Document	**Reporting Format Guide**
Version	**2.2**
Year	**2012**

Version Control Chart

Version	Date	Remarks
1.0	2006 to 2009	Fixed width multiple data files reporting format (Refer section 1.2 for details)
2.0	March 2011	XML reporting format prepared under Project FINnet
2.1	December 2011	Changes in following sections due to implementation of digital signature in the Report Validation Utility. • Report Validation Utility (section 5.2) • FINnet Gateway Portal (section 6.1) • Submission of Reports (section 6.2) • FAQs (section 6.5) • element Batch/Report/Transaction (section 12.1.8)
2.2	November 2012	Changes due to: • Modification in the report handling process and batch status definitions in the the FINnet Gateway (section 6.2, 6.5.4, 6.5.8, 8.1) • ProductType is not mandatory in the data structure of Transaction File (ARFTRN.txt) (section 11.2.5) • Field Product Transaction, Transaction Type is not mandatory (section 11.1.20) • Preliminary Rule Validation for month and year of report (section 11.3.3) • Inserted row for Reporting role in the data structure of Branch file (TRFBRC.txt) (section 12.2.3) • Addition of 4 countries and 2 currencies in Annexure F and G

Contents

1 Background

The Prevention of Money laundering Act, 2002 (PMLA) and the Rules there under requires every reporting entity (banking company, financial institution and intermediaries) to furnish prescribed reports to FIU-IND.

1.1 About FIU-IND

The Government of India has set up Financial Intelligence Unit – India (hereinafter called "FIU-IND") to coordinate and strengthen collection and sharing of financial intelligence through an effective national, regional and global network to combat money laundering and related crimes. FIU-IND is the national agency responsible for receiving, processing, analyzing financial transactions and disseminating information related to suspect transactions to various national intelligence/enforcement agencies.

1.2 Earlier reporting formats

Since 2006, the regulators and FIU-IND had worked together to prescribe electronic reporting formats for various sectors as under:

Document	Version	Prescribed by
CTR, STR formats for Banking Companies	1.0	RBI on 15.02.2006
CTR, STR formats for Intermediaries	1.0	SEBI on 20.03.2006
CTR, STR formats for Insurance companies	1.0	IRDA on 31.03.2006
CTR, STR formats for Casinos	1.0	Goa Government on 24.12.2009
CCR format	1.0	RBI on 22.05.2008
CTR, STR formats for Authorised Persons	1.0	RBI on 27.11.2009
CTR, STR formats for Payment System Operators	1.0	RBI on 22.12.2009

1.3 Project FINnet

Financial Intelligence Unit – India (FIU-IND) initiated project FINnet (Financial Intelligence Network) in 2007 with the objective to "Adopt industry best practices and appropriate technology to collect, analyze and disseminate valuable financial information for combating money laundering and related crimes". Key objectives of Project FINnet are to build efficient system for collection of data; reduce the lead time in processing the data; build capacity to effectively analyze large number of reports and produce quality intelligence.

1.4 Need for modifications in reporting format

With the implementation of Project FINnet (Financial Intelligence Network) by FIU-IND in 2010, the earlier fixed width multiple data files reporting format is replaced by a new single XML file format. The earlier specified reporting formats are being modified to:

- Move to XML based format which has become the default for most reporting systems
- Consolidate reporting formats to reduce number of formats
- Support effective report management
- Support effective data quality validation and feedback
- Resolve reporting format related issues raised by various reporting entities

2   About this Document

The reporting format guide provides reporting entities with the specifications of prescribed reports required to be submitted to the Financial Intelligence Unit – India (FIU-IND). This document presents details of the XML schema and provides implementation guidance to the reporting entities in preparation and submission of reports.

Section 3 provides an overview of the reports prescribed under PMLA and reporting formats to be used by the reporting entities for submission of reports to FIU-IND. Section 4 gives an overview of XML format and fixed width text file format specifications. The detailed reporting format specifications are given in the Annexure.

Section 5 contains information related to preparation of prescribed reports by the reporting entities and the Report Generation Utility, Report Validation Utility and Editable pdf based Utility developed by FIU-IND. Section 6 provides information related to submission of reports to FIU-IND and gives an overview of the FINnet Gateway Portal which has been developed as a comprehensive interface for the reporting entities.

Section 7 explains the data quality validation approach adopted by FIU-IND covering the XML Schema validation, rule based validation, types of errors and Data Quality Report. Section 8 contains information about modification of earlier submitted report. Issues related to submission of additional information or documents related to a previously submitted report are covered in section 9.

Section 10 lists out other document and files containing additional information related to submission of report. Annexure to this guide contain detailed reporting format specifications.

2.1   Version Information

The current version of Reporting Format Guide is 2.1

2.1.1   Changes in this version

In this version, the changes with respect to process of securing XML file using digital signature and submission of reports through FINnet Gateway portal are incorporated.

In version 2.0, the reporting formats were changed from the fixed width multiple data file format to a new single XML file format. XML is versatile and has a powerful syntax to represent data in a sufficiently neutral way for all applications to handle. A few data elements were added, along with marginal modifications to the existing data elements from the existing reporting format version 1.0.

2.1.2   Document version naming convention

The version of the document is specified as X.Y and version changes are defined as under:

Version Element	Change denoted	Remarks
X	Change in reporting format	The reporting format version 2.0 indicates that the reporting format has changed from the earlier version 1.0
Y	Change in instructions for filling the report	The changes in instructions in how to fill the report are communicated in version 2.1 and so on

3   Reporting formats

This section describes the types of reports under PMLA and provides an overview of reporting formats to be used by the reporting entities for submission of reports to FIU-IND.

3.1   Reports prescribed under PMLA

The Prevention of Money laundering Act, 2002 and the Rules there under requires every reporting entity (banking company, financial institution and intermediaries) to furnish the following reports:

- Cash Transaction reports (CTRs)
- Suspicious Transaction Reports (STRs)
- Counterfeit Currency Reports (CCRs)
- Non Profit Organisation Transaction reports (NTRs)

3.2   Types of reporting formats

The reporting formats specified in this reporting format guide are:

- Account based reporting format (ARF) for reporting of account based CTRs, STRs and NTRs
- Transactions based reporting format (TRF) for reporting of transaction based CTRs, STRs and NTRs
- CCR reporting format (CRF) for reporting of counterfeit currency reports (CCRs)

These reporting formats will replace all the earlier prescribed reporting formats.

3.3   Mapping of report type to reporting format

The applicable reporting format will depend on the type of transactions that are being reported. The mapping of prescribed reports to the reporting formats is as under:

Report Type	Applicable Reporting Format
- Cash transaction Report (CTR) - Suspicious transaction Report (STR) - Non Profit Organisation Transaction Report (NTR)	- Account based reporting format (ARF) for Account based transactions - Transaction based reporting format (TRF) for other Transactions (Transactions without account based relationship with the customer. E.g. money transfer service, money exchange)
Counterfeit Currency Report (CCR)	CCR reporting format (CRF)

3.4   Frequently Asked Questions (FAQs)

3.4.1   What was the need to modify reporting format?

With the implementation of Project FINnet (Financial Intelligence Network) by FIU-IND in 2010, the earlier fixed width multiple data files reporting format is replaced by a new single XML file format. The earlier specified reporting formats are being modified to:

- Move to XML based format which has become the default for most reporting systems
- Consolidate reporting formats to reduce number of formats
- Support effective report management

- Support effective data quality validation and feedback
- Resolve reporting format related issues raised by various reporting entities

3.4.2 What are the reports prescribed under PMLA?

The Prevention of Money laundering Act, 2002 and the Rules there under requires every reporting entity (banking company, financial institution and intermediaries) to furnish the following reports:

- Cash Transaction reports (CTRs)
- Suspicious Transaction Reports (STRs)
- Counterfeit Currency Reports (CCRs)
- Non Profit Organisation Transaction reports (NTRs)

3.4.3 What are the types of reporting formats?

The reporting formats specified in the reporting format guide are:

- Account based reporting format (ARF) for reporting of account based CTRs, STRs and NTRs
- Transactions based reporting format (TRF) for reporting of transaction based CTRs, STRs and NTRs
- CCR reporting format (CRF) for reporting of counterfeit currency reports (CCRs)

3.4.4 What are the changes in reporting formats from version 1.0 to 2.0?

In this version, the reporting formats have changed from the fixed width multiple data file format to a new single XML file format. XML is versatile and has a powerful syntax to represent data in a sufficiently neutral way for all applications to handle. A few data elements have been added, along with marginal modifications to the existing data elements from the existing reporting format version 1.0.

3.4.5 Which reporting format should be used for submitting CTR, STR and NTR?

If the reporting entity has account-based relationship, they should use account based reporting format (ARF) for submitting CTR, STR and NTR. Transaction based reporting format (TRF) can be used for transactions without account based relationship with the customer. E.g. money transfer service, money exchange.

3.4.6 Which reporting format should be used for submitting CCR?

Counterfeit currency reporting format (CRF) should be used for submitting CCR.

3.4.7 Whether both CTR and STR have a common format?

Yes. CTR and STR have a common format and certain elements related to suspicion are not required to be reported in CTR. Refer section 4.3 of Reporting Format Guide for details.

3.4.8 Whether CTR and STR can be submitted in the same batch?

No. One batch can contain only one prescribed type of report.

4   Reporting format specifications

This section and the annexure describe the detailed format specifications of the prescribed reports required to be submitted to FIU-IND. The reporting format specifications are prescribed as XML format specifications and manual reporting formats. In addition, fixed width text file format specifications specified earlier are also revised as version 2.0 to assist reporting entities in migration to the XML format specifications.

4.1   XML format specifications

The XML format specifications are the prescribed specifications to be used by the reporting entities for submission of reports to FIU-IND. The XML schema is published as a separate file with .XSD extension. The details of XML format specification is given in Annexure to this document. The base version of the XML format specifications is 2.0 to ensure consistency with fixed width text file format specifications. FIU-IND has developed a Report Generation Utility which can be used by reporting entities to generate XML report files from captured data or text files.

4.1.1   Overview of XML

XML stands for eXtensible Markup Language. XML is designed to transport and store data. Important features about XML are:

- XML documents must contain a root element. The root element is "the parent" of all other elements.
- The elements in an XML document form a document tree. The tree starts at the root and branches to the lowest level of the tree.
- Elements are used to classify data in an XML document so that the data becomes "self-explanatory". Opening and closing tags represent the start and end of an element.
- The element in XML can be simple or complex. A complex element is an XML element that contains other elements and/or attributes).
- An XML Schema describes the structure of an XML document. The XML Schema language is referred to as XML Schema Definition (XSD).
- XML with correct syntax is "Well Formed" XML. XML validated against an XML Schema is "Valid" XML.

4.1.2   Overview of XML Schema Definition Files

The XML format specifications are specified in XML Schema Definition (XSD) files and explained in Annexure as under:

S. No.	Reporting Format	Name of XSD file	Annexure
1	Account based reporting format	AccountBasedReport.xsd	Annexure A.1
2	Transaction based reporting format	TransactionBasedReport.xsd	Annexure B.1
3	CCR based reporting format	CCRBasedReport.xsd	Annexure C.1

In addition to the above XSD files, the common elements have been consolidated in FIU-INDSchemaLibrary.xsd.
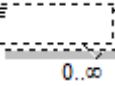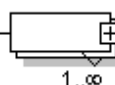
The XML Schema Definition (XSD) files define the structure of XML file containing data of a batch of reports. Each batch contains reports of the same type. All the reporting formats (i.e. Account based reporting format, Transaction based reporting format and Counterfeit Currency based reporting format) have similar structure consisting of batch level and report level information.

Figure: Overview of a Batch of Reports
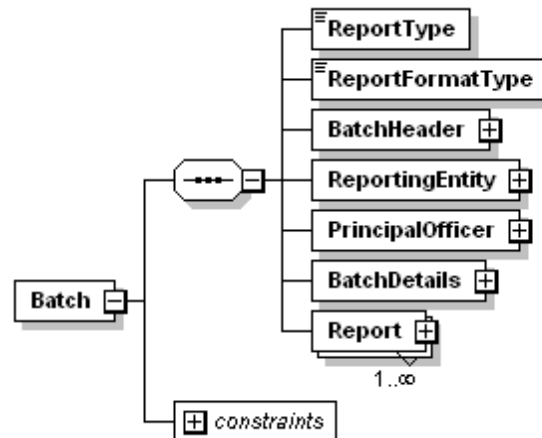
4.1.3   Schema Documentation

The following images have been used in the schema documentation.

Image	Description
	Mandatory single element
	Optional single element
	Multiple single element
	Mandatory complex element (i.e. at least one child element)
	Optional complex element
	Mandatory multiple complex element
	Sequence compositor (defines the order in which child elements occur)
	Choice compositor

4.2   Fixed width text files format specifications

The fixed width text file format specifications represent the required intermediate data set to generate XML reports. The existing fixed width text file format specification (version 1.0) has been upgraded to version 2.0 to ensure compatibility with the XML format specifications. The reporting entities are required to submit reports to FIU-IND

which is compliant with the XML format specifications and the fixed width text file format specifications have been described to assist the extraction of data from the information system of reporting entities before preparation of XML reports. Reporting entities are encouraged to shift to the fixed width data structure version 2.0 before generating XML reports at their end. Reporting entities which have necessary technical capabilities may like to shift to generation of XML reports directly.

The fixed width text file format specifications are given in following Annexure

S. No.	Type of text files	Annexure
1	Account based text files	Annexure A.2
2	Transaction based text files	Annexure B.2
3	Counterfeit currency based text files	Annexure C.2

All data files should comply with following requirements:

i)   All Data Files should be generated in ASCII Format with ".txt" as filename extension.

ii)   All CHAR fields must be left justified.

iii)   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).

iv)   All NUM fields must be right justified.

v)   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.

vi)   If DATE field has no data then the entire field has to be filled with blank characters (Spaces).

vii) Fields with an asterisk (*) have to be compulsorily filled up.

viii) For fields that do not have an asterisk (*), reasonable efforts have to be made to get the information. Enter "NA" to indicate that the field is not applicable. Do not substitute any other abbreviations or special characters (e.g., "x", "-" or "*").

4.2.1   ARF (Account based) text files

The version 2.0 of the data structure comprises of the following seven data files:

S. No.	Filename	Description
1	ARFBAT.txt	Batch File
2	ARFRPT.txt	Report File
3	ARFBRC.txt	Branch File
4	ARFACC.txt	Account File
5	ARFTRN.txt	Transaction File
6	ARFINP.txt	Individual Person File
7	ARFLPE.txt	Legal Person/Entity File

The description of the data files is given in Annexure A.2.

4.2.1.1 Steps in preparation of ARF (account based) text files

The steps in preparation of data files are:

i) The records containing details of suspicious transactions to be reported are extracted in Transaction Data File (ARFTRN.txt).

ii) The records containing details of accounts with the suspicious transactions are extracted in Accounts Data File (ARFACC.txt).

iii) If the account is for Individuals, the records containing details of Individuals who are account holders are extracted in Individual Data File (ARFINP.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 (ARFLPE.txt). The Relation Flag should be set to "A".

v) Similarly for other Individuals/Legal entities related to the account in different capacities, the records containing the details are appended to Individual data file (ARFINP.txt) or Legal persons/Entities data file (ARFLPE.txt) as the case may be. The relation flag may be set as per section 11.1.14.1.

vi) The records containing details of branches which have reported suspicious transactions are extracted in Branch Data File (ARFBRC.txt).

vii) The grounds of suspicion and report level details are entered in Report file. (ARFRPT.txt).

4.2.2   TRF (transaction based) text files

The version 2.0 of the data structure comprises 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

The description of the data files is given in Annexure B.2.

4.2.2.1 Steps in preparation of TRF (transaction based) text files

The steps in preparation of data files are:

i) The records containing details of suspicious/cash transactions have to be extracted in Transaction Data File (TRFTRN.txt). If one or more related individuals/entities have undertaken multiple transactions, all such transactions should be included in one STR.

ii) The records containing details of branches/locations related to the transactions have to be extracted in Branch Data File (TRFBRC.txt). The relation flag has to be set accordingly. If multiple branches/locations are related to the suspicious transactions, details of such all such branches/locations should be included in the STR.

iii) If other Institutions are related to the transactions (Payment Instrument Institution, Account Institution and Related Institution) and their information is available with the reporting entity, their details have to be extracted in Branch Data File (TRFBRC.txt). The relation flag has to be set accordingly.

iv) If details of payment instrument(s)/card(s) related to the transactions are available, their details have to be extracted in Payment Instrument File (TRFPIN.txt).

v)   If details of individual(s) related to the transactions are available, the records containing details of individuals have to be extracted in Individual Data File (TRFINP.txt). The relation flag has to be set accordingly

vi)   If details of Legal Person/Entity(s) related to the transactions are available, the records containing details of Legal Person/Entity have to be extracted in Legal Person/Entity Data File (TRFLPE.txt). The relation flag has to be set accordingly.

vii) If the details of Legal Person/Entity have been extracted to Legal Person/Entity File (TRFLPE.txt), the records containing details of Authorised Signatories or Directors/Partner/Members etc. of Legal Persons/Entities may be appended to Individual Data File (TRFINP.txt).

viii) The grounds of suspicion and report level details have to be captured in the Report file (TRFRPT.txt).

4.2.3 CRF (counterfeit currency based) text files

The version 2.0 of the data structure comprises of the following four data files:

S. No.	Filename	Description
1	CRFBAT.txt	Batch File
2	CRFRPT.txt	Report File
3	CRFBRC.txt	Branch File
4	CRFTRN.txt	Transaction File

The description of the data files is given in Annexure C.2.

4.2.3.1 Steps in preparation of CRF (counterfeit currency based) text files

The steps in preparation of data files are:
   i)   The details of counterfeit currency should be captured in the Report File (CRFRPT.txt).
   ii) The details of branches should be captured in the Branch File (CRFBRC.txt).
   iii) The Batch level details and summary should be captured in the Batch file. (CRFBAT.txt)
   iv) The serial numbers of the counterfeit currency may be captured in the Transaction File (CRFTRN.txt)

4.3   Manual reporting formats

Manual Reporting Formats have been specified as editable PDF forms which can be used by reporting entities to print the report and submit as a paper based report. The Editable pdf form based utility enables users to enter or import data, validate for errors and generate XML reports for submission through the secure FINnet Gateway Portal. Alternately, Reporting Entities can print the report in OCR compatible format and post the paper based report to FIU-IND. The reporting entity must submit all reports to FIU-IND in XML format specifications if it has the technical capability to do so. The data of submitted reports can be saved in the editable PDF document. The various types of manual reporting formats are

   i)   Cash Transaction Report (Account Based)
   ii) Cash Transaction Report (Transaction Based)
   iii) Suspicious Transaction Report (Account Based)
   iv) Suspicious Transaction Report (Transaction Based)
   v)   Counterfeit Currency Report

The format for Cash Transaction Report can be used for preparing NPO transaction report.

4.4 Frequently Asked Questions (FAQs)

4.4.1 What is XML?

XML stands for eXtensible Markup Language. XML is designed to transport and store data. Important features of XML are given in section 4.1.

4.4.2 What is XSD?

The XML Schema Definition (XSD) files define the structure of XML file containing data of a batch of reports. Each batch contains reports of the same type. All the reporting formats (i.e. Account based reporting format, Transaction based reporting format and Counterfeit Currency based reporting format) have similar structure consisting of batch level and report level information.

4.4.3 What is fixed width text files version 2.0?

The fixed width text file format specifications represent the required intermediate data set to generate XML reports. The reporting entities are required to submit reports to FIU-IND which is compliant with the XML format specifications. The fixed width text file format specifications have been described to assist the extraction of data from the information system of reporting entities before preparation of XML reports. The existing fixed width text file format specification (version 1.0) has been upgraded to version 2.0 to ensure compatibility with the XML format specifications. Reporting entities are encouraged to shift to the fixed width data structure version 2.0 before generating XML reports at their end. Reporting entities which have necessary technical capabilities may like to shift to generation of XML reports directly.

4.4.4 What are the common requirements of fixed width text files version 2.0?

All data files should comply with certain requirements to ensure that the reports can be processed without data errors. Refer section 4.2 of Reporting Format Guide for details.

4.4.5 How many data files are required in ARF (Account based) text files?

The version 2.0 of the data structure comprises of seven data files. Refer section 4.2.1 of Reporting Format Guide for details.

4.4.6 How many data files are required in TRF (Transaction based) text files?

The version 2.0 of the data structure comprises of seven data files. Refer section 4.2.2 of Reporting Format Guide for details.

4.4.7 How many data files are required in CRF (counterfeit currency based) text files?

The version 2.0 of the data structure comprises of four data files. Refer section 4.2.3 of Reporting Format Guide for details.

4.4.8 What are the steps in preparation of text files?

Refer section 4.2.1, 4.2.2 and 4.2.3 of Reporting Format Guide for ARF, TRF and CRF respectively.

5 Preparation of reports

This section contains information related to preparation of prescribed reports by the reporting entities. This section also gives an overview of the Report Generation Utility, Report Validation Utility and Editable pdf based Utility developed by FIU-IND to assist reporting entities in the preparation of the prescribed reports.

The reporting entities are required to submit reports to FIU-IND which is compliant with the XML format specifications. Reporting entities which have necessary technical capabilities may generate XML reports directly from their systems. The reporting format guide also specifies text file format specifications to assist in the extraction of data from the information system of reporting entities before preparation of XML reports. Reporting entities are encouraged to shift to the fixed width data structure version 2.0 before generating XML reports at their end. FIU-IND has developed a Report Generation Utility to assist the reporting entities in generation of XML reports.

5.1 Report Generation Utility

The Report Generation Utility enables user to generate XML report from various data sources. The broad features of the Report Generation Utility are:

- Capture data in XML tree structure and Grid structure (version 2.0)
- Import data from previously saved XML file or Grid data
- Perform key and structural validations before generation of XML
- Generate XML report from loaded data or direct conversion of fixed width text files (version 1.0 and 2.0)
- Configure the settings and preferences of the utility

The user guide for RGU provides detailed documentation on using the utility. The Report Generation Utility performs key and structural validation checks on the data files before generation of XML files. The validation checks performed on the version 1.0 data files is given in respective reporting formats and section 5.1.4. The prerequisite rules for generation of XML reports from the respective version 2.0 text files are given in following sections.

5.1.1 Generation of XML reports from ARF (account based) text files (v 2.0)

The rules for checking the data files and the conversion rules for generation of XML reports are given in following sections.

5.1.1.1 Prerequisites for generation of XML from ARF text files

The rules for checking ARF (account based) data files (version 2.0) are:

    i)   There should be seven 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)   All dates should be entered in YYYY-MM-DD format.

5.1.1.2 Key validation rules for ARF text files

The rules for primary and foreign key validations of ARF (account based based) data files (version 2.0) are:

    i)   [ReportSerialNum] should be unique in Report file (ARFRPT.txt)
    ii)   [BranchRefNum] should be unique in Branch Data File (ARFBRC.txt)

iii)   [ReportSerialNum + BranchRefNum + AccountNumber] should be unique in Account Data File (ARFACC.txt).

iv)   All values of [ReportSerialNum] in ARFTRN.txt, ARFACC.txt, ARFINP.txt and ARFLPE.txt should have matching value in the Report file (ARFRPT.txt).

v)   All values of [BranchRefNum] in Account Data File (ARFACC.txt) should have a matching [BranchRefNum] value in Branch Data File (ARFBRC.txt)

vi)   All values of [ReportSerialNum + BranchRefNum + AccountNumber] in Transaction Data File (ARFTRN.txt) should have matching [ReportSerialNum + BranchRefNum + AccountNumber] value in Account Data File (ARFACC.txt)

vii)   All values of [ReportSerialNum + BranchRefNum + AccountNumber] in Individual Data File (ARFINP.txt) should have matching [ReportSerialNum + BranchRefNum + AccountNumber] value in Account Data File (ARFACC.txt)

viii)   All values of [ReportSerialNum + BranchRefNum + AccountNumber] in Legal Person/Entity Data File (ARFLPE.txt) should have matching [ReportSerialNum + BranchRefNum + AccountNumber] value in Account Data File (ARFACC.txt)

5.1.1.3 XML Generation Rules for ARF text files

The conversion rules for generation of XML reports from ARF (account based) text files are as under:

i)   The information in the single record in the Batch file (ARFBAT.txt) is populated in the elements ReportType, ReportingEntity, PrincipalOfficer, and BatchDetails of the XML report batch.

ii)   The information about the data structure version from the Batch file (ARFBAT.txt) is populated in the element DataStructureVersion under the 'BatchHeader element.

iii)   The utility automatically populates the elements GenerationUtilityVersion and DataSource from the Batch file (ARFBAT.txt). These elements may not be filled by the reporting entity directly generating the XML reports.

iv)   Each record in the Report file (ARFRPT.txt) is used to create a Report element in the XML report batch.

v)   Within each Report the various data elements are generated as under-

- The information from the relevant record in the Report file is populated in the elements ReportSerialNum, OriginalReportSerialNum and MainPersonName.
- In case of STR, the details of suspicion from Report file (ARFRPT.txt) with matching ReportSerialNum are populated in the SuspicionDetails element.
- Each record in the Account file (ARFACC.txt) with matching ReportSerialNum will create a new Account element within the Report.
- Within each Account, the various data elements are generated as under:
  - o The details of the account from the Account file (ARFACC.txt) with matching ReportSerialNum are populated in the element AccountDetails.
  - o The details of the branch linked to the account from the Branch file (ARFBRC.txt) with matching BranchRefNum are populated in the element Branch.
  - o The details of the individuals related to the account from the Individual File (ARFINP.txt) with matching ReportSerialNum, BranchRefNum and AccountNumber are populated in the element PersonDetails.
  - o The details of the legal persons/entities related to the account from the Legal Persons / Entities File (ARFLPE.txt) with matching ReportSerialNum, BranchRefNum and AccountNumber are populated in the element PersonDetails.

      o   The details of the transaction in the account from the Transaction File (ARFTRN.txt) with matching ReportSerialNum, BranchRefNum and AccountNumber are populated in the element Transaction.

vi)   In case of generation of XML file from fixed width data files version 1.0, if enumerations are not categorised, the utility populates the value X /XX… in the respective element.

5.1.2 Generation of XML reports from TRF (transaction based) text files (v 2.0)

The rules for checking the data files and the conversion rules for generation of XML reports are given in following section.

5.1.2.1 Prerequisites for generation of XML from TRF text files

The rules for checking TRF (transaction based) data files (version 2.0) are:

i)   There should be seven 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)   All dates should be in YYYY-MM-DD format.

5.1.2.2 Key validation rules for TRF text files

The rules for primary and foreign key validations of TRF (transaction based) data files (version 2.0) are:

i)   [ReportSerialNum] should be unique in Report File (TRFRPT.txt).
ii)   [InstitutionRefNum] should be unique in Branch Data File (TRFBRC.txt).
iii)   All values of [ReportSerialNum] in TRFTRN.txt, TRFPIN.txt, TRFINP.txt and TRFLPE.txt should have matching value in TRFRPT.txt.
i)   All values of [TransactionInstitutionReferenceNum] in Transaction file should have a matching value in the Branch File (TRFBRC.txt).
ii)   All values of ([IssueInstitutionRefNumber] + [InstrumentRefNumber]) in TRFPIN.txt should have matching value in relevant fields in TRFTRN.txt.

5.1.2.3 XML Generation Rules for TRF text files

The conversion rules for generation of XML reports from TRF (transaction based) text files are as under:

i)   The information in the single record in the Batch file (TRFBAT.txt) is populated in the elements ReportType, ReportingEntity, PrincipalOfficer, and BatchDetails of the XML report batch.
ii)   The information about the data structure version from the Batch file (TRFBAT.txt) is populated in the element DataStructureVersion under the BatchHeader element.
iii)   The utility automatically populates the elements GenerationUtilityVersion and DataSource from the Batch file (TRFBAT.txt). These elements may not be filled by the reporting entity directly generating the XML reports.
iv)   Each record in the Report file (TRFRPT.txt) is used to create a Report element in the XML report batch.
v)   Within each Report the various data elements are generated as under-
- The information from the relevant record in the Report file (TRFRPT.txt) is populated in the elements ReportSerialNum, OriginalReportSerialNum and MainPersonName.
- In case of STR, the details of suspicion from Report file (TRFRPT.txt) with matching ReportSerialNum are populated in the SuspicionDetails element.

