, GENDER, NATIONALITY, INDENTIFICATION TYPE, INDENTIFICATION NUMBER, ISSUING AUTHORITY, PLACE OF ISSUE, PAN, UIN, ADDRESS, CITY, STATECODE, PINCODE, COUNTRY CODE, TELEPHONE, MOBILE, FAX, EMAIL. In case ADDRESS not available, enter SWIFTCODE +Unique No. (ID /Account). Enter XX as State Code, if not available. Enter XX as Country Code, if not available.	Section 12.1.9	Yes
AccountNumber	Associated Bank account number if it is linked to the transaction.	20	No
AccountWithInstitutionName	Name of the financial institution having the account linked to the transaction (if available).	80	No

Element	Description	Length	Mandatory
AccountWithInstitutionRefNum	Unique reference number of the institution having the account linked to the transaction. This reference number would enable linkage with the details of the institution in TRFBRC.txt The number may be issued by the regulator/BIC MICR/IFSC/self generated or other sources like SWIFT. Refer to earlier enumeration BranchRefNumType in section 11.1.10.1 for further details.	20	No
RelatedInstitutionName	Name of the financial institution related to the transaction (if available).	80	No
InstitutionRelationFlag	Role of the institution in the transaction. Permissible values are: 　D - Acquirer Institution 　E - Sender's Correspondent Institution 　F - Receiver's Correspondent Institution 　Z - Others 　X - Not categorised. Refer section 12.1.8.4 for further details on enumerations.	1	No
RelatedInstitutionRefNum	Unique reference number of the institution related to the transaction. This reference number would enable linkage with the details of the institution in TRFBRC.txt The number may be issued by the regulator/BIC/MICR/IFSC/self generated or other sources. Refer to earlier enumeration BranchRefNumType in section 11.1.10.1 for further details.	20	No
Remarks	Other information related to the transaction.	50	No

1.1.8.1 Enumeration for TransactionType

Code	Description	Remarks

Code	Description	Remarks
P	Purchase	Authorised money exchanger - Purchase of forex/TC by customer Money transfer service - Sending money transfer Card operator – Purchase of card or payment towards card.
R	Redemption	Authorised money exchanger - Sale of forex/TC by customer Money transfer service – Receipt of money transfer Card operator – Use of card for purchases

1.1.8.2 Enumeration for InstrumentType

Code	Description	Remarks
A	Currency Note	
B	Travelers Cheque	
C	Demand Draft/Pay order	
D	Money Order	
E	Wire Transfers/TT	
F	Money Transfer	
G	Credit Card	
H	Debit Card	
I	Smart Card	
J	Prepaid Card	
K	Gift Card	
L	Cheque	
Z	Others	Not listed above
X	Not Categorised	The information is not available. No category has been selected

1.1.8.3 Enumeration for RiskRating

Code	Description	Remarks
T1	High Risk Transaction	Very High or High Risk
T2	Medium Risk Transaction	
T3	Low Risk Transaction	
XX	Not Categorised	The information is not available. No category has been

		selected

1.1.8.4 Enumeration for InstitutionRelationFlag

Code	Description	Remarks
D	Acquirer Institution	Used in case of card transactions
E	Sender's Correspondent Institution	Used in case of SWIFT transactions
F	Receiver's Correspondent Institution	Used in case of SWIFT transactions
Z	Others	Not listed above
X	Not categorised	The information is not available. No category has been selected

1.1.9　element Batch/Report/Transaction/CustomerDetails

CustomerDetails provides information on the identity of the customer related to the transaction.

Figure: Overview of CustomerDetails
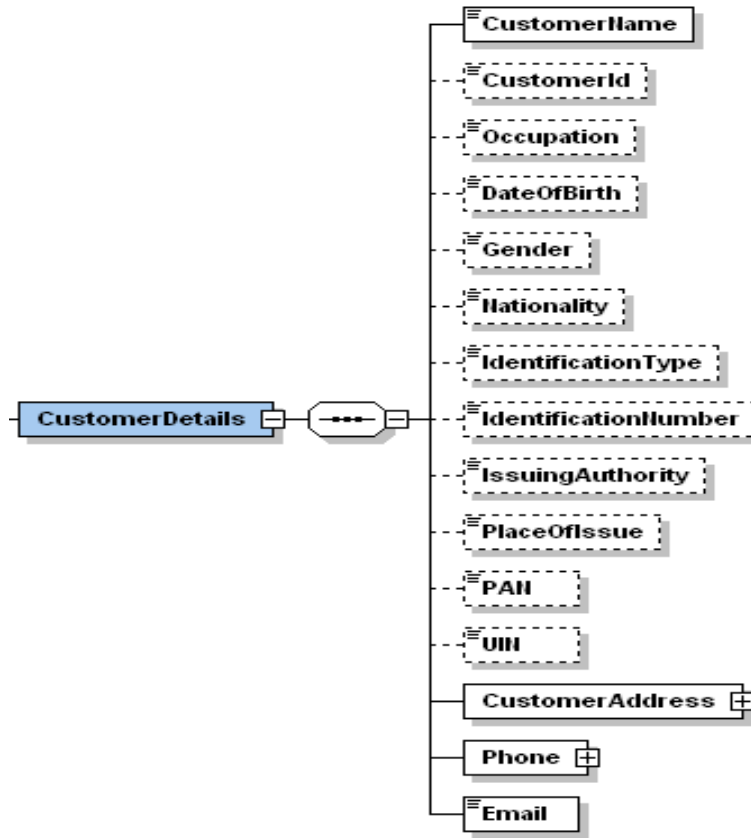
Table: Details of CustomerDetails

Element	Description	Length	Mandatory
CustomerName	Full Name of the customer/sender/receiver.	80	Yes
CustomerId	Any unique reference number to identify the customer.	10	No
Occupation	Occupation of the customer.	50	No
DateOfBirth	Date of Birth in YYYY-MM-DD format.	10	No
Gender	Sex of the customer. Permissible values are: 　M- Male 　F- Female 　X - Not Categorised. Refer section 12.1.9.1 for further details on enumerations.	1	No

Element	Description	Length	Mandatory
Nationality	Nationality of the customer Use two digit country codes as per ISO 3166. Refer Annexure F for Country codes. Use IN for India	2	No
IdentificationType	Document used for proof of identity. Permissible values are: A - Passport B - Election ID Card C - PAN Card D - ID Card E - Driving License F- Account Introducer G - UIDAI Letter H - NREGA job card Z – Others Refer section 12.1.9.2 for further details on enumerations.	1	No
IdentificationNumber	Number mentioned in the identification document.	20	No
IssuingAuthority	Authority which had issued the identification document.	20	No
PlaceOfIssue	Place where the document was issued.	20	No
PAN	Ten digit PAN used by Income Tax Department.	10	No
UIN	Use UIDAI number for individuals and any other unique identification number for legal entity (if available).	30	No
Email	Email address.	50	No
CustomerAddress	Details of the customer address. In case ADDRESS not available, enter SWIFTCODE +Unique No. (ID /Account). Refer section 11.1.4.1 for details.	Section 11.1.4.1	Yes
Phone	Details of the customer phone. Refer section 11.1.4.2 for details.	Section 11.1.4.2	Yes

1.1.9.1 Enumeration for Gender

Code	Description	Remarks
M	Male	
F	Female	
X	Not Categorised	The information is not available. No category has been selected

1.1.9.2 Enumeration for IdentificationType

Code	Description	Remarks
A	Passport	Same code as used in version 1.0
B	Election ID Card	Same code as used in version 1.0
C	Pan Card	Same code as used in version 1.0
D	ID Card	Same code as used in version 1.0
E	Driving License	Same code as used in version 1.0
F	Account Introducer	Same code as used in version 1.0
G	UIDAI Letter	Issued by the Unique Identification Authority of India (UIDAI)
H	NREGA job card	Signed by an officer of the State Government
Z	Others	Same code as used in version 1.0

1.1.10   element Batch/Report/Transaction/CustomerDetails/CustomerAddress

CustomerAddress provides information on the location, state and country of the customer.