- Each record in the Transaction file (TRFTRN.txt) with matching ReportSerialNum will create a new Transaction element within the Report.
- The details about the institutions related to the transaction from the Branch file (TRFBRC.txt) with matching InstitutionRefNum are populated in the element Branch.
- The details about the payment instruments related to the transaction from the Payment Instruments file (TRFPIN.txt) with matching ReportSerialNum and InstrumentRefNum are populated in the element PaymentInstrument.
- The details about the individuals related to the transaction from the Individual Persons file (TRFINP.txt) with matching ReportSerialNum are populated in the elements RelatedPersons and Individual.
- The details about the legal persons/entities related to the transaction from the Legal Persons/Entities file (TRFLPE.txt) with matching ReportSerialNum are populated in the elements RelatedPersons and LegalPerson.

vi) In case of generation of XML file from fixed width data files version 1.0, if enumerations are not categorised, the utility populates the value X /XX… in the respective element.

5.1.3   Generation of XML reports from CRF (counterfeit currency based) text files (v 2.0)

The rules for checking the data files and the conversion rules for generation of XML reports are given in following sections.

5.1.3.1 Prerequisites for generation of XML from CRF text files

The rules for checking CRF (counterfeit currency based) data files (version 2.0) are:

i)   There should be four 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)   All dates should be entered in YYYY-MM-DD format.

5.1.3.2 Key validation rules for CRF text files

The rules for primary and foreign key validations of CRF (counterfeit currency based) data files (version 2.0) are:

i)   [ReportSerialNum] should be unique in Report Data File (CRFRPT.txt).
ii)   [BranchRefNum] should be unique in Branch Data File (CRFBRC.txt).
iii) All values of [BranchRefNum] in Report Data File (CRFRPT.txt) should have matching [BranchRefNum] value in Branch Data File (CRFBRC.txt).
iv)   All values of [ReportSerialNum] in Transaction File (CRFTRN.txt) should have matching [ReportSerialNum] value in Report Data File (CRFRPT.txt).

5.1.3.3 XML Generation Rules for CRF (counterfeit currency based) text files

The conversion rules for generation of XML reports from CRF (counterfeit currency based) text files are as under:

i)   The information in the single record in the Batch file (CRFBAT.txt) is populated in the elements ReportType, ReportingEntity, PrincipalOfficer, and BatchDetails of the XML report batch.
ii)   The information about the data structure version from the Batch file (CRFBAT.txt) is populated in the element DataStructureVersion under the BatchHeader element.

iii) The utility automatically populates the elements GenerationUtilityVersion and DataSource from the Batch file (CRFBAT.txt). These elements may not be filled by the reporting entity directly generating the XML reports.

iv) Each record in the Report file (CRFRPT.txt) is used to create a report element in the XML report batch.

v) Within each report the various data elements are generated as under-
- The information from the relevant record in the Report file (CRFRPT.txt) is populated in the elements ReportSerialNum and OriginalReportSerialNum.
- The details about the branch related to the incident from the Branch file (CRFBRC.txt) with matching BranchRefNum are populated in the element Branch.
- The details about the counterfeit currency related to the incident from the Report File (CRFRPT.txt) are populated in the element ReportSummary.
- The details about the fake notes from the Note Details file (CRFTRN.txt) with matching ReportSerialNum are populated in the TransactionDetails element.

vi) In case of generation of XML file from fixed width data files version 1.0, if enumerations are not categorised, the utility populates the value X /XX… in the respective element.

5.1.4 Generation of XML reports from text files (v 1.0)

The rules for checking the data files and the conversion rules for generation of XML reports from different variants of text files (v 1.0) are given in following section. Violation of these rules will lead to failure in generation of XML files.

5.1.4.1 Key validation rules for text files (v 1.0) for banks, insurance and intermediaries

The rules for primary and foreign key validations of CTR/STR text files (version 1.0) for banks, insurance and intermediaries are:

i) [Branch Reference Number] should be unique in Branch Data File (BRC)
ii) [Branch Reference Number + Account Number] should be unique in Account (ACC) Data File
iii) All values of [Branch Reference Number] in Account (ACC) Data File should have a matching [Branch Reference Number] value in Branch (BRC) Data File
iv) All values of [Branch Reference Number + Account Number] in Transaction (TRN) Data File should have matching [Branch Reference Number + Account Number] value in Account (ACC) Data File
v) All values of [Branch Reference Number + Account Number] in Individual (INP) Data File should have matching [Branch Reference Number + Account Number] value in Account (ACC) Data File
vi) All values of [Branch Reference Number + Account Number] in Legal Person/Entity (LPE) Data File should have matching [Branch Reference Number + Account Number] value in Account (ACC) Data File

5.1.4.2 Key validation rules for text files (v 1.0) for authorised persons and payment systemoperators

The rules for primary and foreign key validations of CTR/STR text files (version 1.0) for authorised persons and payment system operators are:

i) [CTR/STR Reference Number] should be unique in Control File
ii) For each [CTR/STR Reference Number], the [Institution Reference Number] should be unique in Branch Data File
iii) All values of [CTR/STR Reference Number] in Transaction (TRN) Data File should have matching value in Control (CTL) File

iv)   All values of [CTR/STR Reference Number] in Branch (BRC) Data File should have matching value in Control (CTL) File

v)   All values of [CTR/STR Reference Number] in Payment Instrument (PIN) Data File should have matching value in Control (CTL) File

vi)   All values of [CTR/STR Reference Number] in Individual (INP) Data File should have matching value in Control (CTL) File

vii)   All values of [CTR/STR Reference Number] in Legal Person/Entity Data (LPE) File should have matching value in Control (CTL) File

5.1.4.3   Key validation rules for CCR text files (v 1.0)

The rules for primary and foreign key validations of CCR text files (version 1.0) are:

i)   [Branch Reference Number] should be unique in Branch (BRC) Data File.

ii)   All values of [Branch Reference Number] in Transaction (TRN) Data File should have matching [Branch Reference Number] value in Branch (BRC) Data File

5.2   Report Validation Utility

The Report Validation Utility enables user to validate an XML report and prepares it for submission to FIU-IND. The broad features of the utility are:

- Perform schema validation (XSV) of XML file against the published schema (prescribed in XSD file)

- Perform preliminary rule validation (PRV) of XML file using rules (prescribed in the SCH file)

- View Data Quality Report (in XML format) generated by this utility or sent by FIU-IND

- Show the underlying data elements causing error if the original report is also linked to the utility

- Generate a draft revised report which is required to be resubmitted after correction.

- Generate a hash XML for the validated XML report

- Digitally sign the hash XML using the PFX or USB token option

- Configure the settings and preferences of the utility

The user guide provides detailed documentation on using the utility.

5.3   Editable pdf based Utility

The PDF based utility can be used by Reporting Entities to enter data of single reports. Detailed instructions have been provided in the pdf form to assist the users in filling the form and generate XML reports. The broad features of the utility are:

- Allow users to enter data in the pdf form
- Generate XML reports from captured data for submission through the secure FINnet Gateway Portal
- Allow import of data from saved XML file
- Allow printing of the report
- Allow saving of report data in the pdf form

The various types of Editable pdf based forms are given in section 4.3 of this document. The reporting entity must submit all reports to FIU-IND in XML form if it has the technical capability to do so.

5.4 Frequently Asked Questions (FAQs)

5.4.1 What is Report Generation Utility?

The Report Generation Utility enables user to generate XML report from various data sources. Refer section 5.1 of Reporting Format Guide for details. Refer the Report Generation Utility User Guide for further details on using the utility.

5.4.2 What is Report Validation Utility?

The Report Validation Utility enables user to validate an XML report and prepares it for submission to FIU-IND. Refer section 5.2 of Reporting Format Guide for details. Refer the Report Validation Utility User Guide for further details on using the utility.

5.4.3 What are the rules for generation of XML reports from variants of text files (v 1.0)?

The data files of different variants of text files (v 1.0) should comply with conversion rules for generation of XML reports. Violation of these rules will lead to failure in generation of XML files. Refer section 5.1.4 of Reporting Format Guide for details.

5.4.4 What are the prerequisites for generation of XML from text files?

The users should ensure that the fixed width text files should meet certain prerequisites before conversion to XML. Refer section 5.1.1.1, 5.1.2.1 and 5.1.3.1 of Reporting Format Guide for details about ARF, TRF and CRF respectively.

5.4.5 What are the key validation rules for text files?

The data in text files should comply with rules for primary and foreign key validations of text files (version 2.0). Refer section 5.1.1.2, 5.1.2.2 and 5.1.3.2 of Reporting Format Guide for details about ARF, TRF and CRF respectively.

5.4.6 What are the XML generation rules for text files?

The Report Generation Utility uses conversion rules for generation of XML reports from text files. Refer section 5.1.1.3, 5.1.2.3 and 5.1.3.3 of Reporting Format Guide for details about ARF, TRF and CRF respectively.

5.4.7 What codes can be used in element BranchRefNum to identify branches?

Reporting entities should use regulator issued/other unique codes to uniquely identify branches. In cases, where such codes are not available, reporting entities can use self generated branch codes to uniquely identify the branch.

6 Submission of Reports to FIU-IND

This section contains information related to submission of reports to FIU-IND and gives an overview of the FINnet Gateway Portal which has been developed as an interface for the reporting entities.

6.1 FINnet Gateway Portal

With the implementation of Project FINnet (Financial Intelligence Network) by FIU-IND in 2010, the primary mode of submission of reports to FIU-IND will be through the FINnet Gateway Portal. The FINnet Gateway Portal is designed as a comprehensive interface between the reporting entities and FIU-IND. The user guide for the FINnet Gateway Portal provides detailed documentation on using the portal. The broad features are:

- 'Login' Page to allow access to registered users using credentials provided by the user. This page also has links to register a new user.

- 'Home' page to display summary of actionable items (unread messages, pending reports, overdue reports etc.) and new content (Downloads, Discussions, FAQs, Events, Tips, Alerts and Surveys).

- 'Users' module to view and manage the users of the reporting entity, FIU users and user groups.

- 'Profiles' module to upload the digital certificate and manage the profile information of the reporting entity, principal officer and other users.

- 'Reports' module with facility for web filing of reports and upload reports, view the upload history, rejected reports, reports where additional information is required and overdue reports. A report summary of reports submitted by the reporting entity is also provided.

- 'Messages' module which is a messaging system between authorised users and FIU users.

- 'Resources' module which is a comprehensive knowledge repository consisting of Downloads, FAQs, Problems and Solutions, Discussion Forums, Surveys, Events, Alerts and Tips.

6.2 Submission of reports over the FINnet Gateway

Users of the reporting entities, who submit reports and exchange information with FIU-IND, have to register on the FINnet Gateway Portal. After registration, the authorized users will be provided credentials for login. The authorised users can upload the reports in prescribed XML format using the reports module of the FINnet Gateway Portal. Reporting entities should ensure that all errors detected by the utilities are rectified and the XML file is secured before uploading the reports. On successful upload, the portal will generate and display a unique Batch ID.

The principal officer can attach digital signature using the Report Validation Utility prior to uploading the file. If the submitted batch is as per prescribed schema and if the file uploaded is signed with digital signature, the submission of the report will be treated as complete and the status of the batch will be 'Submitted/Validated'. The date of submission of the batch will be the date of upload. If the file uploaded is without a digital signature, the portal would generate a single page Report Upload Confirmation (RUC) form. The principal officer would be required to print RUC form and post it to FIU-IND after signing. The signed copy of RUC form should be received by FIU-IND within 10 days of upload. After receipt of signed copy of RUC form, the date of upload would be taken as date of submission. If the RUC form is not received at FIU-IND within 10 days, it will be treated as non compliance with the reporting obligation. All reporting entities are encouraged to upload digitally signed reports.

The description of the various status of Batch as displayed in the FINnet Gateway Portal is as under:

Batch Status	Description
Submitted	On upload of the batch file, the status will be 'Submitted'.
Validated	If the batch is as per prescribed schema and the batch has been uploaded with a digital signature, the status would be shown as 'Validated. If the batch has been submitted without digital signature, the status would be shown as 'Validated' after confirmation is received by FIU-IND.
Validated (AC)	If the XML batch has been successfully submitted without digital signature, the status would be shown as 'Validated (AC)' where AC means 'Awaiting confirmation'. The reporting entity would be required to send a signed copy of report upload confirmation to FIU-IND within 10 days of upload. The status would be shown as 'Validated' after confirmation is received by FIU-IND.
Invalid	If the batch fails the batch validation checks (digital signature error, hash mismatch, schema validation failure, data insertion error etc.), the status of the batch would be 'Invalid' and the entire batch has to be submitted again
Processed	After validation of the batch and generation of Data Quality Report by FIU-IND the status of the batch changes from 'Validated' to 'Processed'. The DQR will be available for download from the FINnet Gateway Portal.

6.3   Submission of reports on CDs

The reporting entities are required to submit prescribed reports using the FINnet Gateway Portal if they have technical capabilities to do so. The reporting entities can submit reports by sending the XML file on CD if:

- The reporting entity is not able to upload the report
- The reporting entity has been asked by FIU-IND to submit the report using CD

In case of submission on CD, following should be ensured:

- A label mentioning name of the Reporting Entity, unique identification code, type of report (CTR/STR/CCR/NTR), batch number, month and year of report should be affixed on each CD for the purpose of identification.
- Each CD should be accompanied by Summary of Reports duly signed by the principal officer.
- 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.
- The CD should be virus free.

6.4   Submission of reports by other means

Reporting Entities are expected to submit reports in electronic form. However if the reporting entity does not have the capability to generate report in electronic form, reports may be submitted in manual paper-based forms. Reporting Entities should use the FIU-IND provided PDF Form based utilities to capture data and print the report as per the specified format. The paper based report should be duly signed by the Principal Officer and posted to FIU-IND. However, Reporting Entities should make all reasonable efforts to send reports in electronic rather than the paper based format.

6.5 Frequently Asked Questions (FAQs)

6.5.1 What is FINnet Gateway Portal?

With the implementation of Project FINnet (Financial Intelligence Network) by FIU-IND in 2010, the primary mode of submission of reports to FIU-IND will be through the FINnet Gateway Portal. The FINnet Gateway Portal is designed as a comprehensive interface between the reporting entities and FIU-IND. Refer section 6.1 of Reporting Format Guide for details. Refer the FINnet Gateway User Guide for further details on using the utility.

6.5.2 How can reports be submitted over the FINnet Gateway?

All users of the reporting entities have to register on the FINnet Gateway Portal. After registration, the authorised users will be given credentials for login. The authorised users can upload the reports in prescribed XML reports using the reports module of the FINnet Gateway Portal. Reporting entities should ensure that all errors detected by the utilities are rectified and the XML converted to a Hash XML which can further be digitally signed using the PFX or USB token option prior to upload. On successful upload, the portal shall generate and display a unique Batch ID.

6.5.3 What are the different modes of report submission?

Reporting entities should submit reports online through FINnet Gateway portal. However, in certain cases they can submit reports by sending the XML file on CD or paper based reports using editable PDF forms provided by FIU-IND.

6.5.4 What is the procedure for submitting reports using digital signature?

The principal officer can attach the digital signature using the Report Validation Utility provided by FIU-IND. The validated XML file which is error free is converted to a Hash XML using the Secure XML tab. Subsequently, users can use the PFX or USB token and digitally sign prior to uploading the file. If the submitted batch is as per prescribed schema and if the file uploaded is digitally signed, the submission of the report will be treated as complete and the status of the batch will be 'Validated'.

6.5.5 What is the procedure for submitting reports without using digital signature?

The validated XML file should be converted to Hash XML using the Secure XML tab in Report Validation Utility provided by FIU-IND. When the Hash XML file is uploaded without digital signature, the FINnet Gateway portal would generate a single page report upload confirmation (RUC) form. The principal officer would be required to print the RUC form and post it to FIU-IND after signing. The signed copy of the RUC form should be received by FIU-IND within 10 days of upload. After confirmation, the date of upload would be taken as date of submission. If the RUC form is not received at FIU-IND within 10 days, it will be treated as non compliance with the reporting obligation. All reporting entities are encouraged to upload reports with digital signature.

6.5.6 What is batch number?

Reporting Entities should maintain a unique series of numbers to be used as batch number. Refer section 11.1.5 of Reporting Format Guide for details.

6.5.7 What is batch ID?

Batch ID is the unique acknowledgement number for each batch generated on its successful upload.

6.5.8 What is batch status?

As the batch is submitted and processed by FIU-IND, the status of the batch changes from 'Submitted' to 'Validated', 'Validated (AC)', 'Invalid' and 'Processed'. Refer section 6.2 of Reporting Format Guide for details.

6.5.9 Can reports be submitted on CDs?

The reporting entities are required to submit prescribed reports using the FINnet Gateway Portal if they have technical capabilities to do so. The reporting entities can submit reports by sending the XML file on CD if the reporting entity is not able to upload the report. In some cases, FIU-IND may ask reporting entity to submit the report using CD

6.5.10 Can reports be submitted in manual reporting formats?

Manual Reporting Formats have been specified as editable PDF forms which can be used by reporting entities to print the report and submit as a paper based report. The editable PDF form based utility enables users to enter or import data, validate for errors and generate XML reports for submission through the secure FINnet Gateway Portal. Alternately, reporting entities can print the report in OCR compatible format and post the paper based report to FIU-IND. The reporting entity must submit all reports to FIU-IND in XML format specifications if it has the technical capability to do so. Refer section 4.3 of Reporting Format Guide for details.

7   Data Quality Validation

This section explains the integrated XML Schema validation and Rule based validation approach adopted by FIU-IND. The section also gives an overview of the validation rules, types of errors, Data Quality Report and error resolution steps.

7.1   Types of validation

The data quality validation has been enhanced by introducing multiple levels of validation covering both XML Schema validation and Rule based validation. The XML file will undergo following three types of validations:

- XML Schema Validation (XSV): Verification of XML file against the published schema (XSD file)
- Preliminary Rule Validation (PRV): Preliminary verification of XML file using rules which can be pre-validated before submission. These rules would be specified in external rules file (SCH file) shared with reporting entities.
- Advanced Rule Validation (ARV): Verification of XML files using rules which require additional information such as earlier submitted report, external data sources or dictionaries.

7.2   Types of Errors

The types of errors found in the report have been categorised into schema error, fatal error, non fatal error and probable error. The description of error type and its resolution is as under:

Error Type	Error Description	Error Resolution
Schema error	Errors in XML file on account of validation against the XML schema (xsd)	The errors have to be resolved in XML file to enable schema validation by utility
Fatal error	Errors in XML file which would result in rejection of report	A batch containing fatal errors will be allowed to be uploaded but reports with fatal errors will be rejected. The reporting entity would be required to resubmit revised reports after resolving fatal errors
Non fatal error	Errors in XML file which will not lead to rejection of reports	No requirement to submit a revised report. These errors are taken into account to compute data quality rating. The errors may be resolved in future submissions
Probable error	Errors in XML file which will not lead to rejection of reports	These are not confirmed errors. The reporting entity would be required to verify and submit revised report only if error is confirmed

7.3   Validation Error Matrix

The following table shows relationships between validation type and error types:

Validation Type	Schema error	Fatal error	Non fatal error	Probable error
XML Schema Validation (XSV)	✓			
Preliminary Rule Validation (PRV)		✓	✓	✓
Advanced Rule Validation (ARV)			✓	✓

7.4 XML Schema Validation (XSV)

An XML schema is a description of a type of XML document, typically expressed in terms of constraints on the structure and content of documents of that type, above and beyond the basic syntactical constraints imposed by XML itself. These constraints are generally expressed using some combination of grammatical rules governing the order of elements, Boolean predicates that the content must satisfy, data types governing the content of elements and attributes, and more specialized rules such as uniqueness and referential integrity constraints.

The process of checking to see if an XML document conforms to a schema is called validation, which is separate from XML's core concept of syntactic well-formedness. All XML documents must be well-formed, but it is not required that a document be valid unless the XML parser is "validating," in which case the document is also checked for conformance with its associated schema.

7.5 Preliminary Rule Validation (PRV)

Preliminary Rule Validation (PRV) is preliminary verification of XML file using rules which can be pre-validated before submission. These rules would be specified in external rules file (SCH file) shared with reporting entities. The description of rules for Preliminary Rule Validation (PRV) is as under:

S. No.	Validation Rule	Rule Description	Example	Error Type
1	MandatoryValueFatal	The element should not be blank	Address of person should not be blank	Fatal error
2	MandatoryValueNonFatal	The element should not be blank	PAN of person should not be blank	Non fatal error
3	UniqueValue	The value of element in multiple records should be unique	ReportSerialNum in a batch should be unique	Fatal error
4	SufficiencyElementFatal	At least one element should be present	At least one account holder should be included	Fatal error
5	SufficiencyElementNonFatal	At least one element should be present	At least one individual for the account should be included	Non fatal error
6	SufficiencyLengthFatal	The data element should be of sufficient length	The ID number should exceed 5 characters	Fatal error
7	SufficiencyLengthNonFatal	The data element should be of sufficient length	The address should exceed 8 characters	Non fatal error
8	ConsistencySum	The value should be equal to the sum of value of data elements	The total amount matches with the sum of transaction amounts in the report	Fatal error
9	ConsistencyValue	The value should be greater or less than the value of data element	The sum of transactions during the month should not be greater than the sum of transactions during the year	Non fatal error
10	ErrorProbablityHigh	The probability of error is high	If the transaction value is same as the account number, the error	Probable Error

S. No.	Validation Rule	Rule Description	Example	Error Type
			probability is high	
11	ErrorProbablityMedium	The probability of error is medium	If the value of a single cash transaction exceeds 1billion INR, the error probability is medium	Probable Error
12	ErrorProbablityLow	The probability of error is low	If there are multiple transactions of the same value on the same day, the error probability is low	Probable Error

Sample application of preliminary validation rules for the three reporting formats is given in Annexure A.3, B.3 and C.3 of this document.

7.6   Advanced Rule Validation (ARV)

Advanced Rule Validation (ARV) is verification of XML files using rules which require additional information such as earlier submitted report, external data sources or dictionaries. The description of some rules for Advanced Rule Validation (ARV) is as under:

S. No.	Validation Rule	Rule Description	Example	Error Type
1	SufficiencyValue	The data element should contain sufficient information	The address should contain sufficient information (dictionary based)	Non fatal error
2	ConsistencyValueEarlierReport	The value should be consistent with earlier report	The cumulative credit amount in the year should not be lower than the report of the previous month in the same year	Non fatal error
3	ConsistencyValueInternalSource	The value should be consistent with internal data source maintained at FIU	The pincode of the customer should match with the pincode dictionary	Non fatal error
4	ConsistencyValueExternalSource	The value should be consistent with external data source	The PAN of the customer should be a valid PAN in Income Tax Database	Non fatal error

Sample application of advanced validation rules for the three reporting formats is given in Annexure A.3, B.3 and C.3 of this document.

7.7   Data Quality Rating

On successful file upload, FIU-IND shall subject the reports to different levels of validations. On completion of validations, FIU-IND shall generate a Data Quality Rating for the batch which is an indicator/measure of the quality of reports in a batch submitted to FIU-IND. The data quality rating would be communicated to the reporting entity after each successful upload and validation. The description of data quality rating is as under:

Data Quality Rating	Description
A	The batch of reports contains no fatal or non fatal errors
B	The batch of reports has no fatal errors but only non fatal errors
C	Few reports (< 50%) in the batch have been rejected due to fatal errors
D	Large number of reports (>= 50%) in the batch have been rejected due to fatal errors
X	The batch has not been rated

7.8   Data Quality Report

The Data Quality Report contains summary level details, statistics and details of errors/warnings. The Data Quality Report states the quality of the report and indicates if the report is acceptable, requires resubmission or has warnings for future quality improvement. The DQR will be available for download in XML format against each report batch.

DQR downloaded in XML format can be viewed using the Report Validation Utility or any other XML editor. The explanation of schema of the Data Quality Report is provided in Annexure D of this document. The DQR has separate sections for report summary information, acknowledgement information and error details for preliminary validation and advanced validation. The error details describe the validation rule that was violated, the data element in which the error occurred and the path of the element in the original XML report file.

Reporting Entities can link the downloaded DQR in XML format to the original report submitted using the Report Validation Utility. The DQR provides the path and the data element in which the error occurred. The Report Validation Utility can also be used to import the original report and view using the error report.

7.9   Resolution of errors

Reporting Entities should use the DQR to examine the data quality errors. Reports that have fatal errors need to be rectified and resubmitted. Reporting Entities should take necessary steps to rectify the error at source so that the same errors are not repeated. Non-fatal errors are errors that are warning in nature. Reporting Entities need not resubmit the reports containing non-fatal errors. Reporting Entities should take necessary action to rectify such errors at source so that they do not recur. Reporting Entities should take necessary steps to ensure that the quality of the data submitted improves progressively over time.

7.10   Frequently Asked Questions (FAQs)

7.10.1   What are the types of data quality validation?

The data quality validation has been enhanced by introducing multiple levels of validation covering both XML Schema validation and Rule based validation. The XML file will undergo following three types of validations:

- XML Schema Validation (XSV): Verification of XML file against the published schema (XSD file)

- Preliminary Rule Validation (PRV): Preliminary verification of XML file using rules which can be pre-validated before submission. These rules would be specified in external rules file (SCH file) shared with reporting entities.
- Advanced Rule Validation (ARV): Verification of XML files using rules which require additional information such as earlier submitted report, external data sources or dictionaries.

7.10.2 What are the types of errors checked during data quality validation?

The types of errors found in the report have been categorised into schema error, fatal error, non fatal error and probable error. Refer section 7.2 of Reporting Format Guide for details.

7.10.3 What is XML Schema Validation (XSV)?

An XML schema is a description of a type of XML document, typically expressed in terms of constraints on the structure and content of documents of that type, above and beyond the basic syntactical constraints imposed by XML itself. The process of checking to see if an XML document conforms to a schema is called validation.

7.10.4 What is Preliminary Rule Validation (PRV)?

Preliminary Rule Validation (PRV) is preliminary verification of XML file using rules which can be pre-validated before submission. These rules would be specified in external rules file (SCH file) shared with reporting entities. The external files used for validation are schematron rules. Refer section 7.5 of Reporting Format Guide for details.

7.10.5 What is Advanced Rule Validation (ARV)?

Advanced Rule Validation (ARV) is verification of XML files using rules which require additional information such as earlier submitted report, external data sources or dictionaries. Refer section 7.6 of Reporting Format Guide for details.

7.10.6 What is Data Quality Rating?

On successful file upload, FIU-IND shall subject the reports to different levels of validations. On completion of validations, FIU-IND shall generate a Data Quality Rating for the batch which is an indicator/measure of the quality of reports in a batch submitted to FIU-IND. The data quality rating would be communicated to the reporting entity after each successful upload and validation. Refer section 7.7 of Reporting Format Guide for details.

7.10.7 What is Data Quality Report?

The Data Quality Report contains summary level details, statistics and details of errors/warnings. The Data Quality Report states the quality of the report and indicates if the report is acceptable, requires resubmission or has warnings for future quality improvement. The DQR will be available for download in XML format against each report batch. Refer section 7.8 of Reporting Format Guide for details.

7.10.8 How should Reporting Entities resolve errors?

Reporting Entities should use the DQR to examine the data quality errors. Reports that have fatal errors need to be rectified and resubmitted. Reporting Entities should take necessary steps to rectify the error at source so that the same errors are not repeated. Non-fatal errors are errors that are warning in nature. Reporting Entities need not resubmit the reports containing non-fatal errors. Reporting Entities should take necessary action to rectify such errors at source so that they do not recur. Reporting Entities should take necessary steps to ensure that the quality of the data submitted improves progressively over time.

8 Modification of earlier submitted report

This section contains information about modification of an earlier submitted report which could be on account of resubmission of rejected report (due to fatal errors), providing additional information to an earlier submitted report or replacement of an incorrect report (data omitted or wrong data submitted in the original report).

8.1 Rejection of reports

If the report batch submitted by the reporting entities has reports with fatal errors, such reports would be rejected. The list of all uploaded reports can be viewed on the FINnet Gateway in the section "Reports > Uploaded reports". For each batch, the number of reports in the batch which have been rejected due to fatal errors would be displayed as 'Reports Rejected'. The reporting entity is required to resubmit the rejected reports after corrections. The list of all batches where reports have been rejected would be separately displayed in the section "Reports > Rejected reports". If the reporting entity submits a replacement batch after removing the errors, the details of rejected reports would be updated after processing. The reporting entity can access following details about rejected reports on the FINnet Gateway:

Information Field	Description
Report Type	CTR, STR, CCR, NTR
Submission Date	Date of successful upload
Batch Type	Batch Type having following values: • N- New report • R- Replacement report • D- Deletion report
Batch ID	Unique number generated for the batch
Report Month	Month and year of the report (in case of monthly reporting)
Batch Status	Status of batch having following values: • Submitted • Validated • Validated (AC)- Awaiting Confirmation • Invalid • Processed
Reports in Batch	Total number of reports in the batch
Reports Rejected (initial)	Number of reports in the batch which were rejected in the original batch due to fatal errors
Reports Rejected (current)	Number of rejected reports in the batch which have not been rectified till date
Fatal Errors (current)	Number of fatal errors in the batch which have not been rectified till date
Download DQR	Link to download the Data Quality Report in XML format

8.2 Resubmission of rejected report

The Data Quality Report would contain information about reports in the batch which have been rejected along with details of the fatal error. The Report Validation Utility can be used to link the Data Quality Report to the submitted

batch to extract the rejected reports in a separate batch. The reporting entity is required to rectify the errors in the extracted rejected reports and upload it as a replacement batch.

8.3   Submission of additional information

If the reporting entity wants to submit additional information in relation to a previously submitted report, a replacement report with complete information needs to be submitted. This submission could be to resolve a non-fatal error or in response to a request from FIU-IND. Refer to section 9.1 for additional information.

8.4   Modification of an incorrect report

If the reporting entity comes to know that data was omitted in original report or part of the data was wrongly submitted, a replacement report needs to be submitted to modify a previously submitted report.

8.5   Deletion of an incorrect report

If the reporting entity comes to know that wrong data has been submitted in original report, a deletion report needs to be submitted to delete a previously submitted report. However the entire report information needs to be resubmitted in the batch to ensure that such deletion is not being requested by an unauthorised person.

8.6   Relevant Reporting Format Specifications

As mentioned Reporting Entities would like to modify a previously report in following cases:

- Rejected reports due to fatal errors
- Data omitted in original report
- Wrong data submitted in original report

A separate batch has to be submitted where such resubmission is made and the batch should contain only one type of report. The reporting entity should also provide batch level information in the element Batch/BatchDetails. The information about report which has to be replaced or deleted is provided in the element Batch/Report. Both these elements are explained in following sections.

8.6.1   Batch Details

The element Batchdetails provides information about the batch including BatchType, OriginalBatchId and ReasonOfRevision. The details of the element are given in the Annxure A.1 of this document. The relevant information in the element is as under:

Element	Description	Length	Mandatory
BatchNumber	Unique number of the Batch given by the reporting entity.Reporting Entities should maintain a unique series of numbers to be used as Batch Number. After successful submission of the batch to FIU, a new unique BatchID will be allotted for future reference. The reporting entities should maintain the linkage between the BatchNumber and BatchID.	11	Yes
BatchDate	Date of preparation of the batch in YYYY-MM-DD	10	Yes
MonthOfReport	The month to which the report pertains to (in case of monthly reporting obligations such as CTR). Month should be as per Gregorian calendar in the format 01, 02 etc. "NA" should be used for reports which do not have	2	Yes

Element	Description	Length	Mandatory
	monthly reporting obligations (STR etc.). Refer section 11.1.5.1 for further details on enumerations.		
YearOfReport	The year to which the report pertains to (in case of monthly reporting obligations such as CTR). Year should be as per Gregorian calendar in the format 2010, 2011 etc. "NA" should be used for reports which do not have monthly reporting obligations (STR etc.). Refer section 11.1.5.2 for further details on enumerations.	4	Yes

OperationalMode	Mode of operation of the batch. Permissible values are:
	   P - Production Mode
	   T - Test Mode
	Refer section 11.1.5.3 for further details on enumerations.
		1	Yes

BatchType	Type of Batch submitted. Permissible values are:
	   N - New Report
	   R - Replacement Report
	   D - Deletion Report
	One batch can contain only one type of batch and one type of report. If reports in the batches are being submitted to remove errors or after including additional information, the complete report needs to be resubmitted as a replacement report. Refer section 11.1.5.4 for further details on enumerations.
		1	Yes

OriginalBatchID	BatchId of the original batch which is being replaced deleted or referred by reports in the current batch. In case the batch is new and unrelated to any previous batch, mention '0' here.	10	Yes

ReasonOfRevision	Reason for revision when the original batch is replaced or deleted. Permissible values are:
	   A - Acknowledgement of original batch had many fatal, non fatal or probable errors which are being resolved
	   B - Operational errors in original batch have been identified and reports are being revised or deleted sou moto
	   C - The replacement report is on account of additional information being submitted
	   N - Not applicable as this is a new batch
	   Z - Other reason
	Refer section 11.1.5.5 for further details on enumerations.
		1	Yes

PKICertificateNum	PKI certificate number. This element is used when a digital certificate is used to authenticate the report.	10	No

8.6.2 Report details

Batch/Report provides details of the Reports in the batch. This element has been defined differently for each of the reporting format in Annexure A.1, B.1 and C.1 of this document. However the elements ReportSerialNum and OriginalReportSerialNum are common in all reporting formats which are defined as under:

Element	Description	Length	Mandatory
ReportSerialNum	The report serial number should be unique within a batch.	8	Yes
OriginalReportSerialNum	Indicates the report serial number of the original report that has to be replaced or deleted. In case the report is new and unrelated to any previous report, mention '0' here.	8	Yes

8.7 Frequently Asked Questions (FAQs)

8.7.1 How can uploaded reports be viewed?

The list of all uploaded reports can be viewed on the FINnet Gateway in the section "Reports > Uploaded reports".

8.7.2 When do reports get rejected?

If the report batch submitted by the reporting entities has reports with fatal errors, such reports would be rejected.

8.7.3 How can rejected reports be viewed?

The list of all batches where reports have been rejected would be separately displayed in the section "Reports > Rejected reports". If the reporting entity submits a replacement batch after removing the errors, the details of rejected reports would be updated after processing. Refer section 8.1 of Reporting Format Guide for details.

8.7.4 How can an incorrect report be modified?

If the reporting entity comes to know that data was omitted in original report or part of the data was wrongly submitted, a replacement report needs to be submitted to modify a previously submitted report.

8.7.5 How can the rejected reports be segregated for resubmission?

The Data Quality Report would contain information about reports in the batch which have been rejected along with details of the fatal error. The Report Validation Utility can be used to link the Data Quality Report to the submitted batch to extract the rejected reports in a separate batch. The reporting entity is required to rectify the errors in the extracted rejected reports and upload it as a replacement batch.

8.7.6 How can an incorrect report be deleted?

If the reporting entity comes to know that wrong data has been submitted in original report, a deletion report needs to be submitted to delete a previously submitted report. However the entire report information needs to be resubmitted in the batch to ensure that such deletion is not being requested by an unauthorised person.

9   Submission of additional information related to submitted report

This section explains submission of additional information or documents related to a previously submitted report. Such a submission could be suo moto or in response to a request by FIU-IND. The reporting entity may need to submit additional information related to a previously submitted report in following cases:

- Additional information is needed by FIU-IND for analysis
- Additional document is needed by FIU-IND for analysis
- The reporting entity wants to suo moto submit additional document to support grounds of suspicion

Submission of additional information related to earlier submitted report is explained in following sections.

9.1   Request based submission of additional information

If additional information related to the submitted report is required for analysis, an information request will be generated in XML format and communicated to the reporting entity using the FINnet Gateway. The information requests will be displayed under the section "Reports > Additional Information Required". The reporting entity would be required to submit the information as replacement report.

9.2   Request based submission of additional documents

If additional documents such as KYC document related to the submitted report is required for analysis, an information request will also be generated in XML format and communicated to the reporting entity using the FINnet Gateway under the section "Reports > Additional Information Required". If all additional information requested in a batch has been received, the request will be closed.

9.3   Suo moto submission of additional documents

If reporting entity intends to submit additional documents such as KYC document, copy of instrument etc to support grounds of suspicion, they are required to indicate 'Y' in the element 'AdditionalDocuments' in the element Batch/Report/SuspicionDetails. In such cases, an information request will be generated in XML format and communicated to the reporting entity using the FINnet Gateway under the section "Reports > Additional Information Required". The reporting entity would submit documents in a manner similar to request based submission of additional documents.

9.4   Frequently Asked Questions (FAQs)

9.4.1   When should additional information related to previous report be submitted?

The reporting entity may need to submit additional information related to a previously submitted report in following cases:

- Additional information is needed by FIU-IND for analysis
- Additional document is needed by FIU-IND for analysis
- The reporting entity wants to suo moto submit additional document to support grounds of suspicion

9.4.2   What is request based submission of additional information?

If additional information related to the submitted report is required for analysis, an information request will be generated in XML format and communicated to the reporting entity using the FINnet Gateway. The information requests will be displayed under the section "Reports > Additional Information Required". The reporting entity would be required to submit the information as replacement report.

9.4.3   What is request based submission of additional documents?

If additional documents such as KYC document related to the submitted report is required for analysis, an information request will also be generated in XML format and communicated to the reporting entity using the FINnet Gateway under the section "Reports > Additional Information Required". If all additional information requested in a batch has been received, the request will be closed.

9.4.4   What is suo moto submission of additional documents?

If reporting entity intends to submit additional documents such as KYC document, copy of instrument etc to support grounds of suspicion, they are required to indicate 'Y' in the element 'AdditionalDocuments' in the element Batch/Report/SuspicionDetails. In such cases, an information request will be generated in XML format and communicated to the reporting entity using the FINnet Gateway under the section "Reports > Additional Information Required". The reporting entity would submit documents in a manner similar to request based submission of additional documents.

10 List of additional documents and files

Additional information related to submission of report is also available in following document and files:

User Guides

- Report Generation Utility User Guide
- Report Validation Utility User Guide
- FINnet Gateway User Guide

XML Schemas

- AccountBasedReport.xsd
- TransactionBasedReport.xsd
- CCRBasedReport.xsd
- FIU-INDSchemaLibrary.xsd
- DataQualityReport.xsd

Editable PDF forms

- Cash Transaction Report (Account Based)
- Cash Transaction Report (Transaction Based)
- Suspicious Transaction Report (Account Based)
- Suspicious Transaction Report (Transaction Based)
- Counterfeit Currency Report

11 Annexure A - Account based Reporting format (ARF)

This section provides information about the schema documentation, data structure of text files and validation rules for account based reporting format.

11.1 Annexure A.1 – Schema Documentation for AccountBasedReport.xsd

This section provides information about the schema documentation for account based reporting format.

11.1.1 element Batch

Batch is the root element. This element is "the parent" of all other elements.

Figure: Overview of Batch
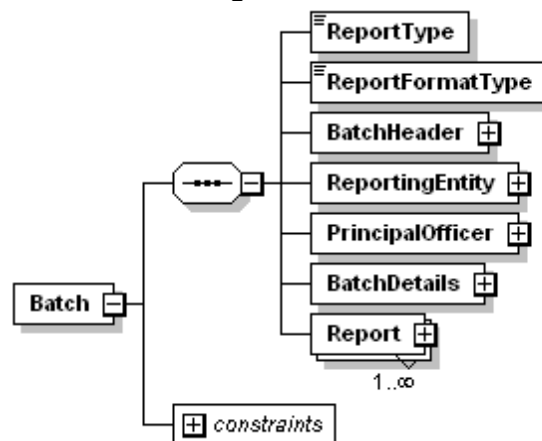
Table: Details of Batch

Element	Description	Length	Mandatory

ReportType	Type of report in the batch.
	
	Permissible values are:
	    CTR - Cash Transaction Report
	    STR - Suspicious Transaction Report
	    NTR - NPO Transaction Report
	
	One batch can contain only one prescribed type of report. Refer section 11.1.1.1 for further details on enumerations.
		3	Yes

ReportFormatType	Type of reporting format in the batch. Permissible values are: ARF – Account based reporting format One batch can contain only one prescribed type of reporting format. Refer section 11.1.1.2 for further details on enumerations.	3	Yes
BatchHeader	Details of the Batch Type and other version information. Refer section 11.1.2 for details.	Section 11.1.2	Yes
ReportingEntity	Details of the Reporting Entity. Refer section 11.1.3 for details.	Section 11.1.3	Yes

Element	Description	Length	Mandatory
PrincipalOfficer	Details of the Principal Officer. Refer section 11.1.4 for details.	Section 11.1.4	Yes
BatchDetails	Details of the Batch of reports. Refer section 11.1.5 for details.	Section 11.1.5	Yes
Report	Details of Reports in the batch. Refer section 11.1.6 for details.	Section 11.1.6	Yes

11.1.1.1 Enumeration for ReportType

Report Type describes type of prescribed reports in the batch. One batch can contain only one prescribed type of report.

Code	Description	Remarks
CTR	Cash Transaction Report	Contains information related to - (a) All cash transactions of the value of more than rupees ten lakhs or its equivalent in foreign currency; (b) All series of cash transactions integrally connected to each other which have been valued below rupees ten lakhs or its equivalent in foreign currency where such series of transactions have taken place within a month.
STR	Suspicious Transaction Report	Contains information related to Suspicious transactions. Suspicious transaction means a transaction referred to in clause (h)[1], including an attempted 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 proceeds of an offence specified in the Schedule to the Act, regardless of the value involved; or (b) appears to be made in circumstances of unusual or unjustified complexity; or (c) appears to have no economic rationale or bonafide purpose; or (d) gives rise to a reasonable ground of suspicion that it may involve financing of the activities related to terrorism.
NTR	Non Profit Organisation (NPO) Transaction Report	Contains information related to transactions involving receipts by non-profit organisations of value more than rupees ten lakh, or its equivalent in foreign currency.

11.1.1.2 Enumeration for ReportFormatType

Report Format Type describes type of reporting format in the batch. One batch can contain only one prescribed type of reporting format.
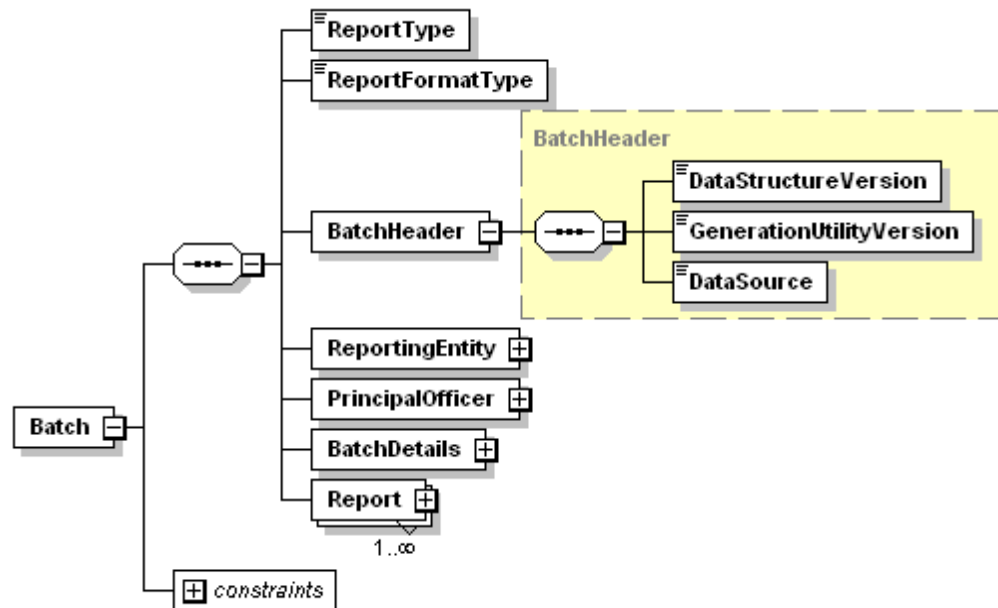
Code	Description	Remarks
ARF	Account based reporting format	Account based reporting format (ARF) for reporting of account based CTRs, STRs and NTRs
TRF	Transaction based reporting format	Transactions based reporting format (TRF) for reporting of transaction based CTRs, STRs and NTRs
CRF	Counterfeit currency based reporting format	CCR reporting format (CRF) for reporting of counterfeit currency reports (CCRs)

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[1] Rule 2(1)(h) of PML rules

11.1.2 element Batch/BatchHeader

BatchHeader contains information about the types of reports in the batch and version information.

Figure: Overview of BatchHeader

Table: Details of BatchHeader

Element	Description	Length	Mandatory
DataStructureVersion	Version of the data structure used for generation of XML file. Permissible values are: 1 - Version 1.0 2 - Version 2.0 This value will be populated by the Report Generation Utility during report generation. The value may be set to 2 if reporting entities are directly creating XML file. Refer section 11.1.2.1 for further details on enumerations.	1	Yes
GenerationUtilityVersion	Version of the Report Generation Utility which has generated the XML file. This value will be populated by the Report Generation Utility and need not be filled by reporting entities not using Report Generation Utility.	5	No
DataSource	Source of Data for XML file. Permissible values are: pdf - Generated from editable pdf form rgu - Direct data entry in Report Generation Utility txt - Generated from Text file xml – Direct generation of XML file This value will be populated by the utilities developed by FIU-IND. The value should be set to xml if reporting entities are directly creating XML file. Refer section 11.1.2.2 for further details on enumerations.	3	Yes

11.1.2.1 Enumeration for DataStructureVersion

DataStructureVersion describes version of the data structure used for generation of XML file. This value will be populated by the Report Generation Utility during report generation.

Code	Description	Remarks
1	Version 1.0	When the XML file is generated using text files version 1.0
2	Version 2.0	When the XML file is generated using text files version 2.0. The value may be set to 2 if reporting entities are directly creating XML file

11.1.2.2 Enumeration for DataSource

DataSource describes source of data capture in the Report Generation Utility. This value will be populated by the utilities developed by FIU-IND. The value may be set to XML if reporting entities are directly creating XML file.

Code	Description	Remarks
pdf	PDF file	When the XML file is generated using PDF Form based utility
rgu	RGU file	When the XML file is generated by direct data entry in the utility
txt	Text file	When the XML file is generated from fixed width text file
xml	XML file	When the XML is generated by reporting entities directly

11.1.3 element Batch/ReportingEntity

ReportingEntity contains information about the reporting entity which is submitting the report batch.

Figure: Overview of ReportingEntity
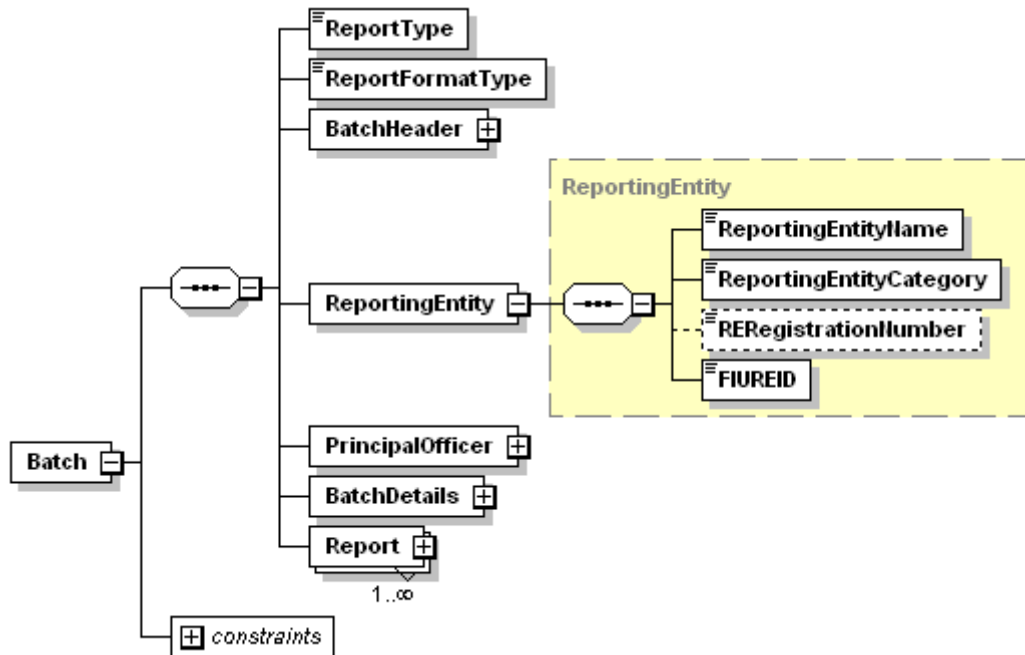
Table: Details of ReportingEntity

Element	Description	Length	Mandatory
ReportingEntityName	Complete name of the reporting entity (Bank, financial institution, intermediary).	80	Yes
ReportingEntityCategory	The category to which the Reporting entity belongs. FIU has provided a five digit category code to specify the category of the reporting entity. Example: BAPUB for Public Sector banks. Refer section 11.1.3.1 for details on enumerations.	5	Yes
RERegistrationNum	Any unique number for the Reporting Entity. This number can be the registration number or any number used in correspondence with the regulator. This number will be used during verification of the registration of the reporting entity and in correspondence with the regulators. If the regulator has not issued any number, the reporting entity may use any other self generated number.	12	No

Element	Description	Length	Mandatory
FIUREID	Unique ID issued by FIU. FIU will communicate the FIUREID during the registration of the reporting entity on the FINnet Gateway Portal. The FIUREID will be in the fomat XXXXXNNNNN where XXXXX is generated in accordance with section 11.1.3.1 and NNNNN is a sequentially generated numder. Use XXXXXNNNNN till the ID is communicated.	10	Yes

11.1.3.1 Enumeration for ReportingEntityCategory

FIU has provided following five digit category code to specify the category of the reporting entity.

S. No.	Category Code	Reporting Entity Category Description	Prefix for REID
1	BAPUB	Public Sector Banks	BASCB
2	BAPVT	Private Sector Banks	BASCB
3	BAFOR	Foreign Banks	BASCB
4	BARRB	Regional Rural Banks	BARRB
5	BALAB	Local Area Banks	BALAB
6	BASUC	Scheduled Urban Cooperative Banks	BAUCB
7	BANUC	Non Scheduled Urban Cooperative Banks	BAUCB
8	BASCO	State Cooperative Banks	BASCO
9	BADCB	District Cooperative Banks	BADCB
10	BAOTH	Other Banking Companies	BAOTH
11	FIINL	Life Insurance Companies	FIINL
12	FIINN	Non Life Insurance Companies	FIINN
13	FIHFC	Housing Finance Companies	FIHFC
14	FIAD1	Authorised Dealer Category I	FIAPR
15	FIAD2	Authorised Dealer Category II	FIAPR
16	FIAD3	Authorised Dealer Category III	FIAPR
17	FIFFM	Full Fledged Money Changer (FFMC)	FIAPR
18	FIMTP	Money Transfer Service Principal	FIMTP
19	FIMTA	Money Transfer Service Agent	FIMTA
20	FICSO	Card System Operators	FICSO
21	FICCP	Central Counter Party	FICCP
22	FIAFI	All India Financial Institutions	FIAFI
23	FIHPC	Hire Purchase Companies	FIHPC

S. No.	Category Code	Reporting Entity Category Description	Prefix for REID
24	FICFC	Chit Fund Companies	FICFC
25	FINBA	NBFC Accepting Deposits	FINBF
26	FINBN	NBFC not Accepting Deposits	FINBF
27	FIOTH	Other Financial Institutions	FIOTH
28	CASIN	Casinos	CASIN
29	INCOL	Collective Investment or MF Schemes	INCOL
30	INDEP	Depositories	INDEP
31	INDPP	Depository Participants	INDPP
32	INBRO	Share Brokers	INBRO
33	INBDS	Derivative Members	INBDS
34	INSTA	Share Transfer Agents	INSTA
35	INRTA	Registrars and Transfer Agents	INRTA
36	INMER	Merchant Bankers	INMER
37	INUND	Underwriters	INUND
38	INBAN	Bankers to an Issue	INBAN
39	INREG	Registrars to Issue	INREG
40	INPOM	Portfolio Managers	INPOM
41	INADV	Investment Advisors	INADV
42	INTRU	Trustees to Trust Deeds	INTRU
43	INCRE	Credit Rating Agencies	INCRE
44	INVCD	Domestic Venture Capital Funds	INVCD
45	INCUS	Custodian of Securities	INCUS
46	INFII	Foreign Institutional Investors	INFII
47	INVCF	Foreign Venture Capital Funds	INVCF
48	INCOM	Commodity Broker	INCOM
49	INSBR	Sub Brokers	INSBR
50	INOTH	Other Intermediaries	INOTH
51	RGRBI	Regulators - Reserve Bank of India	RGRBI
52	ZZZZZ	Others	ZZZZZ
53	XXXXX	Not Categorised	

11.1.4 element Batch/PrincipalOfficer

PrincipalOfficer describes the information about the principal officer of the reporting entity.

Figure: Overview of Principal Officer
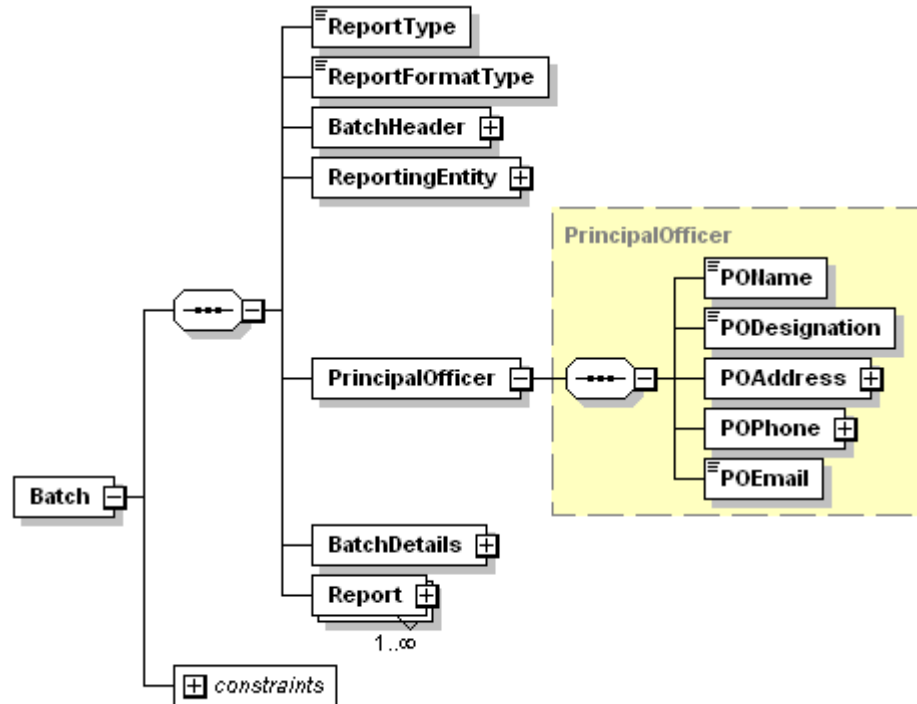
Table: Details of Principal Officer

Element	Description	Length	Mandatory
POName	Principal Officer's Name.	80	Yes
PODesignation	Principal Officer's Designation. Example – General Manager.	80	Yes
POAddress	Details of the Principal Officer's Address. Refer section 11.1.4.1 for details about the common type Address.	Section 11.1.4.1	Yes
POPhone	Details of the Principal Officer's Mobile phone number. Refer section 11.1.4.2 for details about the common type Phone.	Section 11.1.4.2	Yes
POemail	Principal Officer's email address.	50	No

11.1.4.1 Type Address

Figure: Overview of Address
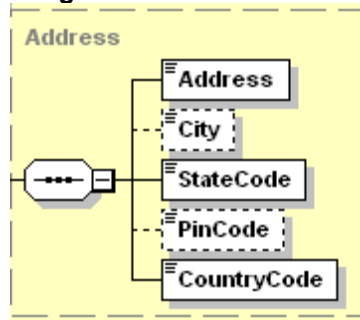
Table: Details of Address

Element	Description	Length	Mandatory
Address	Complete address consisting of house number, building name, street, locality, city, state, country and pincode (optional).	225	Yes
City	Name of City/Town	50	No
StateCode	State code that identifies the State. The two digit state code has to be mentioned as per Indian Motor Vehicle Act 1988. Refer Annexure E for State codes. If state code is not available, use XX.	2	Yes
PinCode	Pin Code that identifies the locality. In case of India, the 6 digit Pin code as per India Posts has to be mentioned. In case of countries outside India, respective code may be used. If Pin code is not available, use XXXXXX.	10	No
CountryCode	Country code that identifies the country. The Country Code as per ISO 3166 has to be mentioned. Refer Annexure F for Country codes. Use IN for India. If CountryCode is not available, use XX.	2	Yes

11.1.4.2 Type Phone

Figure: Overview of Phone
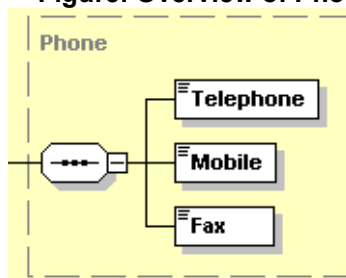
Table: Details of Phone

Element	Description	Length	Mandatory
Telephone	Telephone number in format STD Code-Telephone number.	30	No
Mobile	Contact Mobile number.	30	No
Fax	Fax number in format STD Code-Telephone number.	30	No

11.1.5 element Batch/BatchDetails

BatchDetails contains information such as BatchNumber, BatchDate, MonthOfReport, BatchType etc.