Figure: Overview of Customer Address
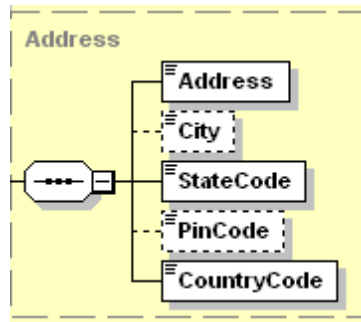
1.1.10.1 Type Address

Refer section 11.1.4.1 for details.

1.1.11 element Batch/Report/Transaction/CustomerDetails/Phone

Refer section 11.1.4.2 for details.

1.1.12 element Batch/Report/Branch

Branch provides information about the branch related to the transaction.

Figure: Overview of Branch
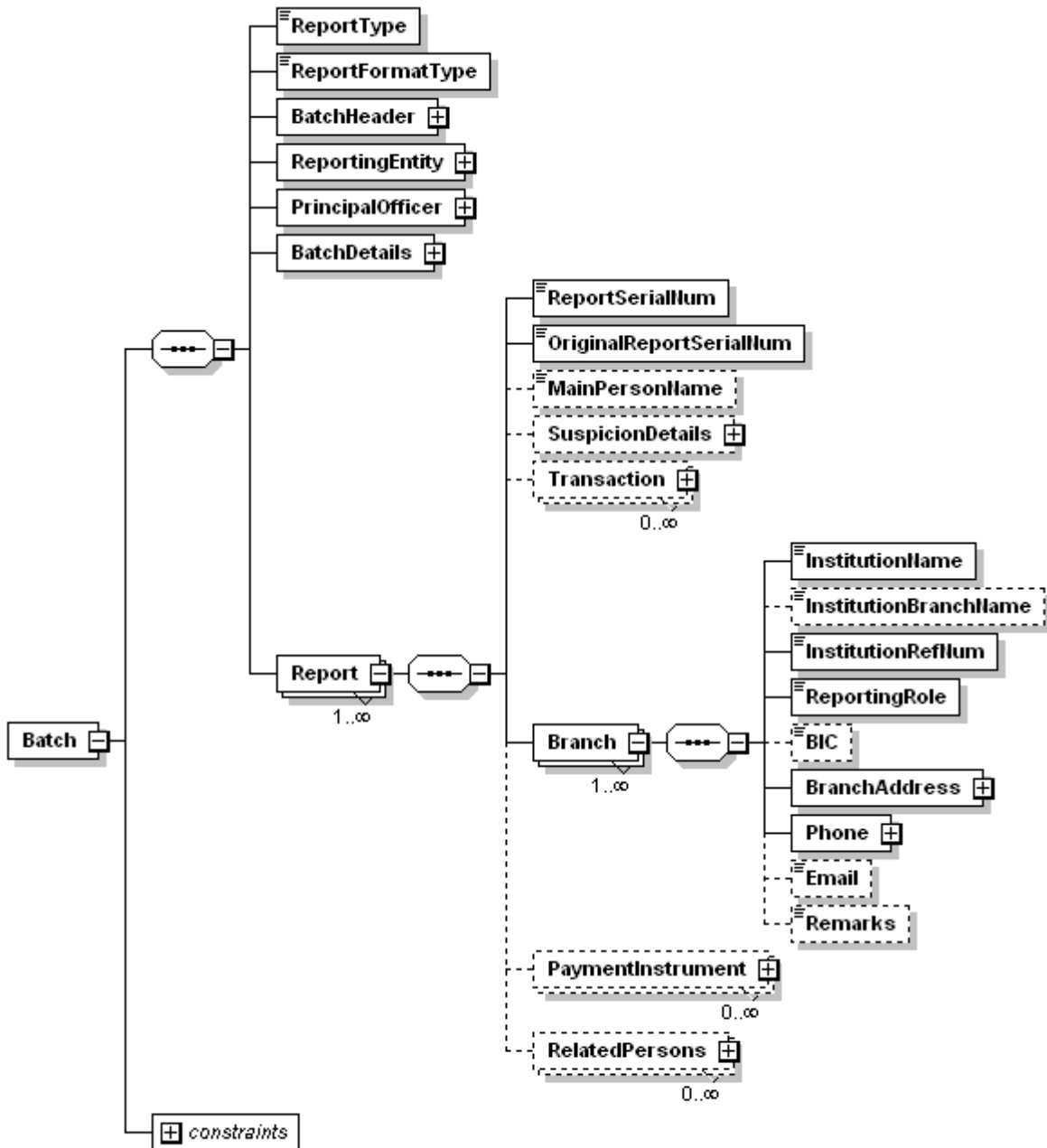
Table: Details of Branch

Element	Description	Length	Mandatory
InstitutionName	Name of Institution relevant to the transactions. As there could be more than one branch/location relevant to the report, appropriate details should be provided in separate records.	80	Yes
InstitutionBranchName	Name of the branch/location relevant to the transactions.	80	No
InstitutionRefNum	Unique reference number to uniquely identify the branch/office of the institution where the transaction was conducted. The number may be issued by the regulator/BIC MICR/IFSC/self generated or other sources like SWIFT. Refer to earlier enumeration BranchRefNumType in section 11.1.10.1 for further details..	20	Yes

ReportingRole	Role of the Branch in the transaction.
	Permissible values are:
	   A - Reporting entity itself
	   B - Other than reporting entity
	   X - Not categorised
	
	If the name of the branch/location of the entity is different from the reporting entity, the flag should be set as 'B'. For Example: Report filed by a payment system provider would have flag as 'B' in case of details of branch/location of other payment system participants.
		1	Yes

BIC	Bank identification code (BIC) of the branch as per ISO 9362 (if available)	11	No

Element	Description	Length	Mandatory
Address	Details of the branch address. Refer section 11.1.4.1 for details.	Section 11.1.4.1	Yes
Phone	Details of the branch phone. Refer section 11.1.4.2 for details.	Section 11.1.4.2	Yes
Email	Branch email id	50	No
Remarks	Any remark in respect of the branch/location	50	No

1.1.12.1 Enumeration for ReportingRole

Code	Description	Remarks
A	Reporting entity itself	The branch/location belongs to the reporting entity
B	Other than reporting entity	The branch/location belongs to an entity which is not the reporting entity
X	Not categorised	The information is not available. No category has been selected

1.1.13 element Batch/Report/Branch/Address

Refer section 11.1.4.1 for details.