Figure: Overview of BatchDetails
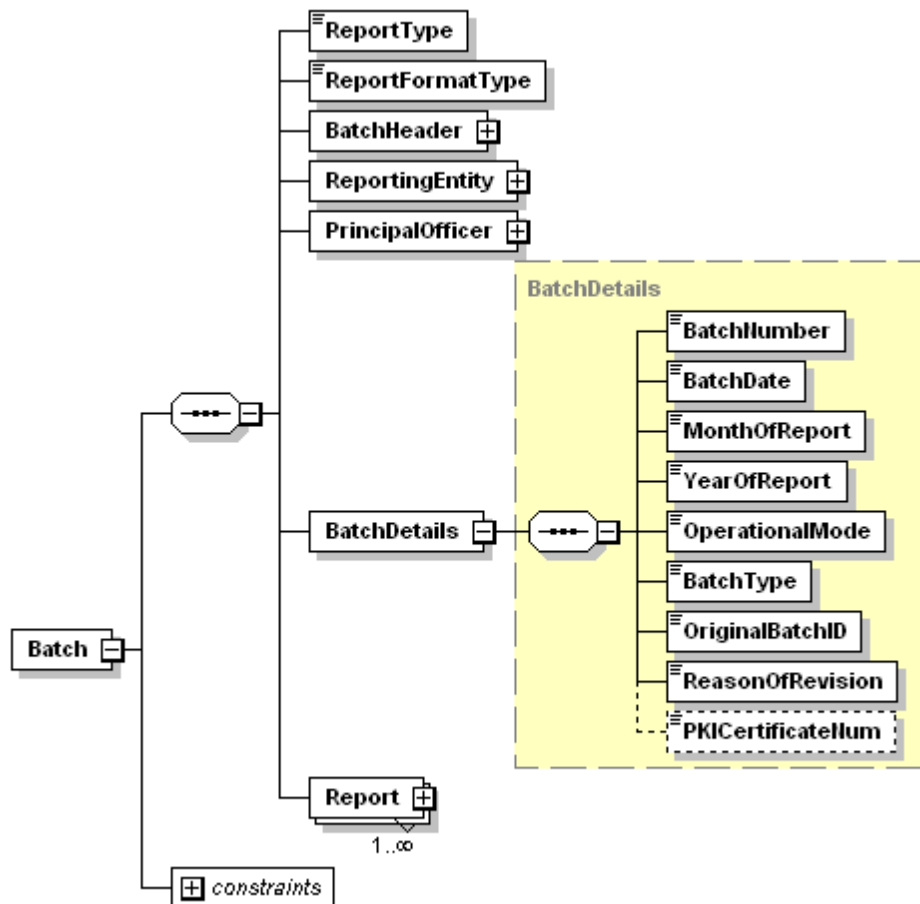
Table: Details of BatchDetails

Element	Description	Length	Mandatory
BatchNumber	Unique number of the Batch given by the reporting entity. Reporting Entities should maintain a unique series of numbers to be used as Batch Number. After successful submission of the batch to FIU, a new unique BatchID will be allotted for future reference. The reporting entities should maintain the linkage between the BatchNumber and BatchID.	11	Yes
BatchDate	Date of preparation of the batch in YYYY-MM-DD	10	Yes
MonthOfReport	The month to which the report pertains to (in case of monthly reporting obligations such as CTR). Month should be as per Gregorian calendar in the format 01, 02 etc. "NA" should be used for reports which do not have monthly reporting obligations (STR etc.). Refer section 11.1.5.1 for further details on enumerations.	2	Yes
YearOfReport	The year to which the report pertains to (in case of monthly reporting obligations such as CTR). Year should be as per Gregorian calendar in the format 2010, 2011 etc. "NA" should be used for reports which do not have monthly reporting obligations (STR etc.). Refer section 11.1.5.2 for further details on enumerations.	4	Yes
OperationalMode	Mode of operation of the batch. Permissible values are: P - Production Mode T - Test Mode Refer section 11.1.5.3 for further details on enumerations.	1	Yes
BatchType	Type of Batch submitted. Permissible values are: N - New Report R - Replacement Report D - Deletion Report One batch can contain only one type of batch and one type of report. If reports in the batches are being submitted to remove errors or after including additional information, the complete report needs to be resubmitted as a replacement report. Refer section 11.1.5.4 for further details on enumerations.	1	Yes
OriginalBatchID	BatchID of the original batch which is being replaced deleted or referred by reports in the current batch. In case the batch is new and unrelated to any previous batch, mention '0' here.	10	Yes

Element	Description	Length	Mandatory

ReasonOfRevision	Reason for revision to be stated when the original batch is replaced or deleted.
	
	Permissible values are:
	    A - Acknowledgement of original batch had many fatal, non fatal or probable errors which are being resolved
	    B - Operational errors in original batch have been identified and reports are being revised or deleted suo moto
	    C - The replacement report is on account of additional information being submitted
	    N - Not applicable as this is a new batch
	    Z - Other reason
	
	Refer section 11.1.5.5 for further details on enumerations.
		1	Yes

PKICertificateNum	PKI certificate number. This element is used when a digital certificate is used to authenticate the report.	10	No

11.1.5.1 Enumeration for MonthOfReport

Code	Description
01	January
02	February
03	March
04	April
05	May
06	June
07	July
08	August
09	September
10	October
11	November
12	December
NA	Not Applicable (if there is no monthly reporting obligation e.g. STR)

11.1.5.2 Enumeration for YearOfReport

Enumeration for YearOfReport is from 2005 to 2020. Value of NA (Not Applicable) may be used if there is no monthly reporting obligation e.g. STR.

11.1.5.3 Enumeration for OperationalMode

Code	Description	Remarks
P	Production Mode	Live environment
T	Test Mode	Test or training mode

11.1.5.4 Enumeration for BatchType

Code	Description	Remarks
N	New Report	Indicates a new report
R	Replacement Report	To be used when an earlier report has to be replaced with the current report
D	Deletion Report	To be used when an earlier report has to be deleted.

11.1.5.5 Enumeration for ReasonOfRevision

Code	Description	Remarks
A	Acknowledgement of original batch had many fatal, non fatal or probable errors which are being resolved	Even if missing information has to be supplied a complete replacement report has to be submitted instead of an incremental report
B	Operational errors in original batch have been identified and reports are being revised or deleted suo moto	Both replacement and deletion report can be submitted if operational errors are detected
C	The replacement report is on account of additional information being submitted	Only replacement report can be submitted to provide additional information
N	Not applicable as this is a new batch	All new or original batch will have this value
Z	Other reason	If replacement or deletion reports is being submitted for reasons other than A, B or C above

11.1.6 element Batch/Report

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

Figure: Overview of Reports

Table: Details of Batch/Reports

Element	Description	Length	Mandatory
ReportSerialNum	The number uniquely represents a report within a batch. The ReportSerialNum should be unique within the batch. This number alongwith BatchID will uniquely identify 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 replaced or deleted. In case there is no replacement or deletion of any report, mention '0' here.	8	Yes
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.	80	No
SuspicionDetails	Details of the Suspicion. This element will be present only in STR. Refer section 11.1.7 for details.	Section 11.1.7	No
Account	Details of the Account. This element will not be present if account has not been opened. Refer section 11.1.8 for details.	Section 11.1.8	No

11.1.7 element Batch/Report/SuspicionDetails

SuspicionDetails provides information about the suspicion in the STR. This element is not required in other reports.

Figure: Overview of Suspicion details

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 11.1.7.1 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)[2] 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

---

[2] Rule 2(1)(g) of PML Rules

Element	Description	Length	Mandatory

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

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)? • What is the volume of transactions in reported accounts in the financial year, and what is the volume of cash transactions? • 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 11.1.7.2 for further details on enumerations.	1	Yes
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

Element	Description	Length	Mandatory

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 11.1.7.3 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 11.1.7.4 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. FIU-IND will send a separate request for providing additional information.
		1	Yes

11.1.7.1 Enumeration for SourceOfAlert

Code	Description	Remarks
CV	Customer Verification	Detected during customer acceptance, identification or verification (excluding reasons mentioned in other codes) (e.g. Use of forged ID, wrong address etc.)
WL	Watch List	The customer details matched with watch lists (e.g. UN list, Interpol list etc.)
TY	Typology	Common typologies of money laundering, financing of terrorism or other crimes (e.g. structuring of cash 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 (e.g. high risk customer, country, location, source of funds, transaction type etc.)

MR	Media Reports	Adverse media reports about customer (e.g. 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

11.1.7.2 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

11.1.7.3 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

11.1.7.4 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

11.1.8 element Batch/Report/Account

Account contains details of the account, branch, persons and transactions.

Figure: Overview of Account
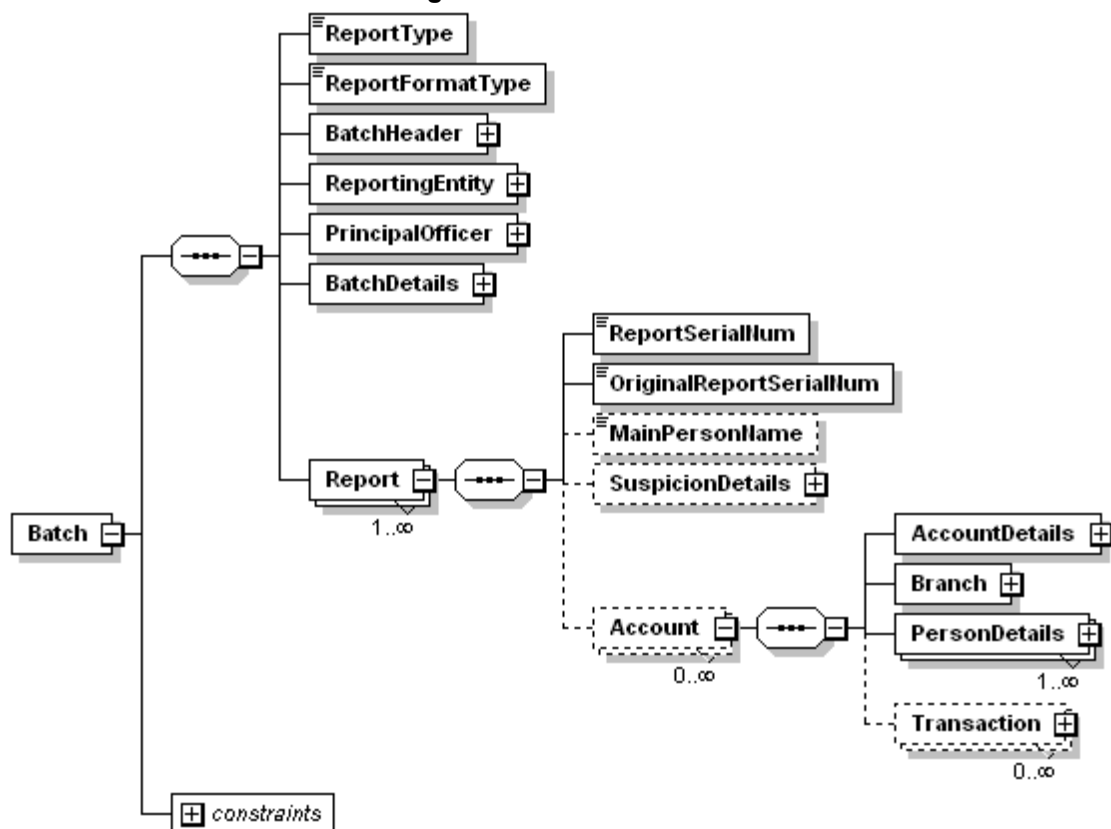
Table: Details of Account

Element	Description	Length	Mandatory
AccountDetails	Details of the account. Refer section 11.1.9 for details.	Section 11.1.9	Yes
Branch	Details of the branch associated with the account. Refer section 11.1.10 for details.	Section 11.1.10	Yes
PersonDetails	Details of the person linked to the account. Refer section 11.1.14 for details.	Section 11.1.14	Yes
Transaction	Details of the transaction in the account. Refer section 11.1.19 for details.	Section 11.1.19	No

11.1.9 element Batch/Report/Account/AccountDetails

AccountDetails describes the account number, type, account status, turnover details and risk rating.

Figure: Overview of Account Details
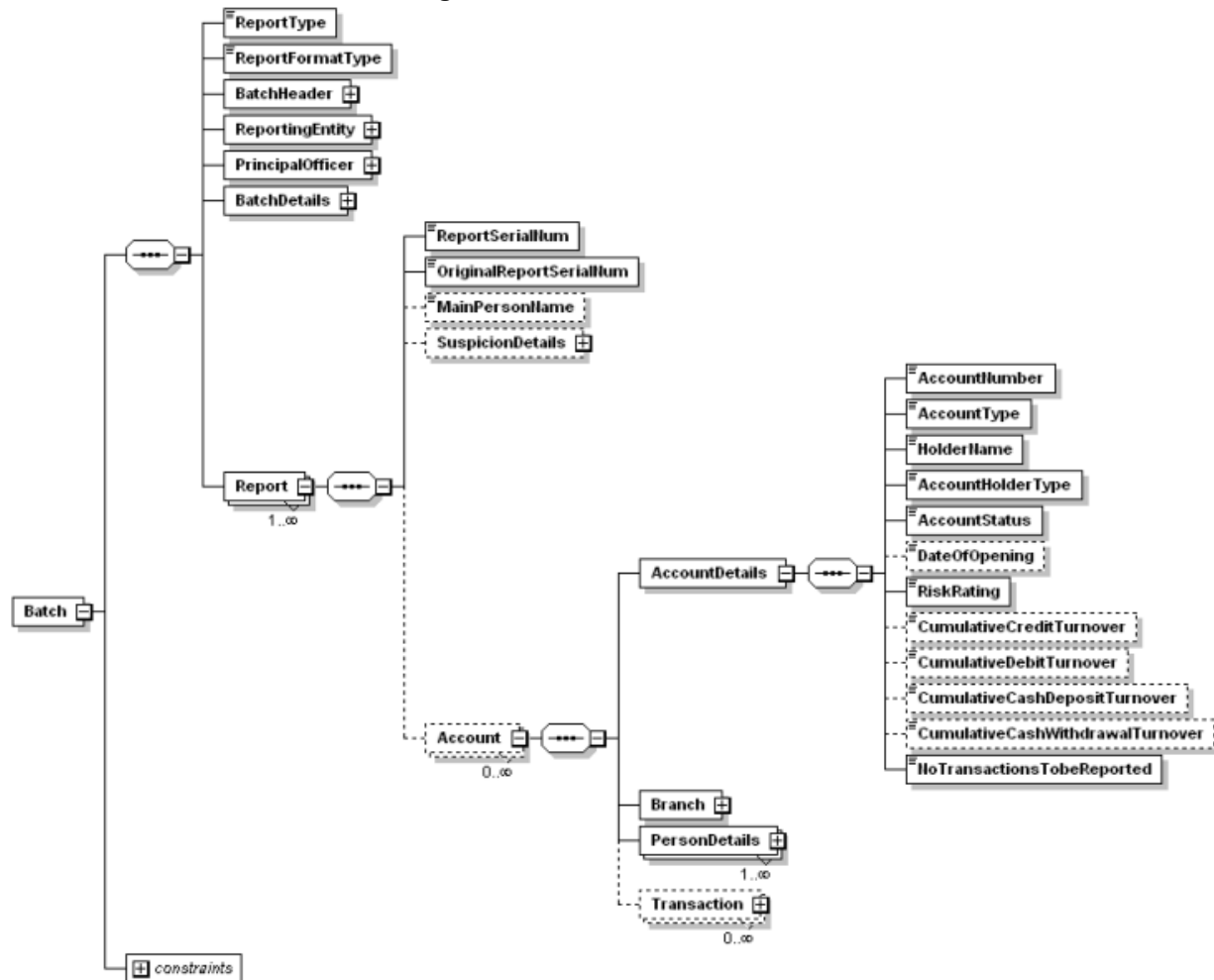
Table: Details of AccountDetails

Element	Description	Length	Mandatory
AccountNumber	Account number	20	Yes
AccountType	Type of account. Permissible values are: BS - Savings Account BC - Current Account BR - Cash Credit/Overdraft Account BD - Credit Card Account BP - Prepaid Card Account BL - Loan Account BT - Term Deposit Account BG – Letter of Credit/Bank Guarantee IL - Term Insurance Policy IE - Endowment Policy IA - Annuity Policy(Excluding ULIP) IU - ULIP Policy IH - Health Insurance Policy IM - Motor Insurance Policy IT - Travel Insurance Policy IB – Money Back Policy IW – Whole Life Policy ST - Trading Account MF – Mutual Fund Folio DB - Beneficiary Client Account DH - Beneficiary House Account DC - Clearing Member Pool Account ZZ - Others XX - Not Categorised Refer section 11.1.9.1 for further details on enumerations.	2	Yes
HolderName	Name of first/sole account holder.	80	Yes

Element	Description	Length	Mandatory
AccountHolderType	Type of the account holder. Permissible values are: 　A - Resident Individual 　B - Legal Person/Entity (excluding C,D,E and F) 　C - Central/State Government 　D - Central/State Government owned undertaking 　E – Reporting Entity 　F- Non Profit Organisation 　G- Non-residential individual 　H - Overseas corporate body/FII 　Z – Others. 　X - Not categorised Refer section 11.1.9.2 for further details on enumerations.	1	Yes
AccountStatus	Status of the account. Permissible values are: 　A - Active 　I - Inactive 　D – Dormant 　S - Suspended 　F - Frozen 　C - Closed 　Z - Others 　X - Not categorised Refer section 11.1.9.3 for further details on enumerations.	1	Yes
DateOfOpening	Date of account opening. Mention the date in YYYY-MM-DD Format	10	No
RiskRating	Risk category as per the internal risk assessment. Permissible values are: 　A1 - High Risk Account 　A2 - Medium Risk Account 　A3 - Low Risk Account 　XX - Not categorised Refer section 11.1.9.4 for further details on enumerations.	2	Yes

Element	Description	Length	Mandatory
CumulativeCreditTurnover	Sum of all credits in the Bank account 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
CumulativeDebitTurnover	Sum of all debits in the account from 1st April of the financial year till the last day of the month/alert. The amount should be rounded off to nearest rupee without decimal.	20	No
CumulativeCashDepositTurnover	Sum of cash deposits in the account from 1st April of the financial year till the last day of the month/alert. The amount should be rounded off to nearest rupee without decimal.	20	No
CumulativeCashWithdrawalTurnover	Sum of cash withdrawals in the account from 1st April of the financial year till the last day of the month/alert. The amount should be rounded off to nearest rupee without decimal.	20	No

NoTransactionsToBeReported*	If no transaction is required to be reported.
	
	Permissible values are:
	  Y – Yes (No transaction to be reported)
	  N - No (Transactions are reported)
	  X – Not Categorised
	
	This information will be used to identify accounts in which no transactions are required to be reported due to threshold requirements (50,000/- for CTRs by banking companies) or attempted transactions (for STR).
		1	Yes

11.1.9.1 Enumeration for AccountType

Code	Description	Remarks
BS	Savings Account	Banks and other institutions
BC	Current Account	Banks and other institutions
BR	Cash Credit/Overdraft Account	Banks and other institutions
BD	Credit Card Account	Banks and other institutions
BP	Prepaid Card Account	Banks and other institutions
BL	Loan Account	Banks and other institutions
BT	Term Deposit Account	Banks and other institutions

Code	Description	Remarks
BG	Letter of Credit/Bank Guarantee	Banks and other institutions
IL	Term Insurance Policy	Insurance Companies
IE	Endowment Policy	Insurance Companies
IA	Annuity Policy (Excluding ULIP)	Insurance Companies
IU	ULIP Policy	Insurance Companies
IH	Health Insurance Policy	Insurance Companies
IM	Motor Insurance Policy	Insurance Companies
IT	Travel Insurance Policy	Insurance Companies
IB	Money Back Policy	Insurance Companies
IW	Whole Life Policy	Insurance Companies
ST	Trading Account	Stock Brokers
MF	Mutual Fund Folio	Mutual Funds
DB	Beneficiary Client Account	Depositories
DH	Beneficiary House Account	Depositories
DC	Clearing Member Pool Account	Depositories
ZZ	Others	All Sectors
XX	Not Categorised	The information is not available. No category has been selected

11.1.9.2 Enumeration for AccountHolderType

Code	Description	Remarks
A	Resident Individual	
B	Legal Person/Entity	Excluding "C","D","E", "F"
C	Central/State Government	
D	Central/State Government undertaking	
E	Reporting Entity	The account belongs to other bank, financial institution or intermediary
F	Non Profit Organisation	
G	Non- resident Individual	
H	Overseas corporate body/FII	
Z	Others	Not listed above
X	Not Categorised	The information is not available. No category has been selected

11.1.9.3 Enumeration for AccountStatus

Code	Description	Remarks
A	Active	Account is in regular use/policy inforce
I	Inactive	Account is not in regular use/ policy lapsed
D	Dormant	As defined by regulator (eg. There is no transaction in the account for two years)/ paid up policy lapsed after paying premiums for 3 or more years
S	Suspended	Account/policy risk is temporarily suspended
F	Frozen	Account/policy is frozen (including case of debit freeze)
C	Closed	Account is closed/policy foreclosed, surrendered, death or maturity claim paid
Z	Others	Not listed above
X	Not Categorised	The information is not available. No category has been selected

11.1.9.4 Enumeration for RiskRating

Code	Description	Remarks
A1	High Risk Account	Very High or High Risk
A2	Medium Risk Account	
A3	Low Risk Account	
XX	Not Categorised	The information is not available. No category has been selected

11.1.10 element Batch/Report/Account/Branch

Branch provides information of the number and details of the branch associated with the account.

Figure: Overview of Branch

Table: Details of Branch

Element	Description	Length	Mandatory

BranchRefNumType*	The type of branch reference number used.
	
	Permissible values are:
	    R – Regulator Issued
	    B – BIC
	    I – IFSC
	    M – MICR Code
	    S – Self generated
	    Z – Other sources
	    X – Not categorised
	
	Entities with no Branch reference number can be given a self generated number (S) to uniquely identify the branch. Refer section 11.1.10.1 for further details on enumerations.
		1	Yes

BranchRefNum	The unique number to uniquely identify the branch. The type of BranchRefNum should be specified under BranchRefNumType above.	20	Yes
BranchDetails	Details of the branch associated with account. Refer section 11.1.11 for details.	Section 11.1.11	No

11.1.10.1 Enumeration for BranchRefNumType

Code	Description	Remarks
R	Regulator Issued	Number issued or used by the regulator (other than B, I, M below)
B	BIC	11 digit Bank identifier code
I	IFSC	11 digit Indian Financial System Code
M	MICR Code	9 digit Magnetic Ink Character Recognition Code
S	Self Generated	The branch reference number mentioned in the report is a self generated unique number
Z	Other sources	Sources other than mentioned above
X	Not Categorised	The information is not available. No category has been selected

11.1.11 element Batch/Report/Account/Branch/BranchDetails

BranchDetails provides information of the branch associated to the account.

Figure: Overview of BranchDetails
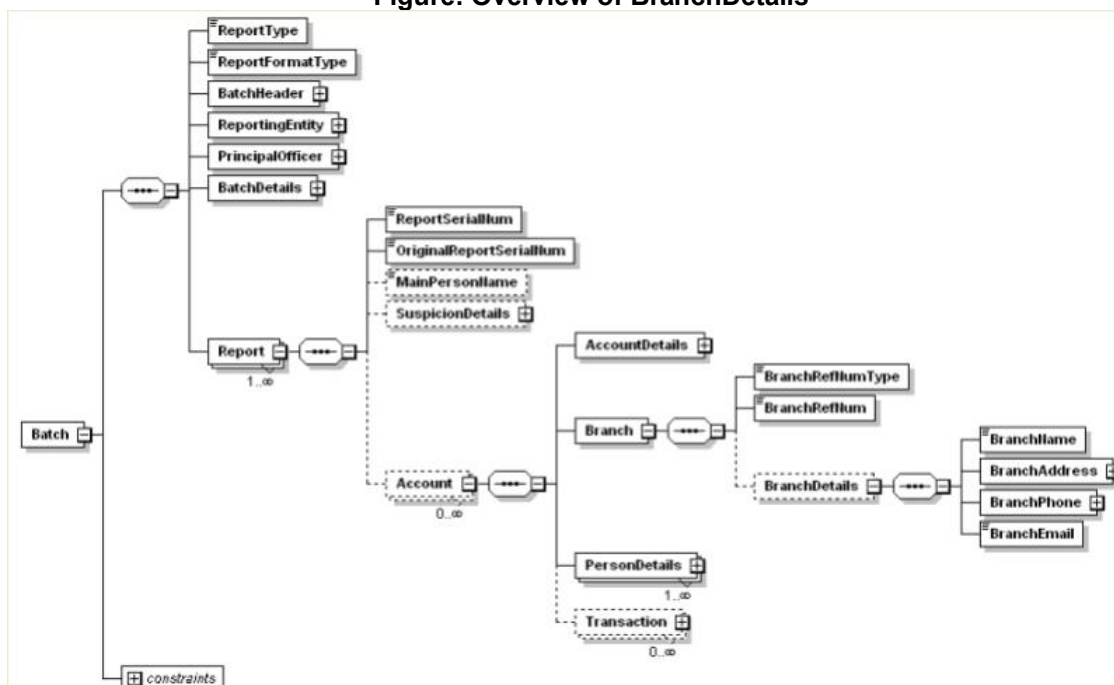
Table: Details of BranchDetails

Element	Description	Length	Mandatory
BranchName	Name of Branch	80	Yes
BranchAddress	Details of the branch address. Refer section 11.1.12 for details.	Section 11.1.12	Yes
BranchPhone	Details of the branch phone. Refer section 11.1.13 for details.	Section 11.1.13	Yes
BranchEmail	Branch email id	50	No

11.1.12 element Batch/Report/Account/Branch/BranchDetails/BranchAddress

BranchAddress refers to the communication address of the branch. Refer section 11.1.4.1 for details of Type Address.

11.1.13 element Batch/Report/Account/Branch/BranchDetails/BranchPhone

Refer section 11.1.4.2 for Type Phone.

11.1.14 element Batch/Report/Account/PersonDetails

PersonDetails provides information on the person whether individual or a legal person.

Figure: Overview of PersonDetails
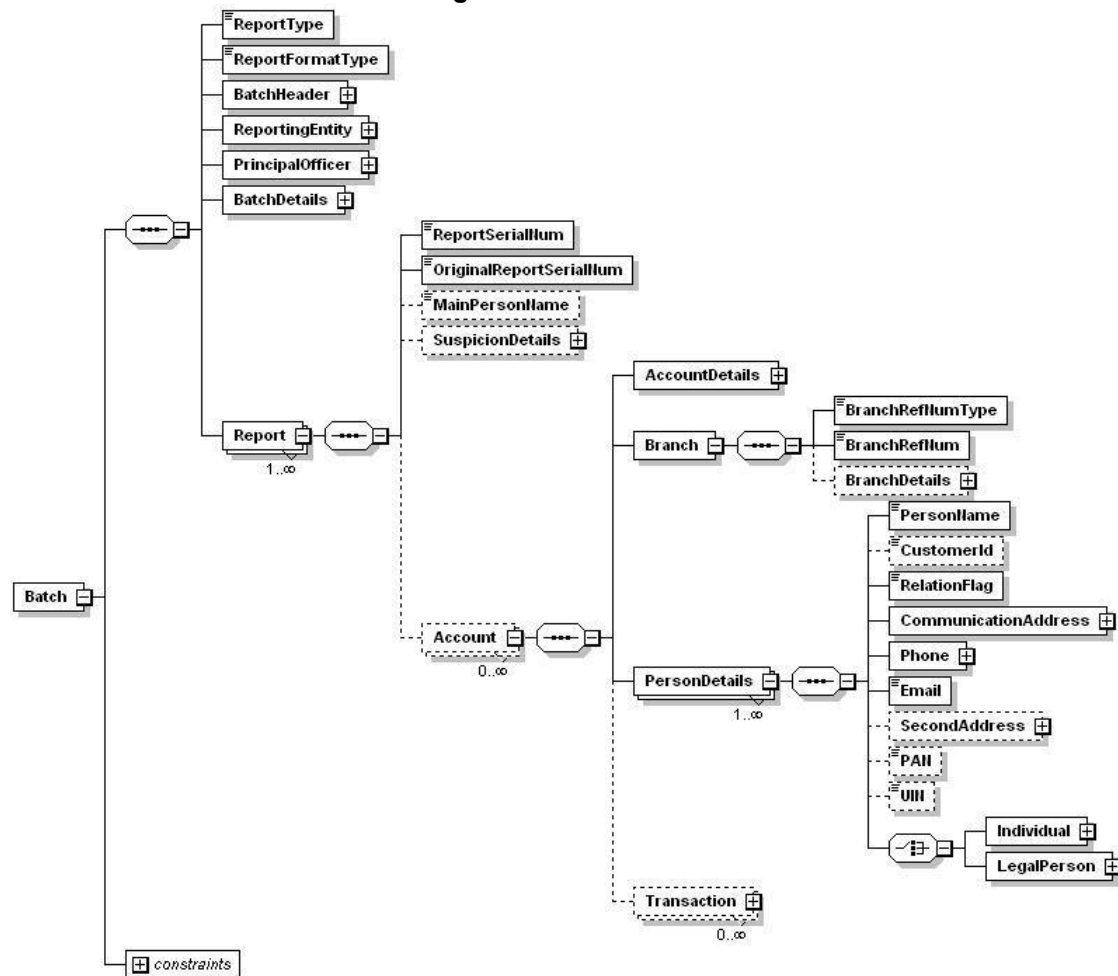
Table: Details of PersonDetails

Element	Description	Length	Mandatory
PersonName	Full name of Individual or the Legal Person/Entity.	80	Yes
CustomerID	Customer ID/Number.	10	No

RelationFlag	Relation of the person to the Account.
	