1.1.14 element Batch/Report/Branch/Phone

Refer section 11.1.4.2 for details.

1.1.15 element Batch/Report/PaymentInstrument

PaymentInstrument describes the instrument involved in the transaction

Figure: Overview of PaymentInstrument
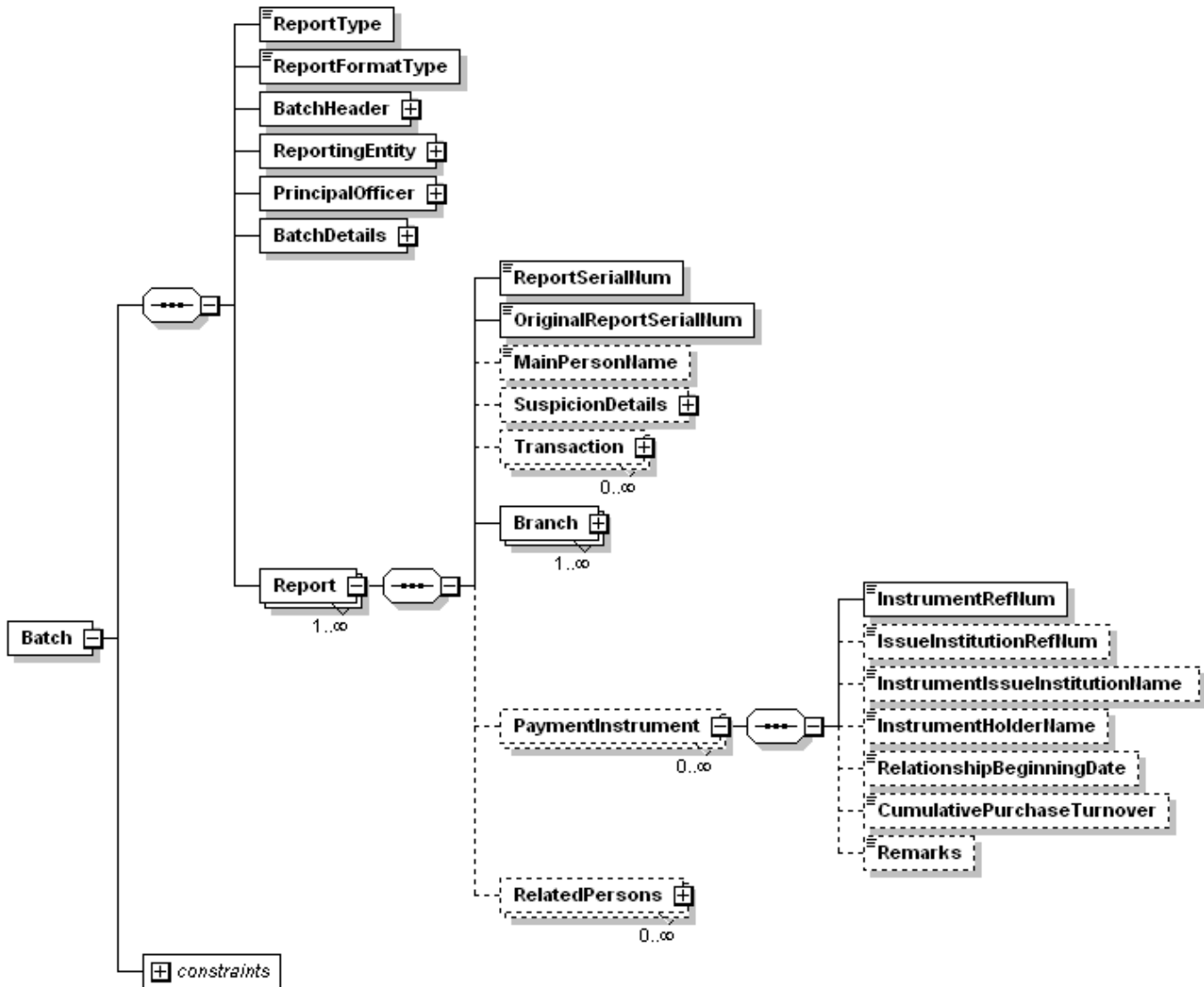
Table: Details of PaymentInstrument

Element	Description	Length	Mandatory
InstrumentRefNum	Instrument number such as card number used in transaction.	20	Yes
IssueInstitutionRefNum	Unique reference number of the institution that has issued the payment instrument/card. The number may be issued by the regulator/BIC/MICR/IFSC/self generated or other sources. Refer to earlier enumeration BranchRefNumType in section 11.1.10.1 for further details.	20	No
InstrumentIssueInstitutionName	Name of institution which has issued the payment instrument/card.	80	No
InstrumentHolderName	Name of person to whom the payment instrument was issued.	80	No
RelationshipBeginningDate	Date of issue of payment instrument in YYYY-MM-DD Format.	10	No
CumulativePurchaseTurnover	Sum of all purchases in the payment Instrument/card from 1st April of the financial year till the last day of the month of reporting. If report is being furnished for Jan 2010 then transactions from 1st April 2009 to 31st Jan 2010 have to be aggregated. The amount should be rounded off to nearest rupee without decimal. For STRs generated in the middle of the month, the transactions upto generation of alert needs to be aggregated.	20	No
Remarks	Any remark in respect of the payment instrument/ card.	20	No

1.1.16 element Batch/Report/RelatedPersons

RelatedPersons describes either the individual or the legal person associated with the transaction.

Figure: Overview of Related Person
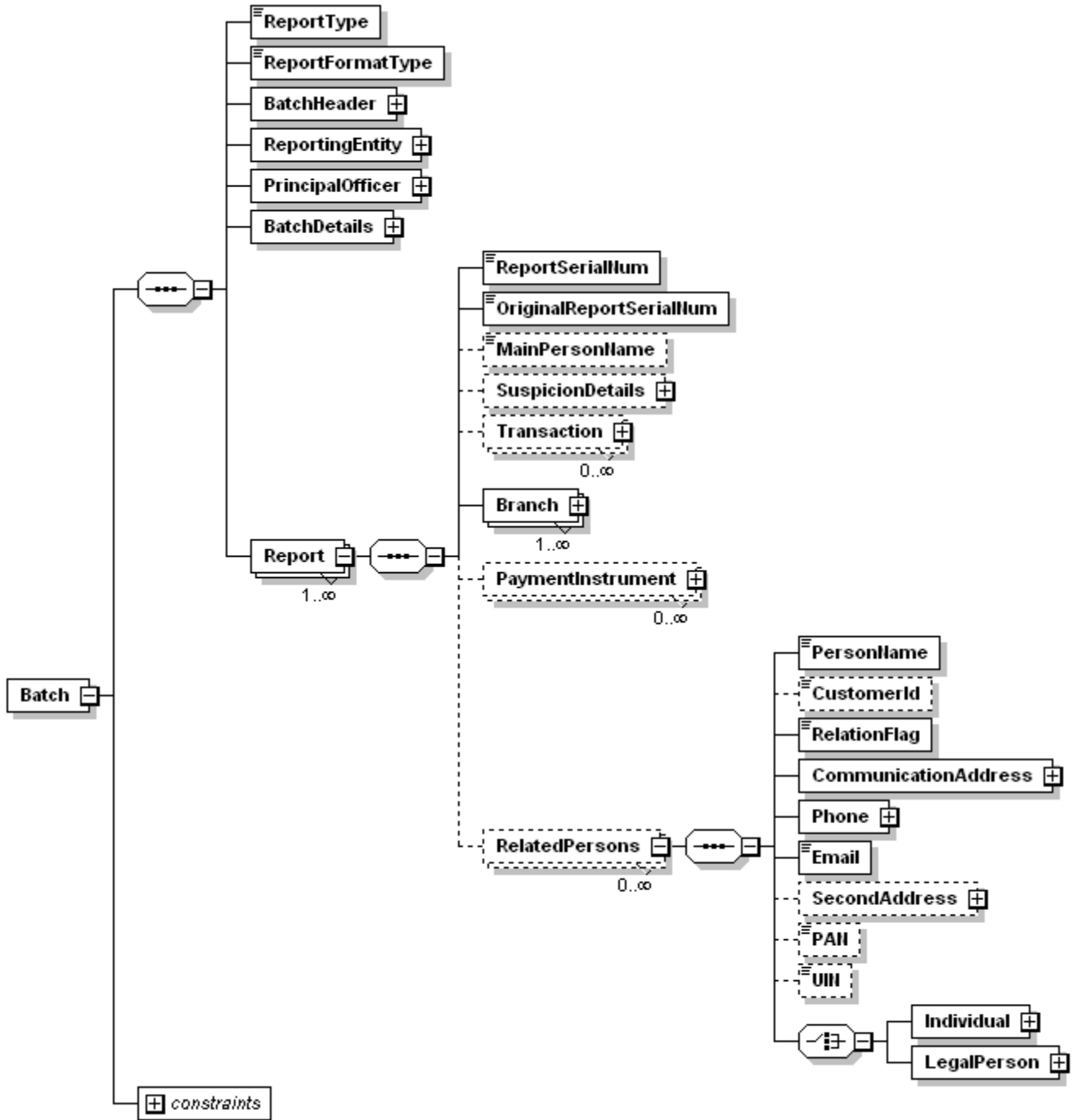
Table: Details of RelatedPersons

Element	Description	Length	Mandatory
PersonName	Full name of the individual or the legal person/entity.	80	Yes
CustomerID	Customer ID/Number.	10	No

RelationFlag	Relation of the person to the transaction.
	Permissible values are:
	    A - Account Holder
	    B - Authorised Signatory
	    C - Proprietor/Director/Partner/Member of a legal entity
	    D - Introducer
	    E – Guarantor
	    F - Guardian
	    N – Nominee
	    O - Beneficial Owner
	    P - Proposer
	    G - Assignee
	    L - Life Assured
	    J – Beneficiary
	    H – Power of Attorney
	    Z - Others
	    X - Not Categorised.
	
	Refer section 12.1.16.1 for further details on enumerations.
		1	Yes

CommunicationAddress	Details of the person's communication address. Refer section 12.1.17 for details.	Section 12.1.17	Yes
Phone	Details of the person's phone. Refer section 12.1.18 for details.	Section 12.1.18	No
Email	Contact email	50	No
SecondAddress	Details of the person's second or alternate address. Refer section 12.1.17 for details.	Section 12.1.17	No
PAN	Ten Digit PAN card number issued by Income Tax Department	10	No
UIN	Use UIDAI number for individuals and any other unique identification number for legal entity (if available).	30	No
Choice	Choice compositor. Whether person is Individual or Legal Person.	Section 12.1.19 and 12.1.20	No

1.1.16.1 Enumeration for RelationFlag

Code	Description	Remarks
A	Account Holder	Person in whose name the account stands
B	Authorised Signatory	Office or representative vested with the powers to commit the authorizing organisation to a binding agreement.
C	Proprietor/Director/Partner/Member of a legal entity	Individuals linked to the legal entity in various capacities
D	Introducer	Person who introduced the account to the reporting entity
E	Guarantor	A person who contracts to perform the promise, or discharge the liability, of a third person in case of his default.
F	Guardian	Person who operates the account on behalf of the minor
N	Nominee	E.g. Nominee as per section 45ZA of the BR act 1949, insurance etc.
O	Beneficial Owner	Beneficial owner i.e the natural person who ultimately owns or controls a client and or the person on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a juridical person
P	Proposer	Insurance Companies
G	Assignee	Insurance Companies
L	Life Assured	Insurance Companies
J	Beneficiary	Insurance Companies
H	Power of Attorney	Written document conferring authority on the agent to perform certain acts or functions on behalf of the principal. Banks, Insurance and Intermediaries
Z	Others	Not listed above (including non customer in case of attempted transactions)
X	Not Categorised	The information is not available. No category has been selected

1.1.17   element Batch/Report/RelatedPersons/CommunicationAddress

The element has been explained in detail in section 11.1.4.1

1.1.18   element Batch/Report/RelatedPersons/Phone

The element has been explained in detail in section 11.1.4.2

1.1.19 element Batch/Report/RelatedPersons/Individual

PersonDetails/Individual provides details of the individual and identification related information.

Figure: Overview of Individual
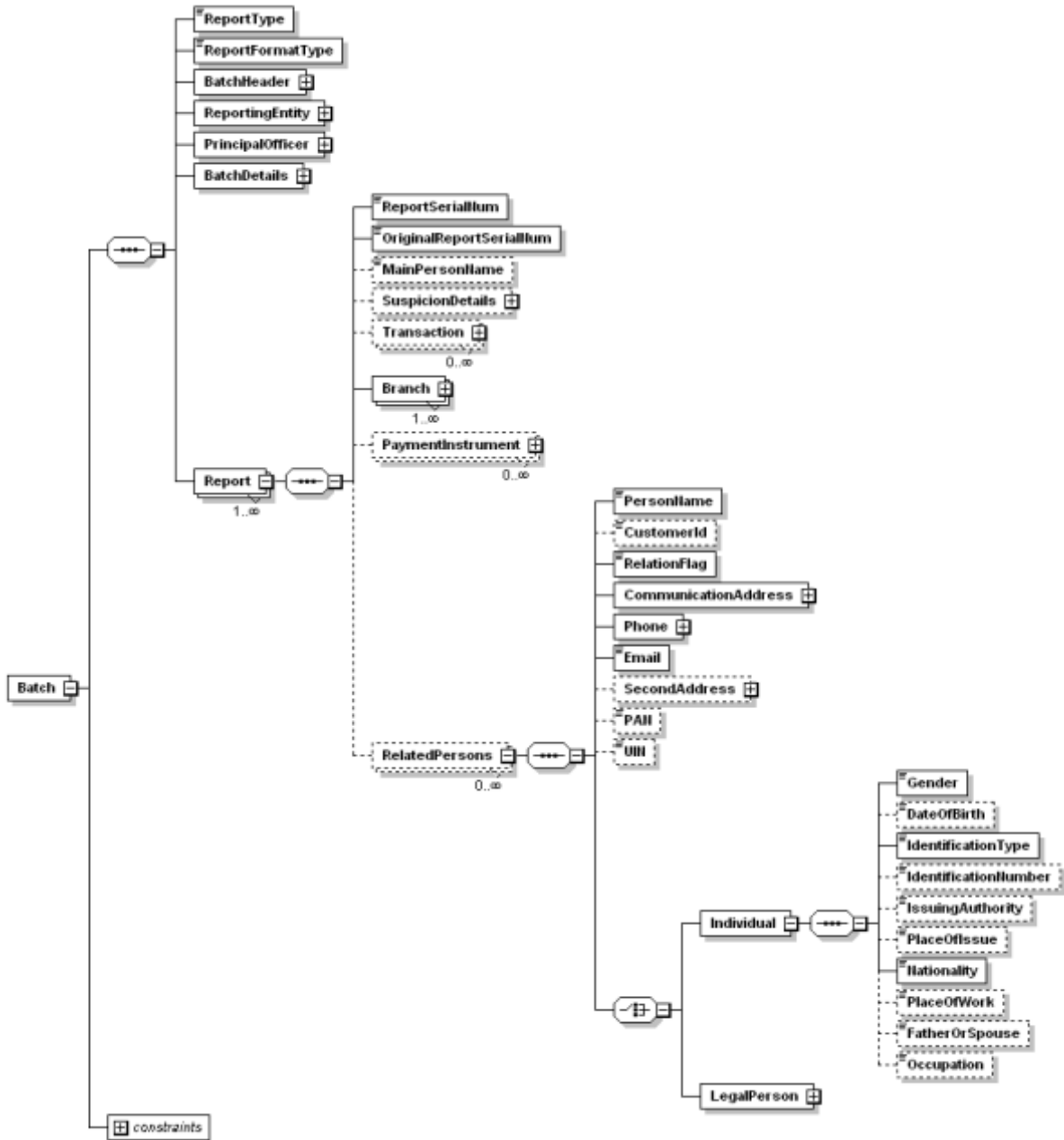
Table: Details of RelatedPersons/Individual