	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 11.1.14.1 for further details on enumerations.
		1	Yes

CommunicationAddress	Details of the person's communication address. Refer section 11.1.15 for details.	Section 11.1.15	Yes
Phone	Details of the person's phones. Refer section 11.1.16 for details.	Section 11.1.16	No
Email	Contact email.	50	No
SecondAddress	Details of the person's second or alternate address. Refer section 11.1.15 for details.	Section 11.1.15	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 11.1.17 & 11.1.18	Yes

11.1.14.1 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 a minor
N	Nominee	E.g. Nominee as per section 45ZA of the BR act 1949, insurance
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

11.1.15 element Batch/Report/Account/PersonDetails/CommunicationAddress

Refer section 11.1.4.1 for Type Address

11.1.16 element Batch/Report/Account/PersonDetails/Phone

Refer section 11.1.4.2 for Type Phone

11.1.17 element Batch/Report/Account/PersonDetails/Individual

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

Figure: Overview of Individual

Table: Details of Individual

Element	Description	Length	Mandatory

Gender	Sex of the Individual.
	
	Permissible values are:
	  M- Male
	  F- Female
	  X- Not Categorised.
	
	Refer section 11.1.17.1 for further details on enumerations.
		1	Yes

DateOfBirth	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 11.1.17.2 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

11.1.17.1 Enumeration for Gender

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

11.1.17.2 Enumeration for IdentificationType

Code	Description	Remarks
A	Passport	Same as A used in version 1.0

Code	Description	Remarks
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

11.1.18 element Batch/Report/Account/PersonDetails/LegalPerson

LegalPerson provides information about Legal person or entity.

Figure: Overview of Legal person
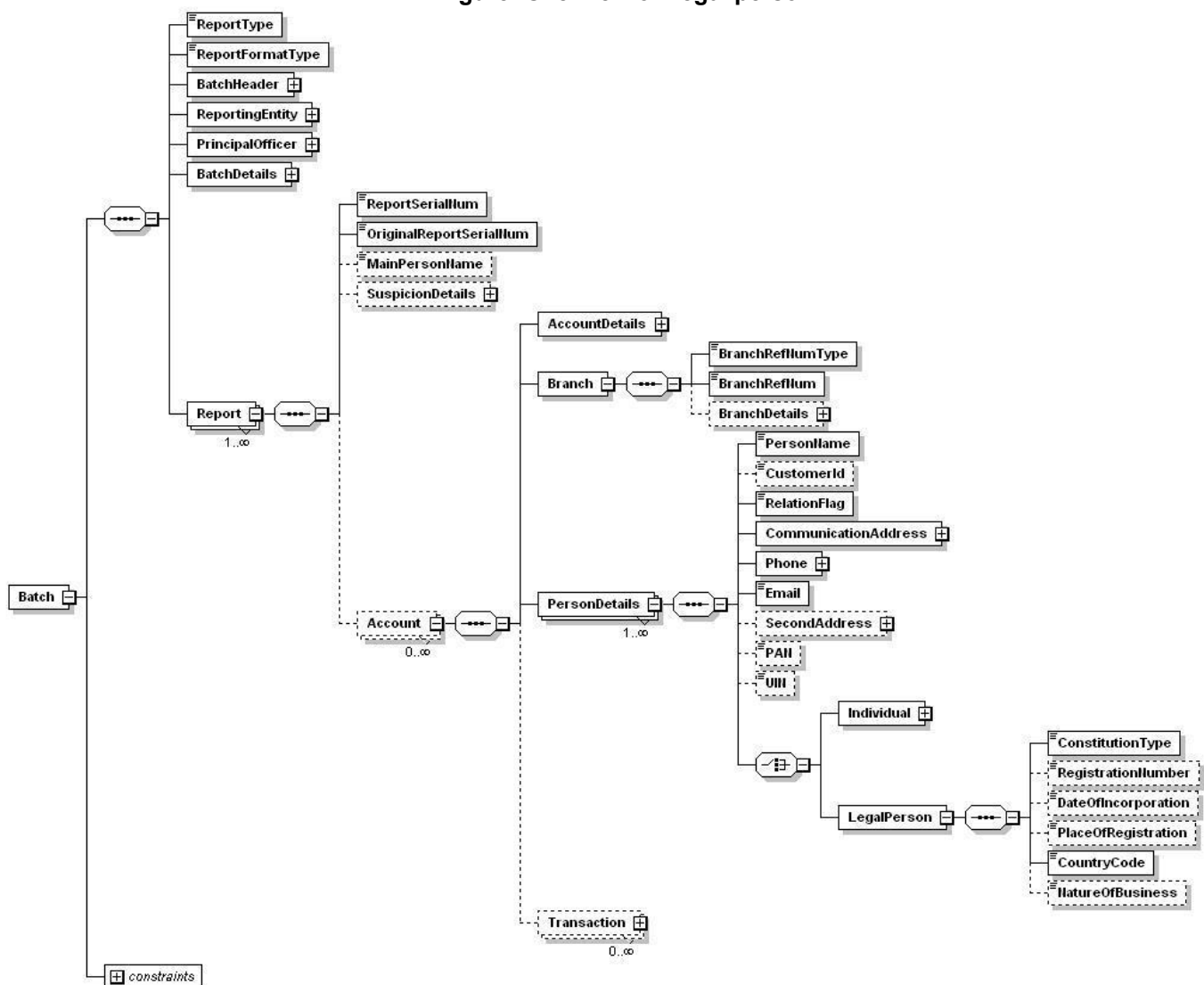
Table: Details of LegalPerson

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 G - Association H - Trust I - Liquidator J - LLP Z - Others X – Not Categorised. Refer section 11.1.18.1 for further details on enumerations	1	Yes
RegistrationNumber	Registration Number as mentioned in the document	20	No
DateOfIncorporation	Date of incorporation in YYYY-MM-DD format	10	No
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.	2	Yes
NatureOfBusiness	Nature of Business	50	No

11.1.18.1 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

11.1.19 element Batch/Report/Account/Transaction

Transaction provides information about the transactions in the account.

Figure: Overview of Transaction

Table: Details of Transaction

Element	Description	Length	Mandatory
DateOfTransaction	Date of transaction in YYYY-MM-DD format	10	Yes
TransactionID	Unique ID to identify transaction (if available)	20	No

TransactionMode	Mode in which the transaction was conducted.
	
	Permissible values are:
	   A – Cheque
	   B – Internal Transfer
	   C - Cash
	   D - Demand Draft/Pay Order
	   E - Electronic Fund Transfer
	   F – Exchange Based Transaction
	   G – Securities transaction
	   S – Switching Transaction
	   Z – Others
	   X – Not Categorised.
	
	Refer section 11.1.19.1 for details on enumerations.
		1	Yes

DebitCredit	Debit or credit. Permissible values are:
	   D - Debit
	   C - Credit
	   X - Not Categorised.
	
	Refer section 11.1.19.2 for details on enumerations.
		1	Yes

Amount	Amount of transaction. The amount should be rounded off to nearest rupee without decimal. If this amount is not in Indian Rupees, then convert to Indian Rupees.	20	Yes
Currency	Currency of transaction. INR for Indian Rupees, Mention currency code as per ISO 4127. Refer Annexure G for Currency codes.	3	Yes
ProductTransaction	Details of the products linked to the transaction. Refer section 11.1.20 for details.	Section 11.1.20	No
DispositionOfFunds	Reserved for later use. Use value X.	1	No
RelatedAccountNum	Account number (if available) from/to which funds was transferred.	20	No
RelatedInstitutionName	Name of the institution (if available) from / to which funds were transferred.	20	No
RelatedInstitutionRefNum	Institution reference number of the institution (if available) from / to which funds were transferred. This reference number should enable linkage with the BranchRefNum in the element Batch/Report/Account/Branch which has been explained in section 11.1.10.	20	No
Remarks	Any additional information that needs to be provided.	50	No

11.1.19.1 Enumeration for TransactionMode

Code	Description	Remarks	Code Used in Version 1.0
A	Cheque	Inter bank transfer	A
B	Internal Transfer	Transfer within the Institution	B
C	Cash		C
D	Demand Draft/Pay Order	Demand Draft, Pay Order	D
E	Electronic Fund Transfer	Swift, cross border payment platforms, TT, RTGS, NEFT	E
F	Exchange Based Transaction	Any exchange based transaction	New
G	Securities Transaction	Any Securities based transaction	New
S	Switching Transaction	Switching transaction (switching of products) like switching of mutual funds	New
Z	Others	Not listed above	
X	Not Categorised	The information is not available	

11.1.19.2 Enumeration for DebitCredit

Code	Description	Remarks
D	Debit	Debit transaction in the account Banks - Withdrawal by customer Insurance companies - Payments made to customers, nominees Intermediaries – Amount paid by the intermediary to the client
C	Credit	Credit transaction in the account Banks - Deposit by customer Insurance companies– Payments received from customers Intermediaries - Amount deposited by the client with intermediary
X		Not Categorised

11.1.20 element Batch/Report/Account/Transaction/ProductTransaction

ProductTransaction describes the various products if it is linked to the transaction.

Figure: Overview of ProductTransaction
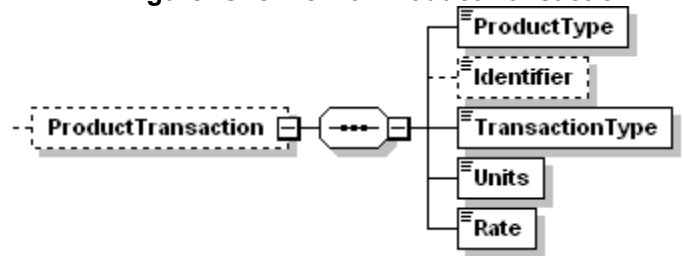
Table: Details of ProductTransaction

Element	Description	Length	Mandatory

ProductType	Type of product linked with the transaction.
	
	Permissible values are:
	    BD – Bonds
	    ST - Securities
	    CD - Certificate of Deposit
	    CP - Commercial Paper
	    EQ - Equity Shares
	    FU - Futures
	    OP - Options
	    DF - Debt Funds
	    EF - Equity Fund
	    HF - Hybrid Funds
	    LF - Liquid Funds
	    MF - MIP Funds
	    XF - Exchange Traded Funds
	    CO – Commodities
	    IP – Insurance Products
	    ZZ - Others
	    XX - Not Categorised.
	
	Refer section 11.1.20.1 for details on enumerations.
		2	Yes

Identifier	Product identitier Example- ISIN for security	30	No

Element	Description	Length	Mandatory

TransactionType	Type of product transaction linked to the financial transaction
	
	Permissible values are:
	    BP - Buy/Purchase
	    SR - Sale/Redemption
	    IA - Annuity payment
	    IP - Pension
	    IC - Commutation
	    ID - Death claim
	    IM - Maturity
	    IB - Survival benefits
	    IF - Free look cancellation
	    IW - Withdrawal
	    IS – Surrender
	    IG – Assignment
	    IE – Decline
	    IX – Excess Refund
	    IR – Premium Payment
	    IL – Loan Repayment
	    DD - Dematerialisation/Conversion of Mutual fund units in demat form
	    DR – Rematerialisation/Repurchase
	    DO - Off Market trade
	    DM - Market transfers
	    DI - Inter Settlement transfers
	    DP - Pledge and Hypothecation
	    DC - Corporate action
	    ZZ - Others
	    XX - Not Categorised.
	
	Refer section 11.1.20.2 for further details on enumerations.
		2	Yes

Units	Unit of product If the product is measured in units, mention the number of units involved in the transaction.	20	No
Rate	Unit rate of the product in Indian rupees If the transaction involves a rate, update the applicable rate for the transaction.	10	No

11.1.20.1 Enumeration for ProductType

Code	Description	Remarks
BD	Bonds	
ST	Securities	
CD	Certificate of Deposit	
CP	Commercial Paper	

Code	Description	Remarks
EQ	Equity Shares	
FU	Futures	
OP	Options	
DF	Debt Funds	Mutual Funds
EF	Equity Fund	Mutual Funds
HF	Hybrid Funds	Mutual Funds
LF	Liquid Funds	Mutual Funds
MF	MIP Funds	Mutual Funds
XF	Exchange Traded Funds	Mutual Funds
CO	Commodities	
IP	Insurance Products	
ZZ	Others	Not listed above
XX	Not Categorised	The information is not available. No category has been selected

11.1.20.2 Enumeration for TransactionType

Code	Description	Remarks
BP	Buy/Purchase	
SR	Sale/Redemption	
IA	Annuity payment	Insurance Companies
IP	Pension	Insurance Companies
IC	Commutation	Insurance Companies
ID	Death claim	Insurance Companies
IM	Maturity	Insurance Companies
IB	Survival benefits	Insurance Companies (including money back)
IF	Free look Cancellation	Insurance Companies
IW	Withdrawal	Insurance Companies (including partial withdrawal)
IS	Surrender	Insurance Companies
IG	Assignment	Insurance Companies
IE	Decline	Insurance Companies
IX	Excess Refund	Insurance Companies
IR	Premium Payment	Insurance Companies
IL	Loan Repayment	Insurance Companies
DD	Dematerialisation/Conversion of Mutual funds units in demat form	Depositories
DR	Rematerialisation/Repurchase	Depositories
DO	Off Market trade	Depositories

Code	Description	Remarks
DM	Market transfers	Depositories
DI	Inter Settlement transfers	Depositories
DP	Pledge and Hypothecation	Depositories
DC	Corporate action	Depositories
ZZ	Others	Not listed above
XX	Not Categorised	The information is not available. No category has been selected

11.2 Annexure A.2 – ARF Data Structure Version 2.0

This section describes the data structure of version 2.0 of the Account Based Reports 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	ARFBAT.txt	Batch File
2	ARFRPT.txt	Report File
3	ARFBRC.txt	Branch File
4	ARFACC.txt	Account File
5	ARFTRN.txt	Transaction File
6	ARFINP.txt	Individual Person File
7	ARFLPE.txt	Legal Person/Entity File

11.2.1 Data structure of Batch File (ARFBAT.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	ReportType*	CHAR	3	7	9	Refer section 11.1.1	Report Name
3	DataStructureVersion*	CHAR	1	10	10	Refer section 11.1.2	Data Structure Version*
4	ReportingEntityName*	CHAR	80	11	90	Refer section 11.1.3	Complete name of Entity*
5	ReportingEntityCategory*	CHAR	5	91	95	Refer section 11.1.3	Category of Entity*
6	RERegistrationNumber	CHAR	12	96	107	Refer section 11.1.3	Regulator Issued code *
7	FIUREID*	CHAR	10	108	117	Refer section 11.1.3	Unique ID issued by FIU*
8	POName*	CHAR	80	118	197	Refer section 11.1.4	Principal Officer's Name*
9	PODesignation*	CHAR	80	198	277	Refer section 11.1.4	Principal Officer's Designation*
10	Address*	CHAR	225	278	502	Refer section 11.1.4	Principal Officer's Address1* + Address2 + Address3 + Address 4 + Address5
11	City	CHAR	50	503	552	Refer section 11.1.4	New field
12	StateCode*	CHAR	2	553	554	Refer section 11.1.4	New field

S. No.	Field	Type	Size	From	To	Remarks	Mapping to version 1.0
13	PinCode	CHAR	10	555	564	Refer section 11.1.4	Principal Officer's Pin code*
14	CountryCode*	CHAR	2	565	566	Refer section 11.1.4	New field
15	Telephone	CHAR	30	567	596	Refer section 11.1.4	Principal Officer's Telephone
16	Mobile	CHAR	30	597	626	Refer section 11.1.4	New field
17	Fax	CHAR	30	627	656	Refer section 11.1.4	Principal Officer's FAX
18	POEmail*	CHAR	50	657	706	Refer section 11.1.4	Principal Officer's E-mail
19	BatchNumber*	CHAR	8	707	714	Refer section 11.1.5	Serial Number of Report*
20	BatchDate*	CHAR	10	715	724	Refer section 11.1.5	Date of Report
21	MonthOfReport*	CHAR	2	725	726	Refer section 11.1.5	Specified only in CTR
22	YearOfReport*	CHAR	4	727	730	Refer section 11.1.5	Specified only in CTR
23	OperationalMode*	CHAR	1	731	731	Refer section 11.1.5	Operational Mode*
24	BatchType*	CHAR	1	732	732	Refer section 11.1.5	Report Type*
25	OriginalBatchId*	NUM	10	733	742	Refer section 11.1.5	Serial Number of Original Report *
26	ReasonOfRevision*	CHAR	1	743	743	Refer section 11.1.5	Reason for Replacement*

11.2.2 Data structure of Report File (ARFRPT.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 11.1.6	New field
3	OriginalReportSerialNum*	NUM	8	15	22	Refer section 11.1.6	New field
4	MainPersonName	CHAR	80	23	102	Refer section 11.1.6	New field
5	SourceOfAlert*	CHAR	2	103	104	Refer section 11.1.7	New field
6	AlertIndicator1	CHAR	100	105	204	Refer section 11.1.7	New field
7	AlertIndicator2	CHAR	100	205	304	Refer section 11.1.7	New field
8	AlertIndicator3	CHAR	100	305	404	Refer section 11.1.7	New field
9	SuspicionDueToProceedsOfCrime*	CHAR	1	405	405	Refer section 11.1.7	New field
10	SuspicionDueToComplexTrans*	CHAR	1	406	406	Refer section 11.1.7	New field
11	SuspicionDueToNoEco	CHAR	1	407	407	Refer section 11.1.7	New field

S. No.	Field	Type	Size	From	To	Remarks	Mapping to version 1.0
	Rationale*						
12	SuspicionOfFinancingOf Terrorism*	CHAR	1	408	408	Refer section 11.1.7	New field
13	AttemptedTransaction*	CHAR	1	409	409	Refer section 11.1.7	New field
14	GroundsOfSuspicion*	CHAR	4000	410	4409	Refer section 11.1.7	Grounds of Suspicion*
15	DetailsOfInvestigations	CHAR	4000	4410	8409	Refer section 11.1.7	Details of other investigations
16	LEAInformed*	CHAR	1	8410	8410	Refer section 11.1.7	New field
17	LEADetails	CHAR	250	8411	8660	Refer section 11.1.7	New field
18	PriorityRating*	CHAR	2	8661	8662	Refer section 11.1.7	New field
19	ReportCoverage*	CHAR	1	8663	8663	Refer section 11.1.7	New field
20	AdditionalDocuments*	CHAR	1	8664	8664	Refer section 11.1.7	New Field

11.2.3 Data structure of Branch File (ARFBRC.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	BranchRefNumType*	CHAR	1	7	7	Refer section 11.1.10	New field
3	BranchRefNum*	CHAR	20	8	27	Refer section 11.1.10	Branch Reference Number*
4	BranchName	CHAR	80	28	107	Refer section 11.1.11	Name of Branch*
5	Address*	CHAR	225	108	332	Refer section 11.1.12	Branch Address1+ Address2+ Address3+ Address4+ Address5
6	City	CHAR	50	333	382	Refer section 11.1.12	New field
7	StateCode*	CHAR	2	383	384	Refer section 11.1.12	New field
8	PinCode	CHAR	10	385	394	Refer section 11.1.12	Branch Pin code*
9	CountryCode*	CHAR	2	395	396	Refer section 11.1.12	New field
10	Telephone	CHAR	30	397	426	Refer section 11.1.13	Branch Telephone
11	Mobile	CHAR	30	427	456	Refer section 11.1.13	New field
12	Fax	CHAR	30	457	486	Refer section 11.1.13	Branch Fax
13	BranchEmail	CHAR	50	487	536	Refer section 11.1.11	Branch E-mail

11.2.4 Data structure of Account File (ARFACC.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 11.1.6	New field
3	BranchRefNum*	CHAR	20	15	34	Refer section 11.1.10	Branch Reference Number*
4	AccountNumber*	CHAR	20	35	54	Refer section 11.1.9	Account Number*
5	AccountType*	CHAR	2	55	56	Refer section 11.1.9	Type of Account
6	HolderName*	CHAR	80	57	136	Refer section 11.1.9	Name of first/sole account holder
7	AccountHolderType*	CHAR	1	137	137	Refer section 11.1.9	Type of Account Holder*
8	AccountStatus*	CHAR	1	138	138	Refer section 11.1.9	New field
9	DateOfOpening	CHAR	10	139	148	Refer section 11.1.9	Date of Account opening*
10	RiskRating*	CHAR	2	149	150	Refer section 11.1.9	Risk Category
11	CumulativeCreditTurnover	NUM	20	151	170	Refer section 11.1.9	Cumulative Credit Turnover*
12	CumulativeDebitTurnover	NUM	20	171	190	Refer section 11.1.9	Cumulative Debit Turnover*
13	CumulativeCashDepositTurnover	NUM	20	191	210	Refer section 11.1.9	Cumulative Cash Deposit Turnover*
14	CumulativeCashWithdrawalTurnover	NUM	20	211	230	Refer section 11.1.9	Cumulative Cash Withdrawal Turnover*
15	NoTransactionsTobeReported*	CHAR	1	231	231	Refer section 11.1.9	New field

11.2.5 Data structure of Transaction File (ARFTRN.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 11.1.6	New field
3	BranchRefNum*	CHAR	20	15	34	Refer section 11.1.10	Branch Reference Number*
4	AccountNumber*	CHAR	20	35	54	Refer section 11.1.9	Account Number*
5	DateOfTransaction*	CHAR	10	55	64	Refer section 11.1.19	Date of Transaction*
6	TransactionID	CHAR	20	65	84	Refer section 11.1.19	Transaction ID
7	TransactionMode*	CHAR	1	85	85	Refer section 11.1.19	Mode of Transaction*
8	DebitCredit*	CHAR	1	86	86	Refer section 11.1.19	Debit/Credit*
9	Amount*	NUM	20	87	106	Refer section 11.1.19	Amount*
10	Currency*	CHAR	3	107	109	Refer section 11.1.19	Currency of Transaction*
11	ProductType	CHAR	2	110	111	Refer section 11.1.20	New field
12	Identifier	CHAR	30	112	141	Refer section 11.1.20	Security Identifier
13	TransactionType	CHAR	2	142	143	Refer section 11.1.20	New field
14	Units	NUM	20	144	163	Refer section 11.1.20	Number of security
15	Rate	NUM	10	164	173	Refer section 11.1.20	New field
16	DispositionOfFunds	CHAR	1	174	174	Refer section 11.1.19	Disposition of Funds
17	RelatedAccountNum	CHAR	20	175	194	Refer section 11.1.19	New field
18	RelatedInstitutionName	CHAR	20	195	214	Refer section 11.1.19	New field
19	RelatedInstitutionRefNum	CHAR	20	215	234	Refer section 11.1.19	New field
20	Remarks	CHAR	50	235	284	Refer section 11.1.19	New field

11.2.6 Data structure of Individual Data File (ARFINP.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 11.1.6	New field
3	BranchRefNum*	CHAR	20	15	34	Refer section 11.1.10	Branch Reference Number*
4	AccountNumber*	CHAR	20	35	54	Refer section 11.1.9	Account Number*
5	PersonName*	CHAR	80	55	134	Refer section 11.1.14	Full name of Individual*
6	CustomerId	CHAR	10	135	144	Refer section 11.1.14	Customer ID/Number
7	RelationFlag*	CHAR	1	145	145	Refer section 11.1.14	Relation Flag*
8	Communication Address*	CHAR	225	146	370	Refer section 11.1.15	Communication Address 1* + Address2 + Address3 + Address4 + Address5
9	City	CHAR	50	371	420	Refer section 11.1.15	New field
10	StateCode*	CHAR	2	421	422	Refer section 11.1.15	New field
11	PinCode	CHAR	10	423	432	Refer section 11.1.15	Communication Address Pin code*
12	CountryCode*	CHAR	2	433	434	Refer section 11.1.15	New field
13	SecondAddress	CHAR	225	435	659	Refer section 11.1.15	Second Address1 + Address2 + Address3 + Address4 + Address5
14	City	CHAR	50	660	709	Refer section 11.1.15	New field
15	StateCode*	CHAR	2	710	711	Refer section 11.1.15	New field
16	PinCode	CHAR	10	712	721	Refer section 11.1.15	Second Address Pin code*
17	CountryCode*	CHAR	2	722	723	Refer section 11.1.15	New field
18	Telephone	CHAR	30	724	753	Refer section 11.1.16	Contact Telephone
19	Mobile	CHAR	30	754	783	Refer section 11.1.16	Contact Mobile number
20	Fax	CHAR	30	784	813	Refer section 11.1.16	New field
21	Email	CHAR	50	814	863	Refer section 11.1.14	Contact E-mail
22	PAN	CHAR	10	864	873	Refer section 11.1.14	PAN

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
23	UIN	CHAR	30	874	903	Refer section 11.1.14	New field
24	Gender*	CHAR	1	904	904	Refer section 11.1.17	Sex
25	DateOfBirth	CHAR	10	905	914	Refer section 11.1.17	Date of Birth
26	IdentificationType*	CHAR	1	915	915	Refer section 11.1.17	Type of Identification
27	IdentificationNumber	CHAR	20	916	935	Refer section 11.1.17	Identification Number
28	IssuingAuthority	CHAR	20	936	955	Refer section 11.1.17	Issuing Authority
29	PlaceOfIssue	CHAR	20	956	975	Refer section 11.1.17	Place of Issue
30	Nationality*	CHAR	2	976	977	Refer section 11.1.17	Nationality
31	PlaceOfWork	CHAR	80	978	1057	Refer section 11.1.17	Place of Work
32	FatherOrSpouse	CHAR	80	1058	1137	Refer section 11.1.17	Name of Father/Spouse
33	Occupation	CHAR	50	1138	1187	Refer section 11.1.17	Occupation

11.2.7 Data structure of Legal Person/Entity Data File (ARFLPE.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 11.1.6	New field
3	BranchRefNum*	CHAR	20	15	34	Refer section 11.1.10	Branch Reference Number*
4	AccountNumber*	CHAR	20	35	54	Refer section 11.1.9	Account Number*
5	PersonName*	CHAR	80	55	134	Refer section 11.1.14	Name of Legal Person /Entity*
6	CustomerId	CHAR	10	135	144	Refer section 11.1.14	Customer ID/Number
7	RelationFlag*	CHAR	1	145	145	Refer section 11.1.14	Relation Flag*
8	Communication Address*	CHAR	225	146	370	Refer section 11.1.15	Communication Address 1* + Address2 + Address3 + Address4 + Address5
9	City	CHAR	50	371	420	Refer section 11.1.15	New field
10	StateCode*	CHAR	2	421	422	Refer section 11.1.15	New field
11	PinCode	CHAR	10	423	432	Refer section 11.1.15	Communication Address Pin code*
12	CountryCode*	CHAR	2	433	434	Refer section 11.1.15	New field

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
13	Second Address	CHAR	225	435	659	Refer section 11.1.15	Second Address1 + Address2 + Address3 + Address4 + Address5
14	City	CHAR	50	660	709	Refer section 11.1.15	New field
15	StateCode*	CHAR	2	710	711	Refer section 11.1.15	New field
16	PinCode	CHAR	10	712	721	Refer section 11.1.15	Communication Address Pin code*
17	CountryCode*	CHAR	2	722	723	Refer section 11.1.15	New field
18	Telephone	CHAR	30	724	753	Refer section 11.1.16	Contact Telephone
19	Mobile	CHAR	30	754	783	Refer section 11.1.16	Contact Mobile number
20	Fax	CHAR	30	784	813	Refer section 11.1.16	New field
21	Email	CHAR	50	814	863	Refer section 11.1.14	Contact E-mail
22	PAN	CHAR	10	864	873	Refer section 11.1.14	PAN
23	UIN	CHAR	30	874	903	Refer section 11.1.14	New field
24	ConstitutionType*	CHAR	1	904	904	Refer section 11.1.18	Type of Constitution*
25	RegistrationNumber	CHAR	20	905	924	Refer section 11.1.18	Registration Number
26	DateOfIncorporation	CHAR	10	925	934	Refer section 11.1.18	Date of Incorporation
27	PlaceOfRegistration	CHAR	20	935	954	Refer section 11.1.18	Place of Registration
28	CountryCode*	CHAR	2	955	956	Refer section 11.1.18	New field
29	NatureOfBusiness	CHAR	50	957	1006	Refer section 11.1.18	Nature of Business

11.3 Annexure A.3 – Validation Rules

Validations are performed for valid values in enumerations, mandatory values and on rules defined in the external rule file (SCH format).

11.3.1 Validation of Enumerations

The XML schema has specified list of permissible values for certain elements. The reporting entity is required to enter valid data from the list of enumerations. In case, the reporting entities do not have valid data for a particular element, enumeration values like X, XX, (not categorised) etc have been provided. The list of elements having enumerations is tabulated as below:

S. No.	Element	Section
1	Batch / ReportType	Section 11.1.1.1
2	Batch / BatchHeader / DataStructureVersion	Section 11.1.2.1
3	Batch / BatchHeader / DataSource	Section 11.1.2.2
4	Batch / ReportingEntity / ReportingEntityCategory	Section 11.1.3.1
5	Batch / PrincipalOfficer / POAddress / StateCode	Annexure E

S. No.	Element	Section
6	Batch / PrincipalOfficer / POAddress / CountryCode	Annexure F
7	Batch / BatchDetails / MonthOfReport	Section 11.1.5.1
8	Batch / BatchDetails / YearOfReport	Section 11.1.5.2
9	Batch / BatchDetails / OperationalMode	Section 11.1.5.3
10	Batch / BatchDetails / BatchType	Section 11.1.5.4
11	Batch / BatchDetails / ReasonOfRevision	Section 11.1.5.5
12	Batch / Report / SuspicionDetails / SourceOfAlert	Section 11.1.7.1
13	Batch / Report / SuspicionDetails / SuspicionDueToProceedsOfCrime	Section 11.1.7
14	Batch / Report / SuspicionDetails / SuspicionDueToComplexTrans	Section 11.1.7
15	Batch / Report / SuspicionDetails / SuspicionDueToNoEcoRationale	Section 11.1.7
16	Batch / Report / SuspicionDetails / SuspicionOfFinancingOfTerrorism	Section 11.1.7
17	Batch / Report / SuspicionDetails / AttemptedTransaction	Section 11.1.7
18	Batch / Report / SuspicionDetails / LEAInformed	Section 11.1.7.2
19	Batch / Report / SuspicionDetails / PriorityRating	Section 11.1.7.3
20	Batch / Report / SuspicionDetails / ReportCoverage	Section 11.1.7.4
21	Batch / Report / SuspicionDetails / AdditionalDocuments	Section 11.1.7
22	Batch / Report / Account / AccountDetails / AccountType	Section 11.1.9.1
23	Batch / Report / Account / AccountDetails / AccountHolderType	Section 11.1.9.2
24	Batch / Report / Account / AccountDetails / AccountStatus	Section 11.1.9.3
25	Batch / Report / Account / AccountDetails / RiskRating	Section 11.1.9.4
26	Batch / Report / Account / AccountDetails / NoTransactionsTobeReported	Section 11.1.9
27	Batch / Report / Account / Branch / BranchRefNumType	Section 11.1.10.1
28	Batch / Report / Account / Branch / BranchDetails / BranchAddress / StateCode	Annexure E
29	Batch / Report / Account / Branch / BranchDetails / BranchAddress / CountryCode	Annexure F
30	Batch / Report / Account / PersonDetails / RelationFlag	Section 11.1.14.1
31	Batch / Report / Account / PersonDetails / CommunicationAddress / StateCode	Annexure E
32	Batch / Report / Account / PersonDetails / CommunicationAddress / CountryCode	Annexure F
33	Batch / Report / Account / PersonDetails / SecondAddress / StateCode	Annexure E
34	Batch / Report / Account / PersonDetails / SecondAddress / CountryCode	Annexure F
35	Batch / Report / Account / PersonDetails / Individual / Gender	Section 11.1.17.1

S. No.	Element	Section
36	Batch / Report / Account / PersonDetails / Individual / IdentificationType	Section 11.1.17.2
37	Batch / Report / Account / PersonDetails / Individual / Nationality	Annexure F
38	Batch / Report / Account / PersonDetails / LegalPerson / ConstitutionType	Section 11.1.18.1
39	Batch / Report / Account / PersonDetails / LegalPerson / CountryCode	Annexure F
40	Batch / Report / Account / Transaction / TransactionMode	Section 11.1.19.1
41	Batch / Report / Account / Transaction / DebitCredit	Section 11.1.19.2
42	Batch / Report / Account / Transaction / Currency	Annexure F
43	Batch / Report / Account / Transaction / ProductTransaction / ProductType	Section 11.1.20.1
44	Batch / Report / Account / Transaction / ProductTransaction / TransactionType	Section 11.1.20.2

11.3.2 Mandatory Validation Rule Matrix

In addition to the enumerations, the validations for mandatory elements will be conducted by schema level validation and rule based validation. The mandatory value is being specified at following levels:

- MandatoryValue in XSD
- Rule based (Fatal) (Specifed as MandatoryValueFatal)
- Rule based (Non Fatal) (Specifed as MandatoryValueNonFatal)

The rules for validation will be specified in the external rule file (SCH format) which could be revised from time to time. The sample matrix of the mandatory validation is as under:

S. No.	Element	Mandatory Value in XSD	Rule based (Fatal)	Rule based (Non Fatal)
1	Batch / ReportingEntity / ReportingEntityName	Y		
2	Batch / ReportingEntity / RERegistrationNumber			Y
3	Batch / ReportingEntity / FIUREID	Y		
4	Batch / PrincipalOfficer / POName	Y		
5	Batch / PrincipalOfficer / PODesignation	Y		
6	Batch / PrincipalOfficer / POAddress / Address	Y		
7	Batch / PrincipalOfficer / POAddress / PinCode			Y
8	Batch / PrincipalOfficer / POPhone / Telephone			Y
9	Batch / PrincipalOfficer / POPhone / Mobile			Y
10	Batch / PrincipalOfficer / POPhone / Fax			Y
11	Batch / PrincipalOfficer / POEmail		Y	
12	Batch / BatchDetails / BatchNumber	Y		
13	Batch / BatchDetails / BatchDate	Y		

S. No.	Element	Mandatory Value in XSD	Rule based (Fatal)	Rule based (Non Fatal)
14	Batch / BatchDetails / OriginalBatchID	Y		
15	Batch / Report / ReportSerialNum	Y		
16	Batch / Report / OriginalReportSerialNum	Y		
17	Batch / Report / MainPersonName			Y
18	Batch / Report / SuspicionDetails / GroundsOfSuspicion	Y		
19	Batch / Report / SuspicionDetails / DetailsOfInvestigations			Y
20	Batch / Report / Account / AccountDetails / AccountNumber	Y		
21	Batch / Report / Account / AccountDetails / HolderName	Y		
22	Batch / Report / Account / AccountDetails / DateOfOpening			Y
23	Batch / Report / Account / AccountDetails / CumulativeCreditTurnover			Y
24	Batch / Report / Account / AccountDetails / CumulativeDebitTurnover			Y
25	Batch / Report / Account / AccountDetails / CumulativeCashDepositTurnover			Y
26	Batch / Report / Account / AccountDetails / CumulativeCashWithdrawlTurnover			Y
27	Batch / Report / Account / Branch / BranchRefNum	Y		
28	Batch / Report / Account / Branch / BranchDetails / BranchAddress / Address	Y		
29	Batch / Report / Account / Branch / BranchDetails / BranchAddress / City			Y
30	Batch / Report / Account / Branch / BranchDetails / BranchAddress / PinCode			Y
31	Batch / Report / Account / PersonDetails / PersonName	Y		
32	Batch / Report / Account / PersonDetails / CommunicationAddress / Address	Y		
33	Batch / Report / Account / PersonDetails / CommunicationAddress / City			Y
34	Batch / Report / Account / PersonDetails / CommunicationAddress / PinCode			Y
35	Batch / Report / Account / PersonDetails / PAN			Y
36	Batch / Report / Account / PersonDetails / Individual / DateOfBirth			Y
37	Batch / Report / Account / PersonDetails / Individual / IdentificationNumber			Y
38	Batch / Report / Account / PersonDetails / Individual / FatherOrSpouse			Y

S. No.	Element	Mandatory Value in XSD	Rule based (Fatal)	Rule based (Non Fatal)
39	Batch / Report / Account / PersonDetails / LegalPerson / DateOfIncorporation			Y
40	Batch / Report / Account / Transaction / DateOfTransaction	Y		
41	Batch / Report / Account / Transaction / Amount	Y		

11.3.3 Other rules for Preliminary Rule Validation (PRV)

In addition to the enumeration and mandatory validations, rules will also be specified in the external rule file (SCH format) which could be revised from time to time. Explanation of sample rules is as under:

S. No.	Element	Validation Rule Type	Explanation
1	Batch / PrincipalOfficer / POAddress / Address	SufficiencyLengthNonFatal	Length should be minimum 8
2	Batch / PrincipalOfficer / POPhone / Telephone	SufficiencyLengthNonFatal	Length should be minimum 6
3	Batch / PrincipalOfficer / POPhone / Mobile	SufficiencyLengthNonFatal	Length should be minimum 6
4	Batch / PrincipalOfficer / POEmail	SufficiencyLengthNonFatal	Length should be minimum 6
5	Batch / BatchDetails / BatchDate	ConsistencyValue	Value should be earlier than system date
6	Batch / BatchDetails / BatchDate	ErrorProbablityHigh	Value is less than one year from system date
7	Batch / BatchDetails / MonthOfReport	ErrorProbablityHigh	Value should not be NA for CTR
8	Batch / BatchDetails / YearOfReport	ErrorProbablityHigh	Value should not be NA for CTR
9	Batch / Report / ReportSerialNum	UniqueValue	Value should be unique in a batch
10	Batch / Report / SuspicionDetails / SourceOfAlert	SufficiencyElementFatal	If ReportType is STR, at least one "SuspicionDetail" element should be present for each report
11	Batch / Report / Account / AccountDetails / AccountNumber	UniqueValue	Account number with Branch reference number should be unique in a report

S. No.	Element	Validation Rule Type	Explanation
12	Batch / Report / Account / AccountDetails / NoTransactionsTobeReported	SufficiencyElementFatal	If the value is 'N', at least one Transaction record should be present
13	Batch / Report / Account / PersonDetails / RelationFlag	SufficiencyElementFatal	Value of at least one element in the account should be "A".(Account Holder)
14	Batch / Report / Account / PersonDetails / RelationFlag	SufficiencyElementNonFatal	For every legal person with this flag as "A", there should be at least one individual person record
15	Batch / Report / Account / PersonDetails / Individual / IdentificationNumber	SufficiencyLengthNon Fatal	Length should be minimum 5
16	Batch / Report / Account / Branch / BranchDetails / BranchAddress / Address	SufficiencyLengthNonFatal	Length should be minimum 8
17	Batch / Report / Account / PersonDetails / CommunicationAddress / Address	SufficiencyLengthNonFatal	Length should be minimum 8
18	Batch / Report / Account / AccountDetails / DateOfOpening	ConsistencyValue	Value should be earlier than system date
19	Batch / Report / Account / AccountDetails / CumulativeCreditTurnover	ConsistencyValue	Value should be greater than or equal to credit transaction amount
20	Batch / Report / Account / AccountDetails / CumulativeDebitTurnover	ConsistencyValue	Value should be greater than or equal to debit transaction amount
21	Batch / Report / Account / AccountDetails / CumulativeCashDepositTurnover	ConsistencyValue	The value should not be less than transaction amount with "DebitCredit" as "C" and TransactionMode as "C".
22	Batch / Report / Account / AccountDetails / CumulativeCashDepositTurnover	ConsistencyValue	Value should not be greater than Cumulative Credit Turnover
23	Batch / Report / Account / AccountDetails / CumulativeCashWithdrawalTurnover	ConsistencyValue	The value should not be less than transaction amount with "DebitCredit" as "D" and TransactionMode as "C".

S. No.	Element	Validation Rule Type	Explanation
24	Batch / Report / Account / AccountDetails / CumulativeCashWithdrawlTurnover	ConsistencyValue	Value should not be greater than Cumulative Debit Turnover
25	Batch / Report / Account / PersonDetails / Individual / DateOfBirth	ConsistencyValue	Value should not be greater than system date
26	Batch / Report / Account / PersonDetails / LegalPerson / DateOfIncorporation	ConsistencyValue	Value should not be greater than system date
27	Batch / Report / Account / Transaction / DateOfTransaction	ConsistencyValue	Value should not be greater than system date
28	Batch / Report / Account / Transaction / Amount	ConsistencyValue	Sum of Credit transactions should not be greater than the Cumulative Credit Turnover
29	Batch / Report / Account / Transaction / Amount	ConsistencyValue	Sum of Debit transactions should not be greater than the Cumulative Debit Turnover
30	Batch / Report / Account / Transaction / DateOfTransaction	ErrorProbablityHigh	Value should not be earlier than one year from system date
31	Batch / Report / Account / Transaction / Amount	ErrorProbablityHigh	Transaction amount is equal to the account number.
32	Batch / Report / Account / Transaction / Amount	ErrorProbablityMedium	Value of a single cash transaction exceeds 1billion INR.
33	Batch / Report / Account / Transaction / Amount	ErrorProbablityLow	Multiple transactions of the same value on the same day.

11.3.4 Sample Rules for Advanced Rule Validation (ARV)

The rules for Advanced Rule Validation (ARV) will be specified in the internal system of FIU. Explanation of sample rules is as under:

S. No.	Element	Validation Rule Type	Explanation
1	Batch / Report / Account / Branch / BranchDetails / BranchAddress / Address	SufficiencyValue	The address should contain sufficient information (dictionary based)
2	Batch / Report / Account / PersonDetails / CommunicationAddress / Address	SufficiencyValue	The address should contain sufficient information (dictionary based)
3	Batch / Report / Account / AccountDetails / CumulativeCreditTurnover	ConsistencyValueEarlierReport	The cumulative credit amount in the year should not be lower than the report of the previous month, with an exception for April.
4	Batch / Report / Account / AccountDetails / CumulativeDebitTurnover	ConsistencyValueEarlierReport	The cumulative debit amount in the year should not be lower than the report of the previous month, with an exception for April.
5	Batch / Report / Account / Branch / BranchDetails / BranchAddress / PinCode	ConsistencyValueInternalSource	The pincode of the branch should match with the pincode dictionary
6	Batch / Report / Account / PersonDetails / CommunicationAddress / PinCode	ConsistencyValueInternalSource	The pincode of the customer should match with the pincode dictionary
7	Batch / Report / Account / PersonDetails / PAN	ConsistencyValueExternalSource	The PAN of the customer should be a valid PAN in Income Tax Database

12 Annexure B – Transaction based Reporting format (TRF)

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

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

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

12.1.1 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.

12.1.2 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.

12.1.3 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.

12.1.4 element Batch/PrincipalOfficer

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

12.1.4.1 Type Address

Address has been explained in detail in section 11.1.4.1

12.1.4.2 Type Phone

Phone has been explained in detail in section 11.1.4.2

12.1.5 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

12.1.6 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
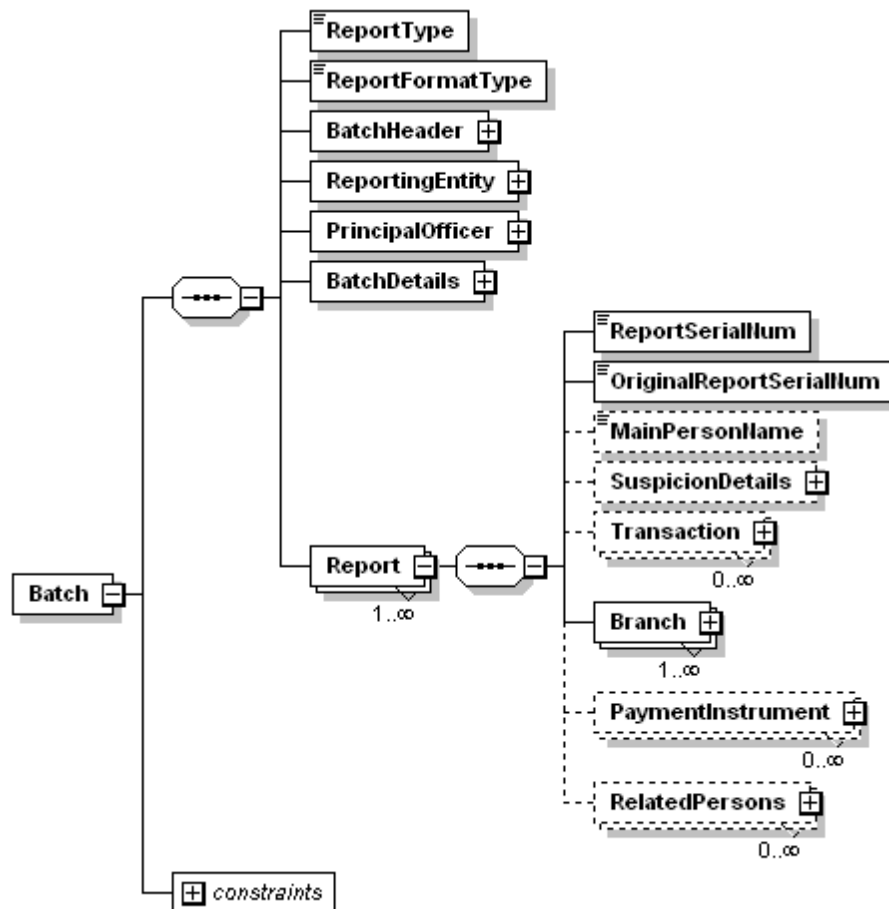
Table: Details of Report

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	8	Yes

Element	Description	Length	Mandatory
	uniquely identify the report which is being 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	Details of the suspicion. Refer section 12.1.7 for details.	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

12.1.7 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

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

Element	Description	Length	Mandatory
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
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

Element	Description	Length	Mandatory

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

12.1.7.1 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 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

12.1.7.2 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

12.1.7.3 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

12.1.7.4 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

12.1.8 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
	    R- Redemption
	
	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

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

Element	Description	Length	Mandatory
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	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.	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
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. 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.	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

Element	Description	Length	Mandatory
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

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.	Section 12.1.9	Yes
AccountNumber	Bank account number if it is linked to the transaction (if available).	20	No
AccountWithInstitutionName	Name of the financial institution having the account linked to the transaction (if available).	80	No
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. 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

Element	Description	Length	Mandatory

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

12.1.8.1 Enumeration for TransactionType

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

12.1.8.2 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	

Code	Description	Remarks
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

12.1.8.3 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

12.1.8.4 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

12.1.9 element Batch/Report/Transaction/CustomerDetails

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

Figure: Overview of CustomerDetails
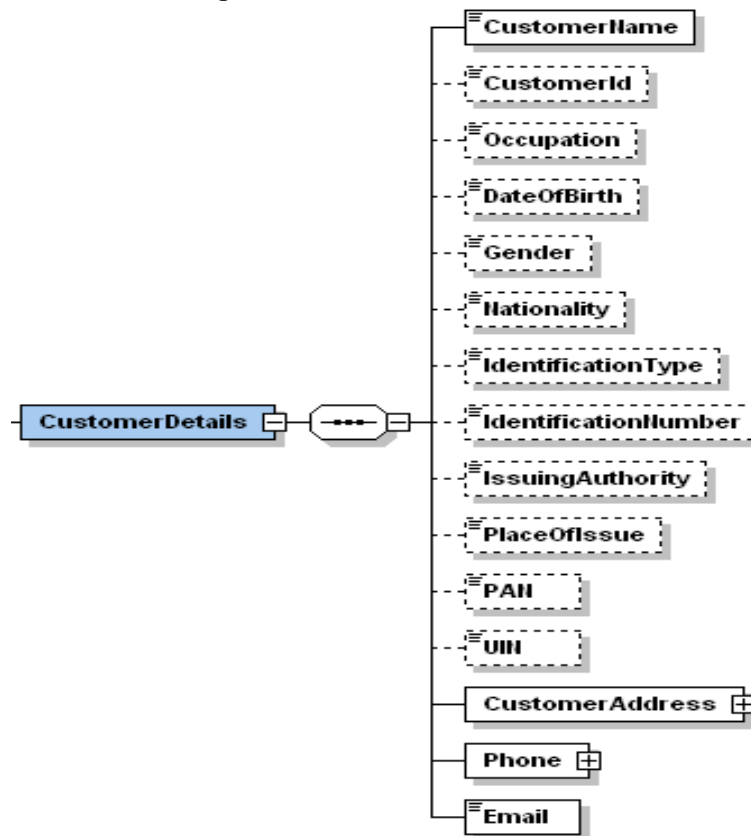
Table: Details of CustomerDetails

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. 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

12.1.9.1 Enumeration for Gender

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

12.1.9.2 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

12.1.10 element Batch/Report/Transaction/CustomerDetails/CustomerAddress

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

Figure: Overview of Customer Address
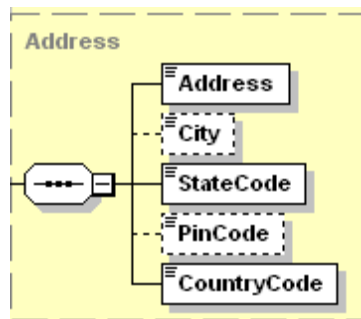
12.1.10.1 Type Address

Refer section 11.1.4.1 for details.

12.1.11 element Batch/Report/Transaction/CustomerDetails/Phone

Refer section 11.1.4.2 for details.

12.1.12 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. 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
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

12.1.12.1 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

12.1.13 element Batch/Report/Branch/Address

Refer section 11.1.4.1 for details.

12.1.14 element Batch/Report/Branch/Phone

Refer section 11.1.4.2 for details.

12.1.15 element Batch/Report/PaymentInstrument

PaymentInstrument describes the instrument involved in the transaction

Figure: Overview of PaymentInstrument
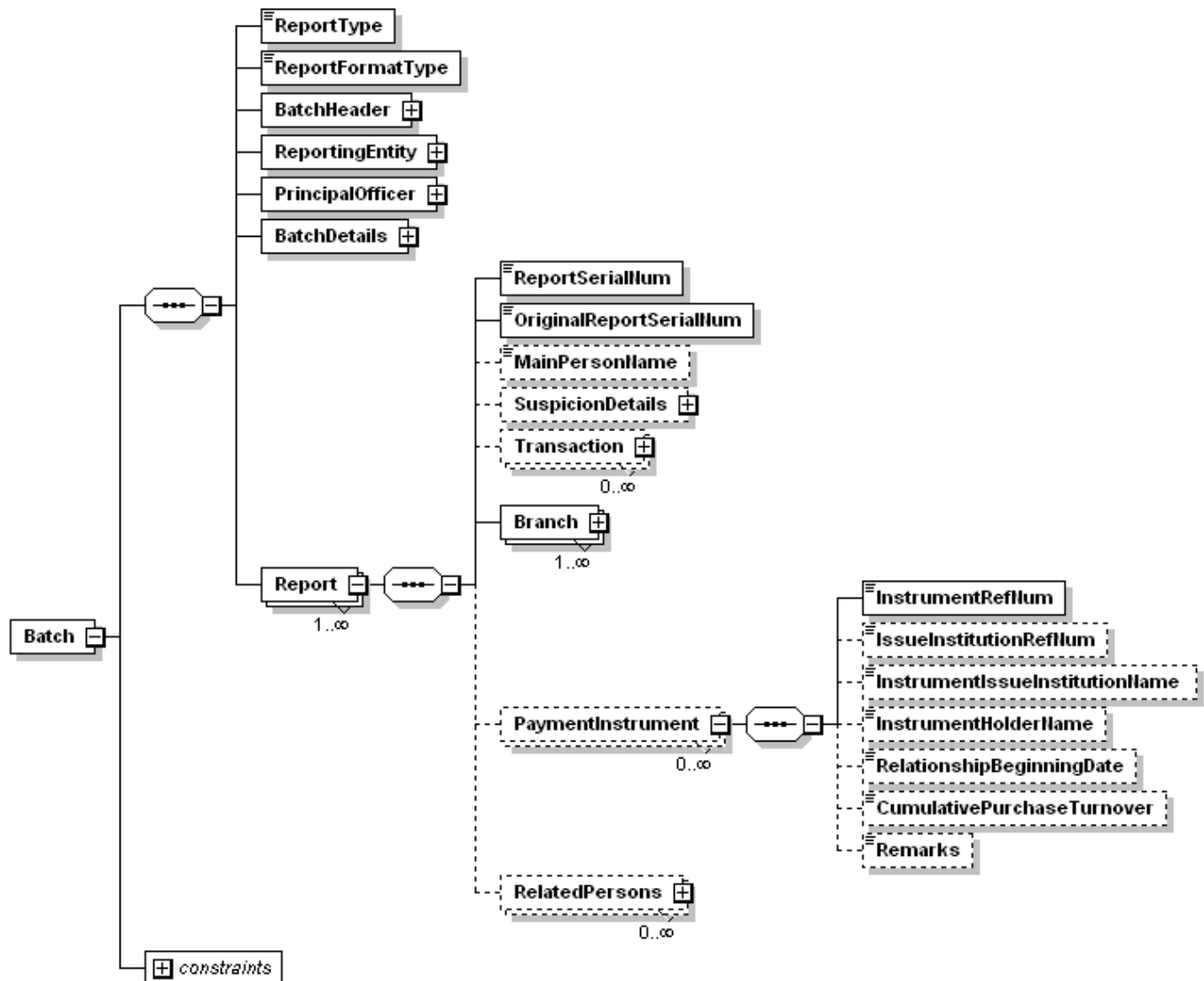
Table: Details of PaymentInstrument

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

12.1.16 element Batch/Report/RelatedPersons

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

Figure: Overview of Related Person
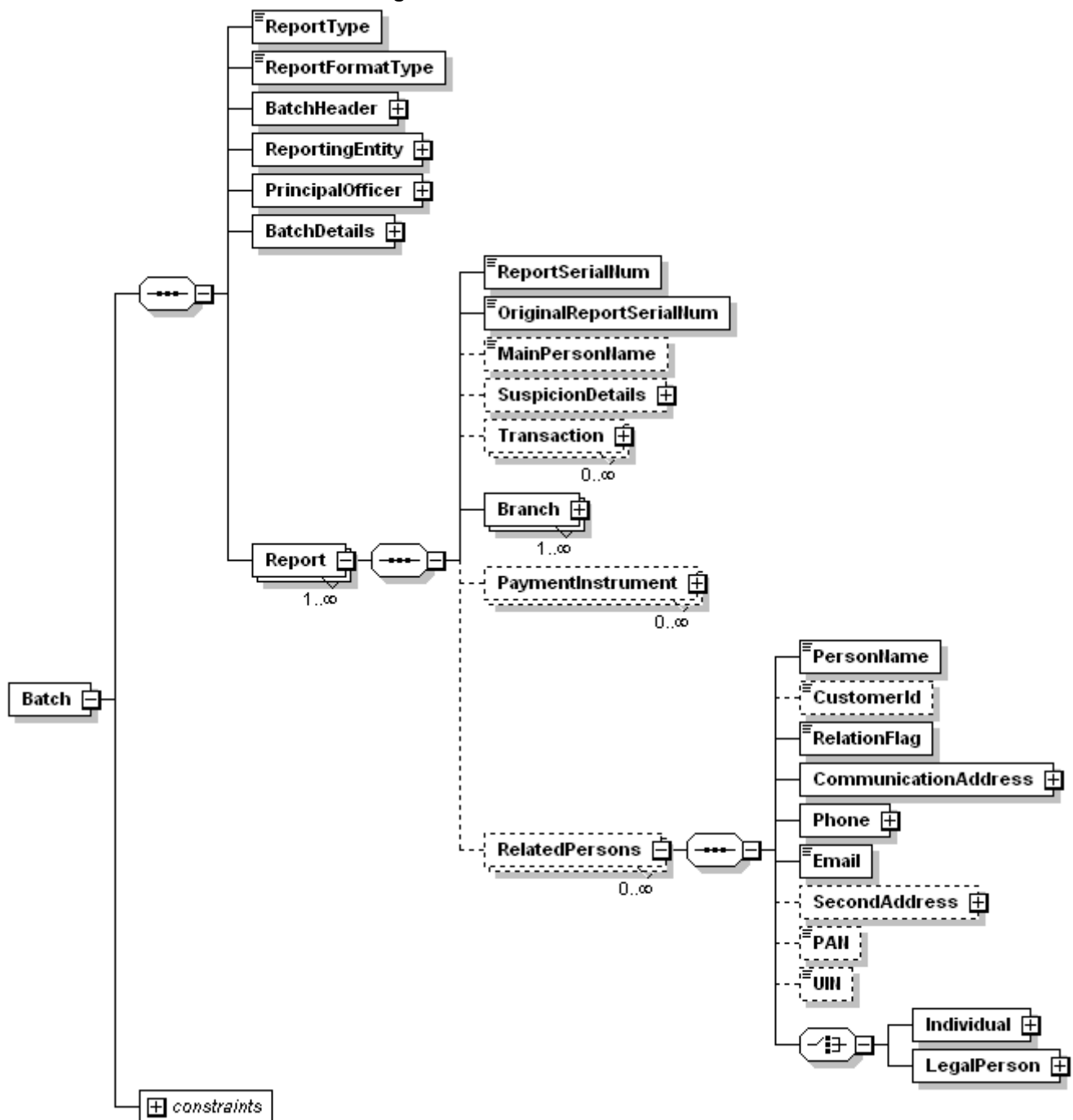
Table: Details of RelatedPersons