Element	Description	Length	Mandatory

Gender	Sex of the individual
	
	Permissible values are:
	
	   M - Male
	   F- Female
	   X – Not Categorised.
	Refer section 12.1.9.1 for further details on enumerations.
		1	Yes

DateOfBirth	Mention the date of birth in YYYY-MM-DD format	10	No

IdentificationType	Document submitted as proof of identity of the individual
	
	Permissible values are:
	
	   A - Passport
	   B - Election Id Card
	   C - Pan Card
	   D - ID Card
	   E - Driving License
	   F - Account Introducer
	   G - UIDAI Letter
	   H - NREGA job card
	   Z – Others
	Refer section 12.1.9.2 for further details on enumerations.
		1	Yes

IdentificationNumber	Number mentioned in the identification document	20	No
IssuingAuthority	Authority which had issued the identification document	20	No
PlaceOfIssue	Place where document was issued	20	No
Nationality	Nationality of the person Mention the two digit Country code as per ISO 3166 standards. Refer Annexure F for Country Codes.	2	Yes
PlaceOfWork	Name of organisation/employer.	80	No
FatherOrSpouse	Full name of father/spouse.	80	No
Occupation	Job of the individual	50	No

1.1.19.1 Enumeration for Gender

Code	Description	Remarks
M	Male	
F	Female	
X	Not Categorised	The information is not available. No category has been selected

1.1.19.2 Enumeration for IdentificationType

Code	Description	Remarks
A	Passport	Same as A used in version 1.0
B	Election ID Card	Same as B used in version 1.0
C	Pan Card	Same as C used in version 1.0
D	ID Card	Same as D used in version 1.0
E	Driving License	Same as E used in version 1.0
F	Account Introducer	Same as F used in version 1.0
G	UIDAI letter	Issued by the Unique Identification Authority of India (UIDAI)
H	NREGA job card	Signed by an officer of the State Government
Z	Others	Not listed above

1.1.20 element Batch/Report/RelatedPersons/LegalPerson

LegalPerson provides information about Legal person or entity.

Figure: Overview of LegalPerson
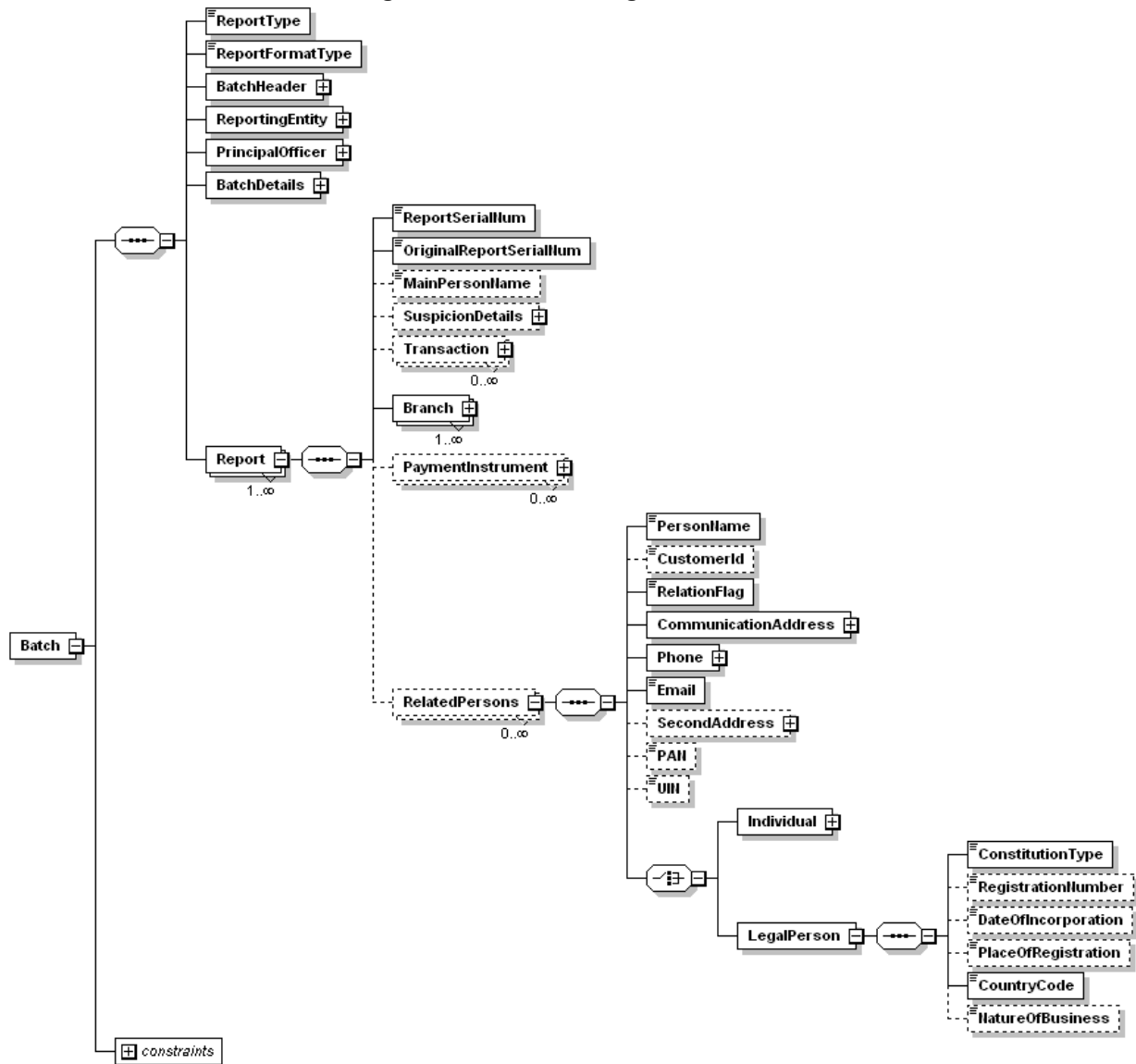
Table: Details of RelatedPersons/LegalPersons