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

12.1.16.1 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

12.1.17 element Batch/Report/RelatedPersons/CommunicationAddress

The element has been explained in detail in section 11.1.4.1

12.1.18 element Batch/Report/RelatedPersons/Phone

The element has been explained in detail in section 11.1.4.2

12.1.19 element Batch/Report/RelatedPersons/Individual

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

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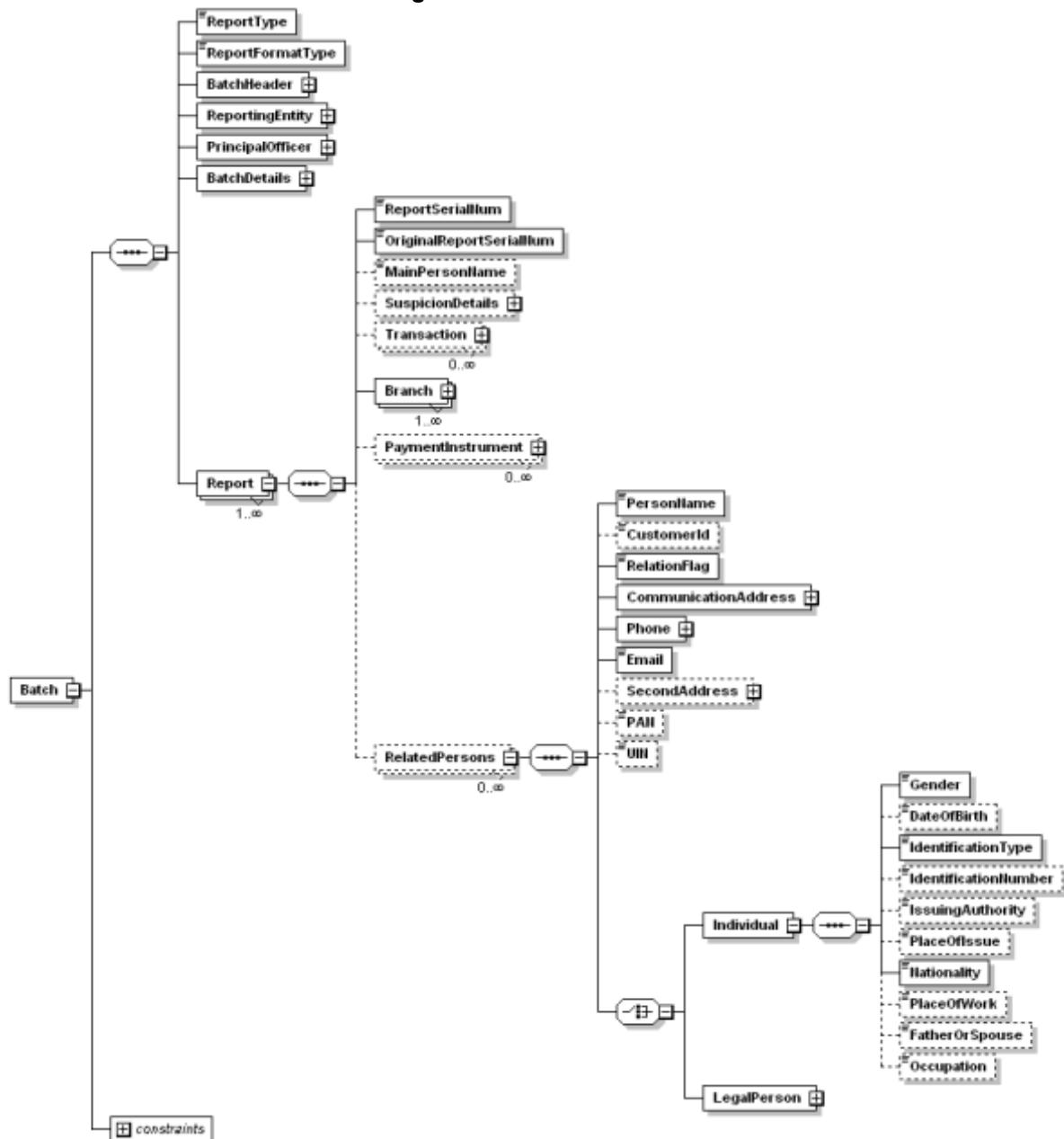
Table: Details of RelatedPersons/Individual

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

12.1.19.1 Enumeration for Gender

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

12.1.19.2 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

12.1.20 element Batch/Report/RelatedPersons/LegalPerson

LegalPerson provides information about Legal person or entity.

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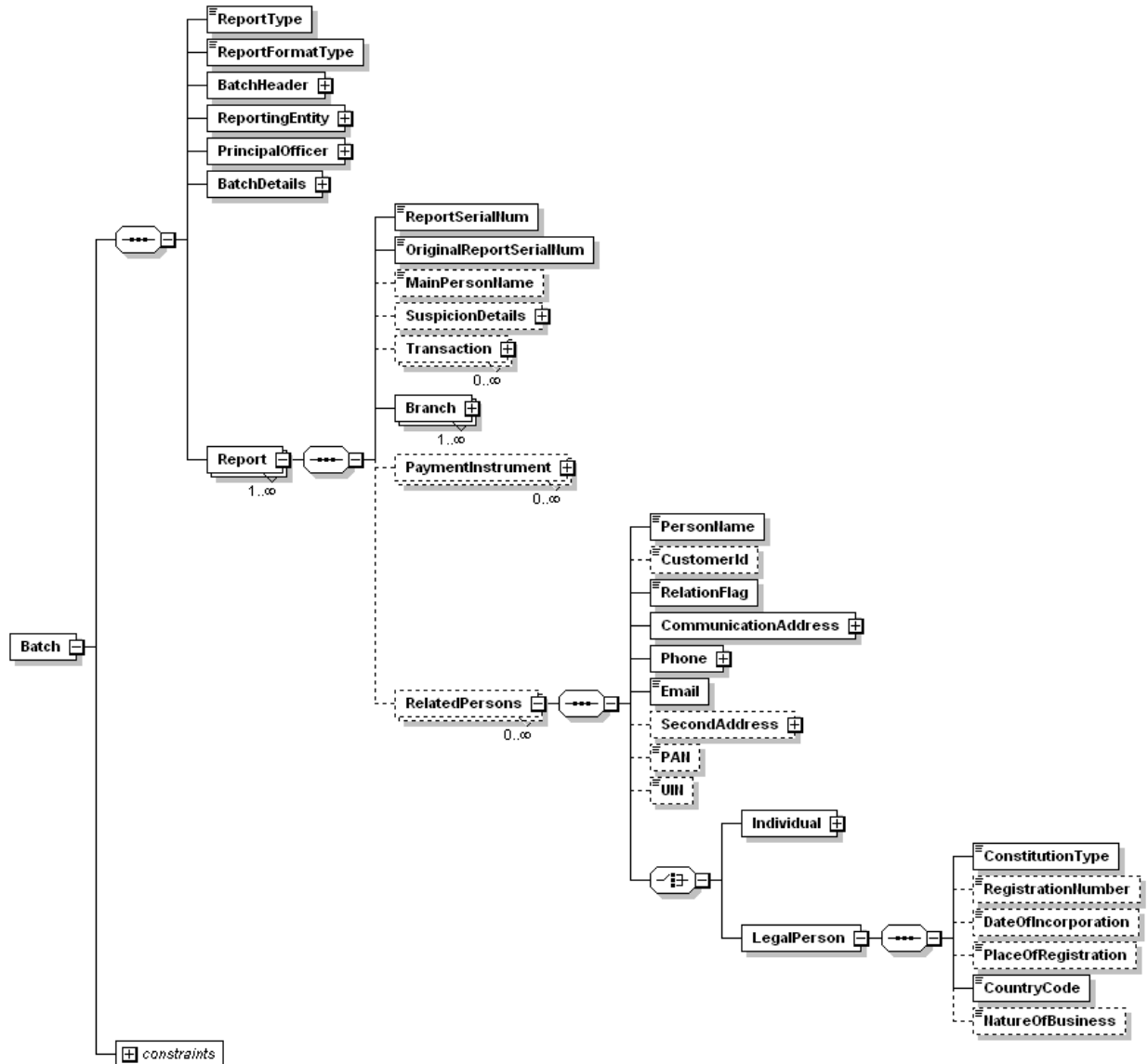
Table: Details of RelatedPersons/LegalPersons

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.	2	Yes
NatureOfBusiness	Nature of Business	50	No

12.1.20.1 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

12.2 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

12.2.1 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 12.1.4	Principal Officer's 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*

S. No.	Field	Type	Size	From	To	Remarks	Mapping to version 1.0
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*
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*

12.2.2 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
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*

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
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

12.2.3 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 0000001. This number will be used during validation checks.	Line Number*
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

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
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

12.2.4 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 in the file starting from 1. 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	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	PaymentInstrumentIssueInstituteName	CHAR	80	179	258	Refer section 12.1.8	Payment Instrument Issue Institution Name

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
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
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

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
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
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

12.2.5 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

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
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*
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

12.2.6 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 12.1.17	Communication Address Pin code/Zip code*
10	CountryCode*	CHAR	2	393	394	Refer section 12.1.17	Communication Country Code

S. No	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
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 12.1.19	Nationality
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

12.2.7 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*

S. No.	Field	Type	Size	From	To	Remarks	Mapping to Version 1.0
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
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

12.3 Annexure B.3 –Validation Rule Matrix

Validations are performed for valid values in enumerations, mandatory values and on rules defined in the external rule file (SCH format). Advanced validation rules are specified in the internal system of FIU.

12.3.1 Validation of Enumerations

The XML schema has specified list of permissible values for certain elements. The reporting entity is required to enter valid data from the list of enumerations. In case, the reporting entities do not have valid data for a particular element, enumeration values like X, XX, (not categorised) etc have been provided. The list of elements having enumerations is tabulated as below:

S. No.	Element	Section
1	Batch / ReportType	Section 11.1.1.1
2	Batch / BatchHeader / DataStructureVersion	Section 11.1.2.1
3	Batch / BatchHeader / DataSource	Section 11.1.2.2
4	Batch / ReportingEntity / ReportingEntityCategory	Section 11.1.3.1
5	Batch / PrincipalOfficer / POAddress / StateCode	Annexure E
6	Batch / PrincipalOfficer / POAddress / CountryCode	Annexure F
7	Batch / BatchDetails / MonthOfReport	Section 11.1.5.1
8	Batch / BatchDetails / YearOfReport	Section 11.1.5.2
9	Batch / BatchDetails / OperationalMode	Section 11.1.5.3
10	Batch / BatchDetails / BatchType	Section 11.1.5.4
11	Batch / BatchDetails / ReasonOfRevision	Section 11.1.5.5
12	Batch / Report / SuspicionDetails / SourceOfAlert	Section 12.1.7.1
13	Batch / Report / SuspicionDetails / SuspicionDueToProceedsOfCrime	Section 12.1.7
14	Batch / Report / SuspicionDetails / SuspicionDueToComplexTrans	Section 12.1.7
15	Batch / Report / SuspicionDetails / SuspicionDueToNoEcoRationale	Section 12.1.7
16	Batch / Report / SuspicionDetails / SuspicionOfFinancingOfTerrorism	Section 12.1.7
17	Batch / Report / SuspicionDetails / AttemptedTransaction	Section 12.1.7
18	Batch / Report / SuspicionDetails / LEAInformed	Section 12.1.7.2
19	Batch / Report / SuspicionDetails / PriorityRating	Section 12.1.7.3
20	Batch / Report / SuspicionDetails / ReportCoverage	Section 12.1.7.4
21	Batch / Report / SuspicionDetails / AdditionalDocuments	Section 12.1.7

S. No.	Element	Section
22	Batch / Report / Transaction / TransactionType	Section 12.1.8.1
23	Batch / Report / Transaction / InstrumentType	Section 12.1.8.2
24	Batch / Report / Transaction / TransactionStateCode	Annexure E
25	Batch / Report / Transaction / TransactionCountryCode	Annexure F
26	Batch / Report / Transaction / InstrumentCountryCode	Annexure F
27	Batch / Report / Transaction / CurrencyOfTransaction	Annexure G
28	Batch / Report / Transaction / PurposeCode	Refer RBI Purpose codes
29	Batch / Report / Transaction / RiskRating	Section 12.1.8.3
30	Batch / Report / Transaction / CustomerDetails / Gender	Section 12.1.9.1
31	Batch / Report / Transaction / CustomerDetails / Nationality	Annexure F
32	Batch / Report / Transaction / CustomerDetails / IdentificationType	Section 12.1.9.2
33	Batch / Report / Transaction / CustomerDetails / CustomerAddress / StateCode	Annexure E
34	Batch / Report / Transaction / CustomerDetails / CustomerAddress / CountryCode	Annexure F
35	Batch / Report / Transaction / InstitutionRelationFlag	Section 12.1.8.4
36	Batch / Report / Branch / ReportingRole	Section 12.1.12.1
37	Batch / Report / BranchAddress / Address / StateCode	Annexure E
38	Batch / Report / BranchAddress / Address / CountryCode	Annexure F
39	Batch / Report / RelatedPersons / RelationFlag	Section 12.1.16.1
40	Batch / Report / RelatedPersons / CommunicationAddress / StateCode	Annexure E
41	Batch / Report / RelatedPersons / CommunicationAddress / CountryCode	Annexure F
42	Batch / Report / RelatedPersons / Individual / Gender	Section 12.1.19.1
43	Batch / Report / RelatedPersons / Individual / IdentificationType	Section 12.1.19.2
44	Batch / Report / RelatedPersons / Individual / Nationality	Annexure F
45	Batch / Report / RelatedPersons / LegalPerson / ConstitutionType	Section 12.1.20.1
46	Batch / Report / RelatedPersons / LegalPerson / CountryCode	Annexure F

12.3.2 Mandatory Validation Rule Matrix

In addition to the enumerations, the validations for mandatory elements will be conducted by schema level validation and rule based validation. The mandatary value is being specified at following levels:

- MandatoryValue in XSD
- Rule based (Fatal) (Specifed as MandatoryValueFatal)
- Rule based (Non Fatal (Specifed as MandatoryValueNonFatal)

The rules for validation will be specified in the external rule file (SCH format) which could be revised from time to time. The sample matrix of the mandatory validation is as under:

S. No.	Element	Mandatory Value in XSD	Rule based (Fatal)	Rule based (Non Fatal)
1	Batch / ReportingEntity / ReportingEntityName	Y		
2	Batch / ReportingEntity / ReportingEntityCategory	Y		
3	Batch / ReportingEntity / RERegistrationNumber			Y
4	Batch / ReportingEntity / FIUREID	Y		
5	Batch / PrincipalOfficer / POName	Y		
6	Batch / PrincipalOfficer / PODesignation	Y		
7	Batch / PrincipalOfficer / POAddress / Address	Y		
8	Batch / PrincipalOfficer / POAddress / PinCode			Y
9	Batch / PrincipalOfficer / POPhone / Telephone			Y
10	Batch / PrincipalOfficer / POPhone / Mobile			Y
11	Batch / PrincipalOfficer / POPhone / Fax			Y
12	Batch / PrincipalOfficer / POEmail		Y	
13	Batch / BatchDetails / BatchNumber	Y		
14	Batch / BatchDetails / BatchDate	Y		
15	Batch / BatchDetails / OriginalBatchID	Y		
16	Batch / Report / ReportSerialNum	Y		
17	Batch / Report / OriginalReportSerialNum	Y		
18	Batch / Report / MainPersonName			Y
19	Batch / Report / SuspicionDetails / GroundsOfSuspicion	Y		

S. No.	Element	Mandatory Value in XSD	Rule based (Fatal)	Rule based (Non Fatal)
20	Batch / Report / SuspicionDetails / DetailsOfInvestigations			Y
21	Batch / Report / Transaction / TransactionDate	Y		
22	Batch / Report / Transaction / TransactionInstitutionName	Y		
23	Batch / Report / Transaction / TransactionInstitutionRefNum	Y		
24	Batch / Report / Transaction / AmountRupees	Y		
25	Batch / Report / Transaction / AmountForeignCurrency	Y		
26	Batch / Report / Transaction / PurposeOfTransaction	Y		
27	Batch / Report / Branch / InstitutionName	Y		
28	Batch / Report / Branch / InstitutionRefNum	Y		
29	Batch / Report / BranchAddress / Address / Address	Y		
30	Batch / Report / BranchAddress / Address / PinCode			Y

12.3.3 Other rules for Preliminary Rule Validation (PRV)

In addition to the enumeration and mandatory validations, rules will also be specified in the external rule file (SCH format) which could be revised from time to time. Explanation of sample rules is as under:

S. No.	Element	Validation Rule Type	Rule
1	Batch / PrincipalOfficer / POAddress / Address	SufficiencyLengthNonFatal	Length should be minimum 8
2	Batch / PrincipalOfficer / POPhone / Telephone	SufficiencyLengthNonFatal	Length should be minimum 6
3	Batch / PrincipalOfficer / POPhone / Mobile	SufficiencyLengthNonFatal	Length should be minimum 6
4	Batch / PrincipalOfficer / POEmail	SufficiencyLengthNonFatal	Length should be minimum 6
5	Batch / BatchDetails / BatchDate	ConsistencyValue	Value should be earlier than system date
6	Batch / BatchDetails / BatchDate	ErrorProbablityHigh	Value is earlier than one year from system date.
7	Batch / BatchDetails / MonthOfReport	ErrorProbablityHigh	Value is NA for CTR
8	Batch / BatchDetails / YearOfReport	ErrorProbablityHigh	Value is NA for CTR
9	Batch / Report / ReportSerialNum	UniqueValue	Value in a batch should be unique
10	Batch / Report / SuspicionDetails / SourceOfAlert	SufficiencyElementFatal	If ReportType is STR, at least one "SuspicionDetail" element should be present for each report
11	Batch / Report / Transaction / CustomerDetails / CustomerAddress / Address	SufficiencyLengthNonFatal	Length should be minimum 8
12	Batch / Report / BranchAddress / Address / Address	SufficiencyLengthNonFatal	Length should be minimum 8
13	Batch / Report / RelatedPersons / CommunicationAddress / Address	SufficiencyLengthNonFatal	Length should be minimum 8
14	Batch / Report / Transaction / CustomerDetails / IdentificationNumber	SufficiencyLengthFatal	Length should be minimum 5
15	Batch / Report / RelatedPersons / Individual / IdentificationNumber	SufficiencyLengthFatal	Length should be minimum 5
16	Batch / Report / Transaction / TransactionDate	ConsistencyValue	Value should be earlier

S. No.	Element	Validation Rule Type	Rule
			than system date
17	Batch / Report / Transaction / TransactionDate	ConsistencyValue	Value should not be earlier than one year from system date
18	Batch / Report / Transaction / CustomerDetails / DateOfBirth	ConsistencyValue	Value should be earlier than system date
19	Batch / Report / RelatedPersons / Individual / DateOfBirth	ConsistencyValue	Value should be earlier than system date
20	Batch / Report / RelatedPersons / LegalPerson / DateOfIncorporation	ConsistencyValue	Value should be earlier than system date
21	Batch / Report / Transaction / AmountRupees	ErrorProbablityMedium	Value of a single cash transaction exceeds 1billion INR

12.3.4 Sample Rules for Advanced Rule Validation (ARV)

The rules for Advanced Rule Validation (ARV) will be specified in the internal system of FIU. Explanation of sample rules is as under:

S. No.	Element	Validation Rule Type	Explanation
1	Batch / Report / Transaction / CustomerDetails / CustomerAddress / Address	SufficiencyValue	The address should contain sufficient information (dictionary based)
2	Batch / Report / Branch / BranchDetails / BranchAddress / Address	SufficiencyValue	The address should contain sufficient information (dictionary based)
3	Batch / Report / Branch / BranchDetails / BranchAddress / PinCode	ConsistencyValueInternalSource	The pincode of the branch should match with the pincode dictionary
4	Batch / Report / Transaction / CustomerDetails / CustomerAddress / PinCode	ConsistencyValueInternalSource	The pincode of the customer should match with the pincode dictionary
5	Batch / Report / Transaction / CustomerDetails / PAN	ConsistencyValueExternalSource	The PAN of the customer should be a valid PAN in Income Tax Database

13 Annexure C - Counterfeit Currency Reporting format (CRF)

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

13.1 Annexure C.1 - Schema Documentation for CCRBasedReport.xsd

This section provides information about the Schema documentation for counterfeit currency reporting format.

13.1.1 element Batch

The element 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.

13.1.2 element Batch/BatchHeader

The element 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.

13.1.3 element Batch/ReportingEntity

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

13.1.4 element Batch/PrincipalOfficer

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

13.1.4.1 Type Address

The element has been explained in detail in section 11.1.4.1

13.1.4.2 Type Phone

The element has been explained in detail in section 11.1.4.2

13.1.5 element Batch/BatchDetails

The element BatchDetails provides information about Batch Number, date, Month & Year of Report, and 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

13.1.6 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 Batch/Reports

Element	Description	Length	Mandatory
ReportSerialNum	The report serial number should be unique within a batch.	8	Yes
OriginalReportSerialNum	Indicates the report serial number of the original report that has to be replaced or deleted. In case there is no replacement or deletion of any original report, mention '0' here.	8	Yes
Branch	Details of the branch. Refer section 13.1.7 for details.	Section 13.1.7	Yes
ReportSummary	Details of the incident. Refer section 13.1.11 for details.	Section 13.1.11	No
TransactionDetails	Details of the fake currency notes tendered. Refer section 13.1.12 for details.	Section 13.1.12	Yes

13.1.7 element Batch/Report/Branch

Branch provides information about the branch where counterfeit currency was detected. The element has been explained in section 11.1.10

13.1.7.1 Enumeration for BranchRefNumType

The BranchRefNumType is the unique code used to identify the branch. The element has been explained in section 11.1.10.1

13.1.8 element Batch/Report/Branch/BranchDetails

BranchDetails provides information about the branch. The element has been explained in section 11.1.11.

13.1.9 element Batch/Report/Branch/BranchDetails/BranchAddress

The element has been explained in section 11.1.12

13.1.10 element Batch/Report/Branch/BranchDetails/BranchPhone

The element has been explained in section 11.1.13

13.1.11 element Batch/Report/ReportSummary

ReportSummary provides information on the summary of counterfeit currency detected in one incident.

Figure: Overview of Report Summary
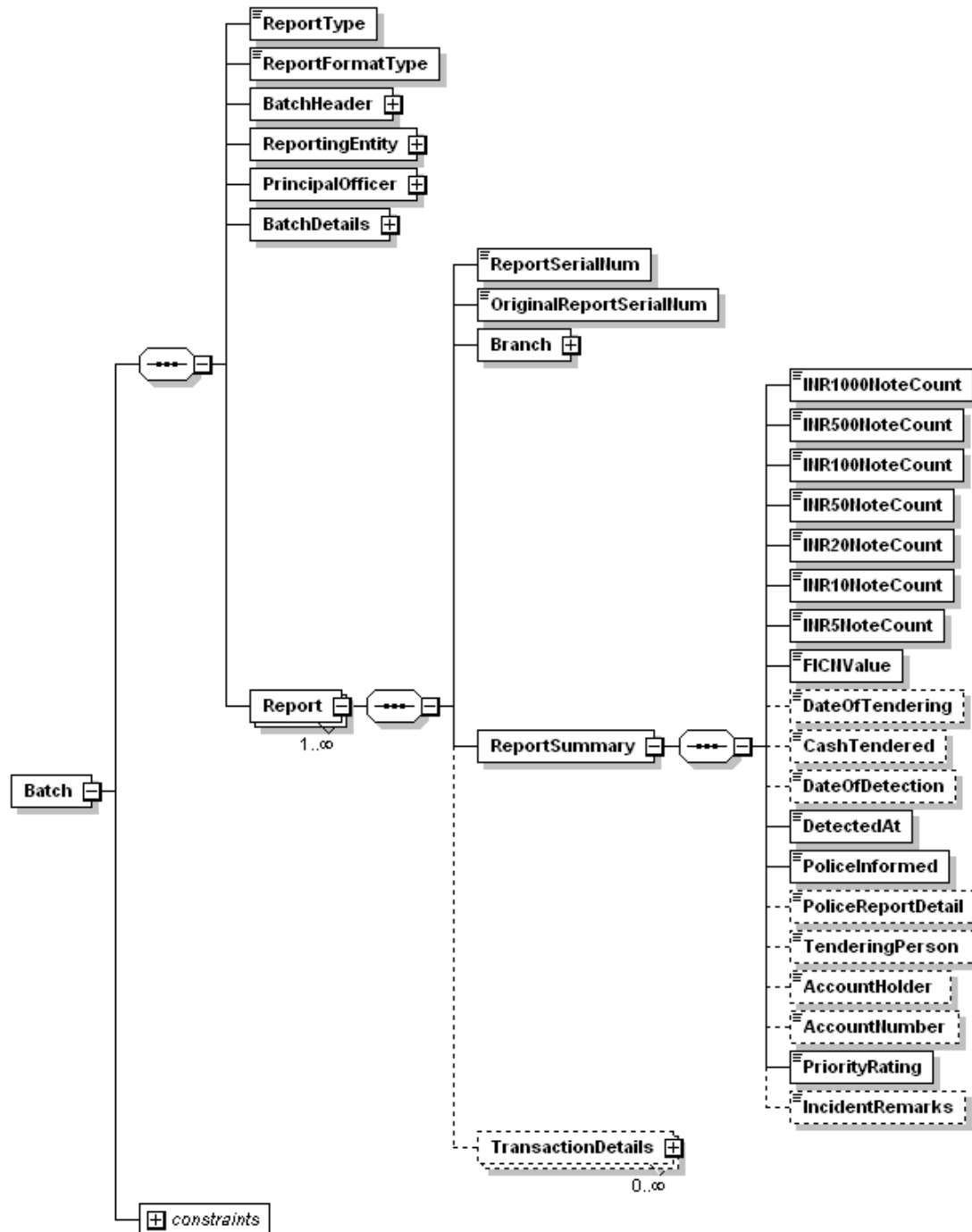
Table: Details of Report Summary

Element	Description	Length	Mandatory
INR1000NoteCount	Number of counterfeit currency notes of denomination Rs. 1000. Enter 0 if not applicable	10	Yes
INR500NoteCount	Number of counterfeit currency notes of denomination Rs. 500. Enter 0 if not applicable	10	Yes
INR100NoteCount	Number of counterfeit currency notes of denomination Rs. 100. Enter 0 if not applicable	10	Yes
INR50NoteCount	Number of counterfeit currency notes of denomination Rs. 50. Enter 0 if not applicable	10	Yes
INR20NoteCount	Number of counterfeit currency notes of denomination Rs. 20. Enter 0 if not applicable	10	Yes
INR10NoteCount	Number of counterfeit currency notes of denomination Rs. 10. Enter 0 if not applicable	10	Yes
INR5NoteCount	Number of counterfeit currency notes of denomination Rs. 5. Enter 0 if not applicable	5	Yes
FICNValue	Total Counterfeit Currency detected in the incident. This value should match with the value derived from the number of notes mentioned above.	10	Yes
DateofTendering	Date of tendering of counterfeit currency in YYYY-MM-DD format, if available. For Example: 28th May 2010 should be written in YYYY-MM-DD i.e., 2010-05-28	10	No
CashTendered	Total value of cash tendered (including the counterfeit currency), if available	20	No
DateofDetection	Date of detection of counterfeit currency in YYYY-MM-DD format if available	10	Yes
DetectedAt	Point of detection of fake currency. Permissible values are: A- Cash Counter B- Branch Level C-Currency Chest D- RBI's CVPS Z- Others Refer section 13.1.11.1 for further details on enumerations.	1	Yes
PoliceInformed	Whether police was informed Permissible values are: Y – Yes N – No X – Not Categorised. Refer section 13.1.11.2 for further details on enumerations.	1	Yes

Element	Description	Length	Mandatory
PoliceReportDetail	Details of FIR, Police Station etc., if available	80	No
TenderingPerson	Person who tendered the counterfeit currency, if available.	80	No
AccountHolder	Name of the Sole/First account holder in whose account the counterfeit currency was tendered, if available.	80	No
AccountNumber	Account/Card number of the person in whose account the counterfeit currency was tendered, if available.	20	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 13.1.11.3 for further details on enumerations.	2	Yes
IncidentRemarks	Remarks	50	No

13.1.11.1 Enumeration for DetectedAt

Code	Description	Remarks
A	Cash Counter	
B	Branch Level	
C	Currency Chest	
D	RBI's CVPS	
Z	Others	Not listed above

13.1.11.2 Enumeration for PoliceInformed

This enumeration provides details of Police informed if yes, no or not categorised.