Element	Description	Length	Mandatory
ConstitutionType	Type of constitution of legal person/entity. Permissible values are: A - Sole Proprietorship B - Partnership Firm C - HUF D - Private Limited Company E- Public Limited Company F- Society	1	Yes

Element	Description	Length	Mandatory
	G - Association H - Trust I - Liquidator J - LLP Z - Others X – Not Categorised. Refer section 12.1.20.1 for further details on enumerations.		
RegistrationNumber	Registration Number as mentioned in the document	20	No
DateOfIncorporation	Date of incorporation in YYYY-MM-DD format	10	Yes
PlaceOfRegistration	Place where the document was registered.	20	No
CountryCode	The two digit country code in which the entity is incorporated. Mention country code as per ISO 3166. Refer Annexure F for country codes. USE XX n case Country Code not available.	2	Yes
NatureOfBusiness	Nature of Business	50	No

1.1.20.1 Enumeration for ConstitutionType

Code	Description	Remarks
A	Sole Proprietorship	
B	Partnership Firm	
C	HUF	Hindu Undivided Family
D	Private Limited Company	
E	Public Limited Company	
F	Society	
G	Association	
H	Trust	
I	Liquidator	
J	LLP	Limited Liability Partnership
Z	Others	Not listed above
X	Not Categorised	The information is not available. No category has been selected

1.2 Annexure B.2 - TRF Data Structure Version 2.0

This section describes the data structure of version 2.0 of the Transaction Based Reporting formats which can be used by the reporting entities to generate XML file. The version 2.0 of the data structure for fixed width text files shall comprise of the following seven data files:

S No.	Filename	Description
1	TRFBAT.txt	Batch File
2	TRFRPT.txt	Report File
3	TRFBRC.txt	Branch File
4	TRFTRN.txt	Transaction File
5	TRFPIN.txt	Payment Instrument File
6	TRFINP.txt	Individual Person File
7	TRFLPE.txt	Legal Person/Entity File

1.2.1 Data structure of Batch File (TRFBAT.txt)

S. No.	Field	Type	Size	From	To	Remarks	Mapping to version 1.0
1	Line Number*	NUM	6	1	6	Running sequence number for each line in the file starting from 1. This number will be used during validation checks.	Line Number*
2	ReportType*	CHAR	3	7	9	Refer section 12.1.1	Report Name
3	DataStructureVersion*	CHAR	1	10	10	Refer section 12.1.2	Data Structure Version*
4	ReportingEntityName*	CHAR	80	11	90	Refer section 12.1.3	Complete name of Entity*
5	ReportingEntityCategory*	CHAR	5	91	95	Refer section 12.1.3	Category of Entity*
6	RERegistrationNumber	CHAR	12	96	107	Refer section 12.1.3	Regulator Issued code *
7	FIUREID*	CHAR	10	108	117	Refer section 12.1.3	Unique ID issued by FIU*
8	POName*	CHAR	80	118	197	Refer section	Principal Officer's

S. No.	Field	Type	Size	From	To	Remarks	Mapping to version 1.0
						12.1.4	Name*
9	PODesignation*	CHAR	80	198	277	Refer section 12.1.4	Principal Officer's Designation*
10	Address*	CHAR	225	278	502	Refer section 12.1.4	Principal Officer's Address*
11	City	CHAR	50	503	552	Refer section 12.1.4	Principal Officer's City
12	StateCode*	CHAR	2	553	554	Refer section 12.1.4	New field
13	PinCode	CHAR	10	555	564	Refer section 12.1.4	Principal Officer's Pin code*
14	CountryCode*	CHAR	2	565	566	Refer section 12.1.4	Principal Officer's Country Code*
15	Telephone	CHAR	30	567	596	Refer section 12.1.4	Principal Officer's Telephone
16	Mobile	CHAR	30	597	626	Refer section 12.1.4	New field
17	Fax	CHAR	30	627	656	Refer section 12.1.4	Principal Officer's FAX
18	POEmail	CHAR	50	657	706	Refer section 12.1.4	Principal Officer's E-mail
19	BatchNumber*	CHAR	8	707	714	Refer section 12.1.5	Serial Number of Report*
20	BatchDate*	CHAR	10	715	724	Refer section 12.1.5	Date of Report
21	MonthOfReport*	CHAR	2	725	726	Refer section 12.1.5	Specified only for monthly reporting obligaton (e.g. CTR), NA for others
22	YearOfReport*	CHAR	4	727	730	Refer section 12.1.5	Specified only for monthly reporting obligaton (e.g. CTR), NA for others
23	OperationalMode*	CHAR	1	731	731	Refer section 12.1.5	Operational Mode*

S. No.	Field	Type	Size	From	To	Remarks	Mapping to version 1.0
24	BatchType*	CHAR	1	732	732	Refer section 12.1.5	Report Type*
25	OriginalBatchId*	NUM	10	733	742	Refer section 12.1.5	Serial Number of Original Report *
26	ReasonOfRevision*	CHAR	1	743	743	Refer section 12.1.5	Reason for Replacement*

1.2.2 Data structure of Report File (TRFRPT.txt)

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
1	LineNumber*	NUM	6	1	6	Running sequence number for each line in the file starting from 000001. This Number will be used during validation checks.	Line Number*
2	ReportSerialNum*	NUM	8	7	14	Refer section 12.1.6	New field
3	OriginalReportSerialNum*	NUM	8	15	22	Refer section 12.1.6	New field
4	MainPersonName	CHAR	80	23	102	Refer section 12.1.6	New field
5	SourceOfAlert*	CHAR	2	103	104	Refer section 12.1.7	New field
6	AlertIndicator1	CHAR	100	105	204	Refer section 12.1.7	New field
7	AlertIndicator2	CHAR	100	205	304	Refer section 12.1.7	New field
8	AlertIndicator3	CHAR	100	305	404	Refer section 12.1.7	New field
9	SuspicionDueToProceedsOfCrime*	CHAR	1	405	405	Refer section 12.1.7	Suspicion of proceeds of crime

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
10	SuspicionDueToComplexTrans*	CHAR	1	406	406	Refer section 12.1.7	Suspicion due to unusual or complex transactions
11	SuspicionDueToNoEcoRationale*	CHAR	1	407	407	Refer section 12.1.7	Suspicion due to no economic rationale or bonafide purpose
12	SuspicionOfFinancingOfTerrorism*	CHAR	1	408	408	Refer section 12.1.7	Suspicion of financing of terrorsim
13	AttemptedTransaction*	CHAR	1	409	409	Refer section 12.1.7	New field
14	GroundsOfSuspicion*	CHAR	4000	410	4409	Refer section 12.1.7	Grounds of Suspicion*
15	DetailsOfInvestigations	CHAR	4000	4410	8409	Refer section 12.1.7	Details of other investigations
16	LEAInformed*	CHAR	1	8410	8410	Refer section 12.1.7	Correspondence to/from Law Enforcement Agency
17	LEADetails	CHAR	250	8411	8660	Refer section 12.1.7	New field
18	PriorityRating*	CHAR	2	8661	8662	Refer section 12.1.7	Priority Rating
19	ReportCoverage*	CHAR	1	8663	8663	Refer section 12.1.7	Report Coverage
20	AdditionalDocuments*	CHAR	1	8664	8664	Refer section 12.1.7	New field

1.2.3   Data structure of Branch File (TRFBRC.txt)

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
1	Line Number*	NUM	6	1	6	Running sequence number for each line in the file starting from	Line Number*

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
						0000001. This number will be used during validation checks.	
2	InstitutionName*	CHAR	80	7	86	Refer section 12.1.12	Institution Name*
3	InstitutionBranchName	CHAR	80	87	166	Refer section 12.1.12	Institution Branch Name*
4	InstitutionRefNum*	CHAR	20	167	186	Refer section 12.1.12	Institution Reference Number*
5	Reporting Role	CHAR	1	187	187	Refer section 12.1.12	New field
6	BIC	CHAR	11	188	198	Refer section 12.1.12	BIC of the branch
7	Address*	CHAR	225	199	423	Refer section 12.1.13	Branch Address*
8	City	CHAR	50	424	473	Refer section 12.1.13	Branch City
9	StateCode*	CHAR	2	474	475	Refer section 12.1.13	New field
10	PinCode	CHAR	10	476	485	Refer section 12.1.13	Branch Pin code/ZIP code*
11	CountryCode*	CHAR	2	486	487	Refer section 12.1.13	Branch Country Code*
12	Telephone	CHAR	30	488	517	Refer section 12.1.14	Branch Telephone
13	Mobile	CHAR	30	518	547	Refer section 12.1.14	New field
14	Fax	CHAR	30	548	577	Refer section 12.1.14	Branch Fax
15	Email	CHAR	50	578	627	Refer section 12.1.12	Branch E-mail
16	Remarks	CHAR	30	628	657	Refer section 12.1.12	Branch Remarks

1.2.4 Data structure of Transaction File (TRFTRN.txt)

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
1	Line Number*	NUM	6	1	6	Running sequence number for each	Line Number*

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
						line in the file starting from 1. This number will be used during validation checks.	
2	ReportSerialNum*	NUM	8	7	14	Refer section 12.1.6	STR Reference Number *
3	TransactionDate*	CHAR	10	15	24	Refer section 12.1.8	Transaction Date *
4	TransactionTime	CHAR	8	25	32	Refer section 12.1.8	Transaction Time
5	TransactionRefNo	CHAR	20	33	52	Refer section 12.1.8	Transaction Reference Number
6	TransactionType*	CHAR	1	53	53	Refer section 12.1.8	Transaction Type*
7	InstrumentType*	CHAR	1	54	54	Refer section 12.1.8	Instrument Type *
8	TransactionInstitutionName*	CHAR	80	55	134	Refer section 12.1.8	Transaction Institution Name*
9	TransactionInstitutionRefNum*	CHAR	20	135	154	Refer section 12.1.8	Transaction Institution Reference Number*
10	TransactionStateCode*	CHAR	2	155	156	Refer section 12.1.8	Transaction State Code
11	TransactionCountryCode*	CHAR	2	157	158	Refer section 12.1.8	Transaction Country Code*
12	PaymentInstrumentNumber	CHAR	20	159	178	Refer section 12.1.8	Payment Instrument Number
13	PaymentInstrumentIssueInstituteNa	CHA	80	179	258	Refer	Payment Instrument

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
	me	R				section 12.1.8	Issue Institution Name
14	InstrumentIssueInstitutionRefNum	CHAR	20	259	278	Refer section 12.1.8	Payment Instrument Issue Institution Reference Number
15	InstrumentCountryCode*	CHAR	2	279	280	Refer section 12.1.8	Payment Instrument Country Code
16	AmountRupees*	NUM	20	281	300	Refer section 12.1.8	Amount in Rupees*
17	AmountForeignCurrency*	NUM	20	301	320	Refer section 12.1.8	Amount in Foreign Currency Unit
18	CurrencyOfTransaction*	CHAR	3	321	323	Refer section 12.1.8	Currency of Transaction *
19	PurposeOfTransaction*	CHAR	100	324	423	Refer section 12.1.8	Purpose of transaction *
20	PurposeCode	CHAR	5	424	428	Refer section 12.1.8	Purpose Code
21	RiskRating*	CHAR	2	429	430	Refer section 12.1.8	Risk Category
22	CustomerName*	CHAR	80	431	510	Refer section 12.1.9	Customer Name*
23	CustomerId	CHAR	10	511	520	Refer section 12.1.9	Customer Reference Number
24	Occupation	CHAR	50	521	570	Refer section 12.1.9	Occupation
25	DateOfBirth	CHAR	10	571	580	Refer section 12.1.9	Date of Birth
26	Gender	CHAR	1	581	581	Refer section 12.1.9	Sex

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
27	Nationality	CHAR	2	582	583	Refer section 12.1.9	Nationality
28	IdentificationType	CHAR	1	584	584	Refer section 12.1.9	ID Type
29	IdentificationNumber	CHAR	20	585	604	Refer section 12.1.9	ID Number
30	IssuingAuthority	CHAR	20	605	624	Refer section 12.1.9	ID Issuing Authority
31	PlaceOfIssue	CHAR	20	625	644	Refer section 12.1.9	ID Issue Place
32	PAN	CHAR	10	645	654	Refer section 12.1.9	PAN
33	UIN	CHAR	30	655	684	Refer section 12.1.9	New field
34	Address*	CHAR	225	685	909	Refer section 12.1.10	Address*
35	City	CHAR	50	910	959	Refer section 12.1.10	City
36	StateCode*	CHAR	2	960	961	Refer section 12.1.10	New field
37	PinCode	CHAR	10	962	971	Refer section 12.1.10	Address Pin code/ZIP code*
38	CountryCode*	CHAR	2	972	973	Refer section 12.1.10	Address Country Code
39	Telephone	CHAR	30	974	1003	Refer section 12.1.11	Telephone
40	Mobile	CHAR	30	1004	1033	Refer section 12.1.11	Mobile number
41	Fax	CHAR	30	1034	1063	Refer section 12.1.11	New field

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
42	Email	CHAR	50	1064	1113	Refer section 12.1.9	E-mail
43	AccountNumber	CHAR	20	1114	1133	Refer section 12.1.8	Account Number
44	AccountWithInstitutionName	CHAR	80	1134	1213	Refer section 12.1.8	Account With Institution Name
45	AccountWithInstitutionRefNum	CHAR	20	1214	1233	Refer section 12.1.8	Account With Institution Reference Number
46	RelatedInstitutionName	CHAR	80	1234	1313	Refer section 12.1.8	Related Institution Name
47	InstitutionRelationFlag	CHAR	1	1314	1314	Refer section 12.1.8	Institution Relation Flag
48	RelatedInstitutionRefNum	CHAR	20	1315	1334	Refer section 12.1.8	Related Institution Reference Number
49	Remarks	CHAR	50	1335	1384	Refer section 12.1.8	Transaction Remarks

1.2.5 Data structure of Payment Instrument File (TRFPIN.txt)

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
1	Line Number*	NUM	6	1	6	Running sequence number for each line in the file starting from 1. This number will be used during validation checks.	Same
2	ReportSerialNum*	NUM	8	7	14	Refer section 12.1.6	STR Reference Number *
3	InstrumentRefNumber*	CHAR	20	15	34	Refer section 12.1.15	Payment Instrument Reference Number*

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
4	IssueInstitutionRefNumber	CHAR	20	35	54	Refer section 12.1.15	Institution Reference Number*
5	InstrumentIssueInstitutionName	CHAR	80	55	134	Refer section 12.1.15	Institution Name*
6	InstrumentHolderName	CHAR	80	135	214	Refer section 12.1.15	Payment Instrument Holder Name
7	RelationshipBeginningDate	CHAR	10	215	224	Refer section 12.1.15	Relationship Beginning Date
8	CumulativePurchaseTurnover	NUM	20	225	244	Refer section 12.1.15	Cumulative Purchase Turnover
9	Remarks	CHAR	30	245	274	Refer section 12.1.15	Payment Instrument Remarks

1.2.6   Data structure of Individual Person File (TRFINP.txt)

S. No	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
1	Line Number*	NUM	6	1	6	Running sequence number for each line in the file starting from 000001. This number will be used during validation checks.	Line Number*
2	ReportSerialNum*	NUM	8	7	14	Refer section 12.1.6	STR Reference Number *
3	PersonName*	CHAR	80	15	94	Refer section 12.1.16	Full name of Individual*
4	CustomerId	CHAR	10	95	104	Refer section 12.1.16	Customer ID/Number
5	RelationFlag*	CHAR	1	105	105	Refer section 12.1.16	Relation Flag*
6	Communication Address*	CHAR	225	106	330	Refer section 12.1.17	Communication Address*
7	City	CHAR	50	331	380	Refer section 12.1.17	Communication City
8	StateCode*	CHAR	2	381	382	Refer section 12.1.17	New field
9	PinCode	CHAR	10	383	392	Refer section	Communication

S. No	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
						12.1.17	Address Pin code/Zip code*
10	CountryCode*	CHAR	2	393	394	Refer section 12.1.17	Communication Country Code
11	Second Address	CHAR	225	395	619	Refer section 12.1.17	New field
12	City	CHAR	50	620	669	Refer section 12.1.17	New field
13	StateCode*	CHAR	2	670	671	Refer section 12.1.17	New field
14	PinCode	CHAR	10	672	681	Refer section 12.1.17	New field
15	CountryCode*	CHAR	2	682	683	Refer section 12.1.17	New field
16	Telephone	CHAR	30	684	713	Refer section 12.1.18	Contact Telephone
17	Mobile	CHAR	30	714	743	Refer section 12.1.18	Contact Mobile number
18	Fax	CHAR	30	744	773	Refer section 12.1.18	New field
19	Email	CHAR	50	774	823	Refer section 12.1.16	Contact E-mail
20	PAN	CHAR	10	824	833	Refer section 12.1.16	PAN
21	UIN	CHAR	30	834	863	Refer section 12.1.16	New field
22	Gender*	CHAR	1	864	864	Refer section 12.1.19	Sex
23	DateOfBirth	CHAR	10	865	874	Refer section 12.1.19	Date of Birth
24	IdentificationType	CHAR	1	875	875	Refer section 12.1.19	Type of Identification
25	IdentificationNumber	CHAR	20	876	895	Refer section 12.1.19	Identification Number
26	IssuingAuthority	CHAR	20	896	915	Refer section 12.1.19	Issuing Authority
27	PlaceOfIssue	CHAR	20	916	935	Refer section 12.1.19	Place of Issue
28	Nationality*	CHAR	2	936	937	Refer section	Nationality

S. No	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
						12.1.19	
29	PlaceOfWork	CHAR	80	938	1017	Refer section 12.1.19	Place of Work
30	FatherOrSpouse	CHAR	80	1018	1097	Refer section 12.1.19	Name of Father/Spouse
31	Occupation	CHAR	50	1098	1147	Refer section 12.1.19	Occupation

1.2.7 Data structure of Legal Person Entity File (TRFLPE.txt)

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
1	Line Number*	NUM	6	1	6	Running sequence number for each line in the file starting from 000001. This number will be used during validation checks.	Line Number*
2	ReportSerialNum*	NUM	8	7	14	Refer section 12.1.6	STR Reference Number *
3	PersonName*	CHAR	80	15	94	Refer section 12.1.16	Name of Legal Person /Entity*
4	CustomerId	CHAR	10	95	104	Refer section 12.1.16	Customer ID/Number
5	RelationFlag*	CHAR	1	105	105	Refer section 12.1.16	Relation Flag*
6	Communication Address*	CHAR	225	106	330	Refer section 12.1.17	Communication Address*
7	City	CHAR	50	331	380	Refer section 12.1.17	Communication City
8	StateCode*	CHAR	2	381	382	Refer section 12.1.17	New field
9	PinCode	CHAR	10	383	392	Refer section 12.1.17	Communication Address Pin code/ZIP code*
10	CountryCode*	CHAR	2	393	394	Refer section 12.1.17	Communication Country Code
11	Second Address	CHAR	225	395	619	Refer section 12.1.17	New field
12	City	CHAR	50	620	669	Refer section 12.1.17	New field
13	StateCode*	CHAR	2	670	671	Refer section 12.1.17	New field
14	PinCode	CHAR	10	672	681	Refer section 12.1.17	New field
15	CountryCode*	CHAR	2	682	683	Refer section 12.1.17	New field
16	Telephone	CHAR	30	684	713	Refer section 12.1.18	Contact Telephone
17	Mobile	CHAR	30	714	743	Refer section 12.1.18	Contact Mobile number
18	Fax	CHAR	30	744	773	Refer section 12.1.18	Contact Fax
19	Email	CHAR	50	774	823	Refer section 12.1.16	Contact E-mail
20	PAN	CHAR	10	824	833	Refer section 12.1.16	PAN
21	UIN	CHAR	30	834	863	Refer section 12.1.16	New field

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
22	ConstitutionType*	CHAR	1	864	864	Refer section 12.1.20	Type of Constitution*
23	RegistrationNumber	CHAR	20	865	884	Refer section 12.1.20	Registration Number
24	DateOfIncorporation	CHAR	10	885	894	Refer section 12.1.20	Date of Incorporation
25	PlaceOfRegistration	CHAR	20	895	914	Refer section 12.1.20	Place of Registration
26	CountryCode*	CHAR	2	915	916	Refer section 12.1.20	New field
27	NatureOfBusiness	CHAR	50	917	966	Refer section 12.1.20	Nature of Business