13.1.11.3 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

13.1.12 element Batch/Report/TransactionDetails

TransactionDetails describes details of the note with serial number. This element is optional

Figure: Overview of Transaction Details
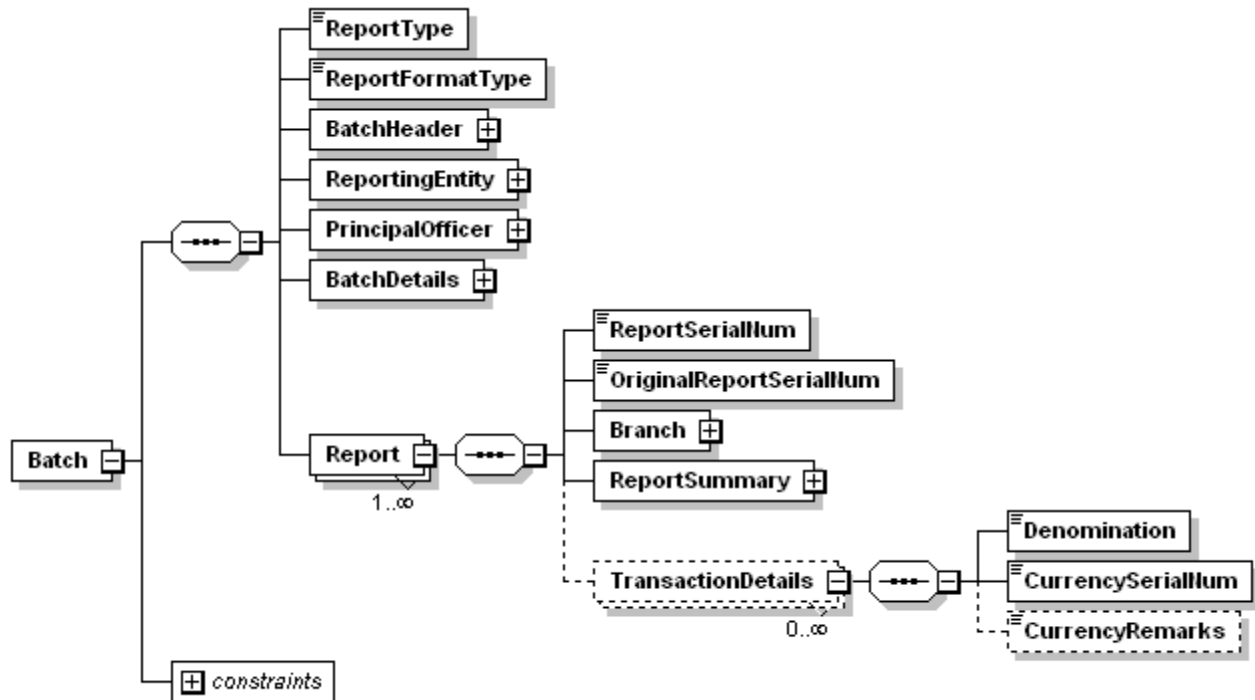
Table: TransactionDetails

Element	Description	Length	Mandatory
Denomination	Currency denomination Refer 13.1.12.1 for details on enumeration	4	Yes
CurrencySerialNum	The Currency serial number of the counterfeit note	15	Yes
CurrencyRemarks	Currency remarks	50	No

13.1.12.1 Enumeration for Denomination

Code	Description	Remarks
1000	1000 Rupee note	
500	500 Rupee note	
100	100 Rupee note	
50	50 Rupee note	
20	20 Rupee note	
10	10 Rupee note	
5	5 Rupee note	

13.2 Annexure C.2 - CRF Data Structure Version 2.0

This section describes the data structure of version 2.0 of the Counterfeit Currency Report which can be used by the reporting entity to generate report in XML format. The version 2.0 of the CCR data structure for fixed width text files shall comprise of the following four data files:

S No.	Filename	Description
1	CRFBAT.txt	Batch File
2	CRFRPT.txt	Report File
3	CRFBRC.txt	Branch File
4	CRFTRN.txt	Transaction File

13.2.1 Data structure of Batch File (CRFBAT.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	ReportType*	CHAR	3	7	9	Refer section 13.1.1	Report Name
3	DataStructureVersion*	CHAR	1	10	10	Refer section 13.1.2	Data Structure Version*
4	ReportingEntityName*	CHAR	80	11	90	Refer section 13.1.3	Complete name of Entity*
5	ReportingEntityCategory*	CHAR	5	91	95	Refer section 13.1.3	Category of Entity*
6	RERegistrationNumber	CHAR	12	96	107	Refer section 13.1.3	Regulator Issued code *
7	FIUREID*	CHAR	10	108	117	Refer section 13.1.3	Unique ID issued by FIU*
8	POName*	CHAR	80	118	197	Refer section 13.1.4	Principal Officer's Name*
9	PODesignation*	CHAR	80	198	277	Refer section 13.1.4	Principal Officer's Designation*
10	Address*	CHAR	225	278	502	Refer section 13.1.4	Principal Officer's Address1* + Address2 + Address3 + Address 4 + Address5
11	City	CHAR	50	503	552	Refer section 13.1.4	New field
12	StateCode*	CHAR	2	553	554	Refer section 13.1.4	New field

S. No.	Field	Type	Size	From	To	Remarks	Mapping to version 1.0
13	PinCode	CHAR	10	555	564	Refer section 13.1.4	Principal Officer's Pin code*
14	CountryCode*	CHAR	2	565	566	Refer section 13.1.4	New field
15	Telephone	CHAR	30	567	596	Refer section 13.1.4	Principal Officer's Telephone
16	Mobile	CHAR	30	597	626	Refer section 13.1.4	New field
17	Fax	CHAR	30	627	656	Refer section 13.1.4	Principal Officer's FAX
18	POEmail	CHAR	50	657	706	Refer section 13.1.4	Principal Officer's E-mail
19	BatchNumber*	CHAR	8	707	714	Refer section 13.1.5	Serial Number of Report*
20	BatchDate*	CHAR	10	715	724	Refer section 13.1.5	Date of Report
21	MonthOfReport*	CHAR	2	725	726	Refer section 13.1.5	New field
22	YearOfReport*	CHAR	4	727	730	Refer section 13.1.5	New field
23	OperationalMode*	CHAR	1	731	731	Refer section 13.1.5	Operational Mode*
24	BatchType*	CHAR	1	732	732	Refer section 13.1.5	Report Type*
25	OriginalBatchId*	NUM	10	733	742	Refer section 13.1.5	Serial Number of Original Report *
26	ReasonOfRevision*	CHAR	1	743	743	Refer section 13.1.5	Reason for Replacement*

13.2.2 Data structure of Report File (CRFRPT.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	ReportSerialNum*	NUM	8	7	14	Refer section 13.1.6	New field
3	OriginalReportSerialNum*	NUM	8	15	22	Refer section 13.1.6	New field
4	BranchRefNum*	CHAR	20	23	42	Refer section 13.1.7	Branch Reference Number*
5	INR1000NoteCount*	NUM	10	43	52	Refer section 13.1.11	Denomination1000*
6	INR500NoteCount*	NUM	10	53	62	Refer section 13.1.11	Denomination500*
7	INR100NoteCount*	NUM	10	63	72	Refer section 13.1.11	Denomination100*

S. No.	Field	Type	Size	From	To	Remarks	Mapping to version 1.0
8	INR50NoteCount*	NUM	10	73	82	Refer section 13.1.11	Denomination50*
9	INR20NoteCount*	NUM	10	83	92	Refer section 13.1.11	Denomination20*
10	INR10NoteCount*	NUM	10	93	102	Refer section 13.1.11	Denomination10*
11	INR5NoteCount*	NUM	10	103	112	Refer section 13.1.11	Denomination5*
12	FICNValue*	NUM	10	113	122	Refer section 13.1.11	Total Counterfeit Currency*
13	DateOfTendering	CHAR	10	123	132	Refer section 13.1.11	Tendering Date
14	CashTendered	NUM	20	133	152	Refer section 13.1.11	Total Cash Tendered
15	DateOfDetection*	CHAR	10	153	162	Refer section 13.1.11	Detection Date*
16	DetectedAt*	CHAR	1	163	163	Refer section 13.1.11	Detected At*
17	PoliceInformed*	CHAR	1	164	164	Refer section 13.1.11	Police Informed*
18	PoliceReportDetail	CHAR	80	165	244	Refer section 13.1.11	Police Report Detail
19	TenderingPerson	CHAR	80	245	324	Refer section 13.1.11	Name of Tendering Person
20	AccountHolder	CHAR	80	325	404	Refer section 13.1.11	Name of Account Holder
21	AccountNumber	CHAR	20	405	424	Refer section 13.1.11	Account Number
22	PriorityRating*	CHAR	2	425	426	Refer section 13.1.11	New field
23	IncidentRemarks	CHAR	50	427	476	Refer section 13.1.11	New field

13.2.3 Data structure of Branch File (CRFBRC.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	BranchRefNumType*	CHAR	1	7	7	Refer section 13.1.7	New field

S. No.	Field	Type	Size	From	To	Remarks	Mapping to version 1.0
3	BranchRefNum*	CHAR	20	8	27	Refer section 13.1.7	Branch Reference Number*
4	BranchName*	CHAR	80	28	107	Refer section 13.1.8	Name of Branch*
5	Address*	CHAR	225	108	332	Refer section 13.1.9	Branch Address1* + Address2 + Address3 + Address4 + Address5
6	City	CHAR	50	333	382	Refer section 13.1.9	New field
7	StateCode*	CHAR	2	383	384	Refer section 13.1.9	New field
8	PinCode	CHAR	10	385	394	Refer section 13.1.9	Branch Pin code*
9	CountryCode*	CHAR	2	395	396	Refer section 13.1.9	New field
10	Telephone	CHAR	30	397	426	Refer section 13.1.10	Branch Telephone
11	Mobile	CHAR	30	427	456	Refer section 13.1.10	New field
12	Fax	CHAR	30	457	486	Refer section 13.1.10	Branch Fax
13	BranchEmail	CHAR	50	487	536	Refer section 13.1.8	Branch E-mail

13.2.4 Data structure of Transaction File (CRFTRN.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.	New field
2	ReportSerialNum*	NUM	8	7	14	Refer section 13.1.6	New field
3	Denomination*	NUM	4	15	18	Refer section 13.1.12	New field
4	CurrencySerialNum*	CHAR	15	19	33	Refer section 13.1.12	New field
5	CurrencyRemarks	CHAR	50	34	83	Refer section 13.1.12	New field

13.3 Annexure C.3 –Validation Rules

Validations are performed for valid values in enumerations, mandatory values and on rules defined in the external rule file (SCH format). Advanced validation rules are specified in the internal system of FIU.

13.3.1 Validation of Enumerations

The XML schema has specified list of permissiblae values for certain elements. The reporting entity is required to enter valid data from the list of enumerations. In case, the reporting entities do not have valid data for a particular element, enumeration values like X, XX, (not categorised) etc have been provided.The list of elements having enumerations is tabulated as below:

S. No.	Element	Section
1	Batch / ReportType	Section 11.1.1.1
2	Batch / BatchHeader / DataStructureVersion	Section 11.1.2.1
3	Batch / BatchHeader / DataSource	Section 11.1.2.2
4	Batch / ReportingEntity / ReportingEntityCategory	Section 11.1.3.1
5	Batch / PrincipalOfficer / POAddress / StateCode	Annexure E
6	Batch / PrincipalOfficer / POAddress / CountryCode	Annexure F
7	Batch / BatchDetails / MonthOfReport	Section 11.1.5.1
8	Batch / BatchDetails / YearOfReport	Section 11.1.5.2
9	Batch / BatchDetails / OperationalMode	Section 11.1.5.3
10	Batch / BatchDetails / BatchType	Section 11.1.5.4
11	Batch / BatchDetails / ReasonOfRevision	Section 11.1.5.5
12	Batch / Report / Branch / BranchRefNumType	Section 11.1.10.1
13	Batch / Report / Branch / BranchDetails / BranchAddress / AddressType	Section 11.1.4.3
14	Batch / Report / Branch / BranchDetails / BranchAddress / StateCode	Annexure E
15	Batch / Report / Branch / BranchDetails / BranchAddress / CountryCode	Annexure F
16	Batch / Report / ReportSummary / DetectedAt	Section 13.1.11.1
17	Batch / Report / ReportSummary / PoliceInformed	Section 13.1.11.2
18	Batch / Report / ReportSummary / PriorityRating	Section 13.1.11.3
19	Batch / Report / TransactionDetails / Denomination	Section 13.1.12.1

13.3.2 Mandatory Validation Rule Matrix

In addition to the enumerations, the validations for mandatory elements will be conducted by schema level validation and rule based validation. The mandatary value is being specified at following level

- MandatoryValue in XSD
- Rule based (Fatal) (Specifed as MandatoryValueFatal)
- Rule based (Non Fatal (Specifed as MandatoryValueNonFatal)

The rules for validation will be specified in the external rule file (SCH format) which could be revised from time to time. The sample matrix of the mandatory validation is as under:

S. No.	XML Tag	Mandatory Value in XSD	Rule based (Fatal)	Rule based (Non Fatal)
1	Batch / ReportingEntity / ReportingEntityName	Y		
2	Batch / ReportingEntity / RERegistrationNumber			Y
3	Batch / ReportingEntity / FIUREID	Y		
4	Batch / PrincipalOfficer / POName	Y		
5	Batch / PrincipalOfficer / PODesignation	Y		
6	Batch / PrincipalOfficer / POAddress / Address	Y		
7	Batch / PrincipalOfficer / POAddress / PinCode			Y
8	Batch / PrincipalOfficer / POPhone / Telephone			Y
9	Batch / PrincipalOfficer / POPhone / Mobile			Y
10	Batch / PrincipalOfficer / POPhone / Fax			Y
11	Batch / PrincipalOfficer / POEmail		Y	
12	Batch / BatchDetails / BatchNumber	Y		
13	Batch / BatchDetails / BatchDate	Y		
14	Batch / Report / ReportSummary / INR1000NoteCount	Y		
15	Batch / Report / ReportSummary / INR500NoteCount	Y		
16	Batch / Report / ReportSummary / INR100NoteCount	Y		
17	Batch / Report / ReportSummary / INR50NoteCount	Y		
18	Batch / Report / ReportSummary / INR20NoteCount	Y		
19	Batch / Report / ReportSummary / INR10NoteCount	Y		
20	Batch / Report / ReportSummary / INR5NoteCount	Y		

S. No.	XML Tag	Mandatory Value in XSD	Rule based (Fatal)	Rule based (Non Fatal)
21	Batch / Report / ReportSummary / FICNValue	Y		
22	Batch / Report / ReportSummary / CashTendered			Y
23	Batch / Report / ReportSummary / DateOfDetection		Y	

13.3.3 Other rules for Preliminary Rule Validation (PRV)

In addition to the enumeration and mandatory validations, rules will also be specified in the external rule file (SCH format) which could be revised from time to time. Explanation of sample rules is as under:

S. No.	Element	Validation Rule Type	Explanation
1	Batch / PrincipalOfficer / POAddress / Address	SufficiencyLengthNonFatal	Length should be minimum 8
2	Batch / PrincipalOfficer / POPhone / Telephone	SufficiencyLengthNonFatal	Length should be minimum 6
4	Batch / PrincipalOfficer / POPhone / Mobile	SufficiencyLengthNonFatal	Length should be minimum 6
5	Batch / PrincipalOfficer / POEmail	SufficiencyLengthNonFatal	Length should be minimum 6
6	Batch / BatchDetails / BatchDate	ConsistencyValue	Value should be earlier than current date
7	Batch / BatchDetails / BatchDate	ErrorProbablityHigh	Value is earlier than one year from current date
8	Batch / BatchDetails / MonthOfReport	ErrorProbablityHigh	Value should be NA
9	Batch / BatchDetails / YearOfReport	ErrorProbablityHigh	Value should be NA
10	Batch / Report / ReportSerialNum	UniqueValue	Value should be unique in a batch
11	Batch / Report / Branch / BranchDetails / BranchAddress / Address	SufficiencyLengthNonFatal	Length should be minimum 8
12	Batch / Report / ReportSummary / FICNValue	ConsistencySum	Value should equal sum of values derived from all Note Count elements.
13	Batch / Report / ReportSummary / DateOfTendering	ConsistencyValue	Value should be earlier than system date
14	Batch / Report / ReportSummary / CashTendered	ConsistencyValue	Cash tendered should not be less than FICN Value
15	Batch / Report / ReportSummary / DateOfDetection	ConsistencyValue	Value should be earlier than system date.
16	Batch / Report / ReportSummary / DateOfDetection	ConsistencyValue	Value should be greater than date of tendering
17	Batch / Report / TransactionDetails / Denomination	ConsistencyValue	Number of tags with a particular denomination should not be greater than the value in report summary details
18	Batch / Report / ReportSummary / DateOfTendering	ErrorProbablityHigh	Value is earlier than one year from current date.
19	Batch / Report / ReportSummary / DateOfDetection	ErrorProbablityHigh	Value is earlier than one year from current date

13.3.4 Sample Rules for Advanced Rule Validation (ARV)

The rules for Advanced Rule Validation (ARV) will be specified in the internal system of FIU. Explanation of sample rules is as under:

S. No.	Element	Validation Rule Type	Explanation
1	Batch / Report / Account / Branch / BranchDetails / BranchAddress / Address	SufficiencyValue	The address should contain sufficient information (dictionary based)
2	Batch / Report / Account / Branch / BranchDetails / BranchAddress / PinCode	ConsistencyValueInternalSource	The pincode of the branch should match with the pincode dictionary

14 Annexure D – Data Quality Report (DQR)

14.1 Annexure D.1 - Schema Documentation for DataQualityReport.xsd

14.1.1 element DataQualityReport

The element DataQualityReport is the root element. This element is "the parent" of all other elements

Figure: Overview of DataQualityReport
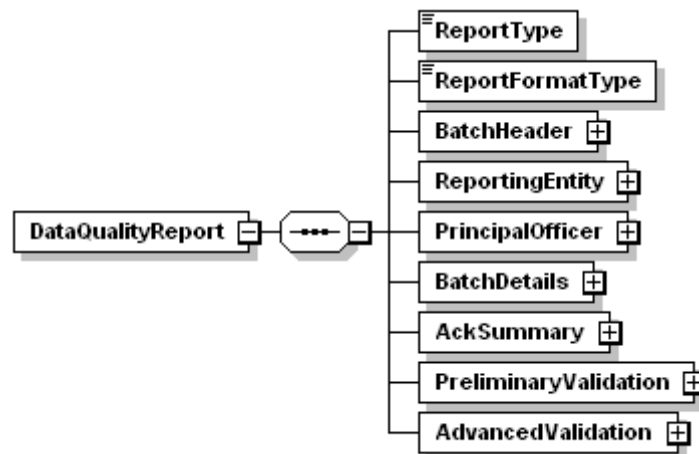
Table: Details of DataQualityReport

Element	Description	Length	Mandatory

ReportType	Type of report in the batch.
	
	Permissible values are:
	    CTR - Cash Transaction Report
	    STR - Suspicious Transaction Report
	    NTR - NPO Transaction Report
	    CCR - Counterfeit Currency Report
	
	One DataQualityReport batch contains error details of one batch. One batch can have only one type of report.
		3	Yes

ReportFormatType	Type of reporting format in the batch.
	
	Permissible values are:
	    ARF – Account based reporting format
	    TRF – Transaction based reporting format
	    CRF – Counterfeit currency based reporting format
	
	One batch can contain only one prescribed type of reporting format. Refer section 11.1.1.2 for further details on enumerations.
		3	Yes

BatchHeader	Details of the Batch Type and other version information. Refer section 11.1.2 for details	Section 11.1.2	Yes
ReportingEntity	Details of the Reporting Entity. Refer section 11.1.3 for details	Section 11.1.3	Yes

Element	Description	Length	Mandatory
PrincipalOfficer	Details of the Principal Officer. Refer section 11.1.4 for details	Section 11.1.4	Yes
BatchDetails	Details of the Batch of reports. Refer section 11.1.5 for details	Section 11.1.5	Yes
AckSummary	Summary of the uploaded batch. Refer section 14.1.6 for details.	Section 14.1.6	Yes
PreliminaryValidation	Details of batch level and report level errors after prelimnary rule validation (PRV). Refer section 14.1.13 for details.	Section 14.1.13	Yes
AdvancedValidation	Details of batch level and report level errors after advanced rule validation (ARV). Refer section 14.1.17 for details.	Section 14.1.18	Yes

14.1.2 element DataQualityReport/BatchHeader

The element BatchHeader contains information about the types of reports in the batch and version information. Refer section 11.1.2 for details.

14.1.3 element DataQualityReport/ReportingEntity

The element ReportingEntity contains information about the reporting entity which submitted the report batch. Refer section 11.1.3 for details.

14.1.4 element DataQualityReport/PrincipalOfficer

The element PrincipalOfficer contains information about the principal officer of the reporting entity. Refer section 11.1.4 for details.

14.1.5 element DataQualityReport/BatchDetails

The element BatchDetails provides information about the batch which has been validated. Refer section 11.1.5 for details.

14.1.6 element DataQualityReport/AckSummary

The element AckSummary provides details of the acknowledgement of the batch by FIU.

Figure: Overview of AckSummary
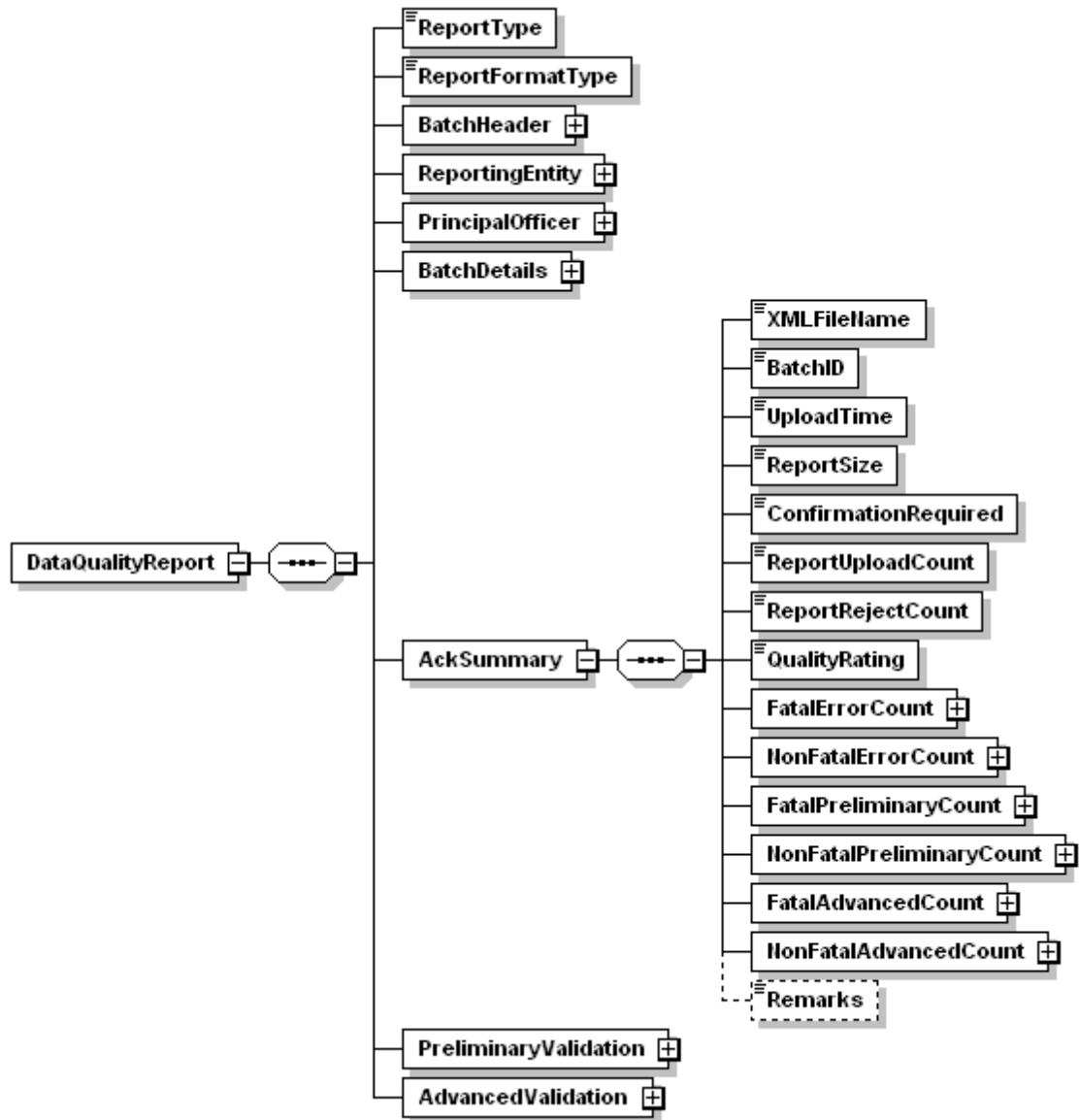
Table: Details of AckSummary

Element	Description	Length	Mandatory
XMLFileName	The name of the report file uploaded by the reporting entity.	30	Yes
BatchID	Unique acknowledgement number generated for the batch.	10	Yes
UpoadTime	The date and time of successful upload of the report.	20	Yes
ReportSize	The size of the report in kilobytes.	10	Yes

ConfirmationRequired	If the file is uploaded without a digital signature an 'upload confirrmation 'is required to be sent to FIU.
	
	Permissible values are:
	    Y - Yes
	    N - No
		1	Yes

ReportUploadCount	Number of reports uploaded by the reporting entity.	10	Yes
ReportRejectCount	Number of reports rejected after Preliminary validation	10	Yes

QualityRating	Data quality rating communicated to the reporting entity after each successful upload and validation.
	
	Permissible values are:
	    A - No fatal or non fatal errors
	    B - Only non fatal errors
	    C - <50% reports with fatal errors
	    D - >= 50% reports with fatal errors
	    X – Not rated
	
	Refer section 14.1.6.1 for further details on enumeration.
		1	Yes

FatalErrorCount	Number of fatal errors at the batch and report level.	Section 14.1.7	Yes
NonFatalErrorCount	Number of non fatal errors at the batch and report level.	Section 14.1.8	Yes
FatalPreliminaryCount	Number of fatal errors after preliminary validation at the batch and report level.	Section 14.1.9	Yes
NonFatalPreliminaryCount	Number of non fatal errors after preliminary validation at the batch and report level.	Section 14.1.10	Yes
FatalAdvancedCount	Number of fatal errors after advanced validation at the batch and report level.	Section 14.1.11	Yes
NonFatalAdvancedCount	Number of non fatal errors after advanced validation at the batch and report level.	Section 14.1.12	Yes
Remarks	Additional information about the data quality report.	50	No

14.1.6.1 Enumeration for QualityRating

Code	Description	Remarks
A	No fatal or non fatal errors	The batch of reports contains no fatal or non fatal errors
B	Only non fatal errors	The batch of reports has no fatal errors but only non fatal errors
C	<50% reports with fatal errors	Few reports (<50%) in the batch have been rejected due to fatal errors
D	>=50% reports with fatal errors	Large number of reports (>=50%) in the batch have been rejected due to fatal errors
X	Non rated	The batch has not been rated

14.1.7 element DataQualityReport/AckSummary/FatalErrorCount

The element FatalErrorCount provides the count of fatal errors in the batch and report.

Figure: Overview of FatalErrorCount
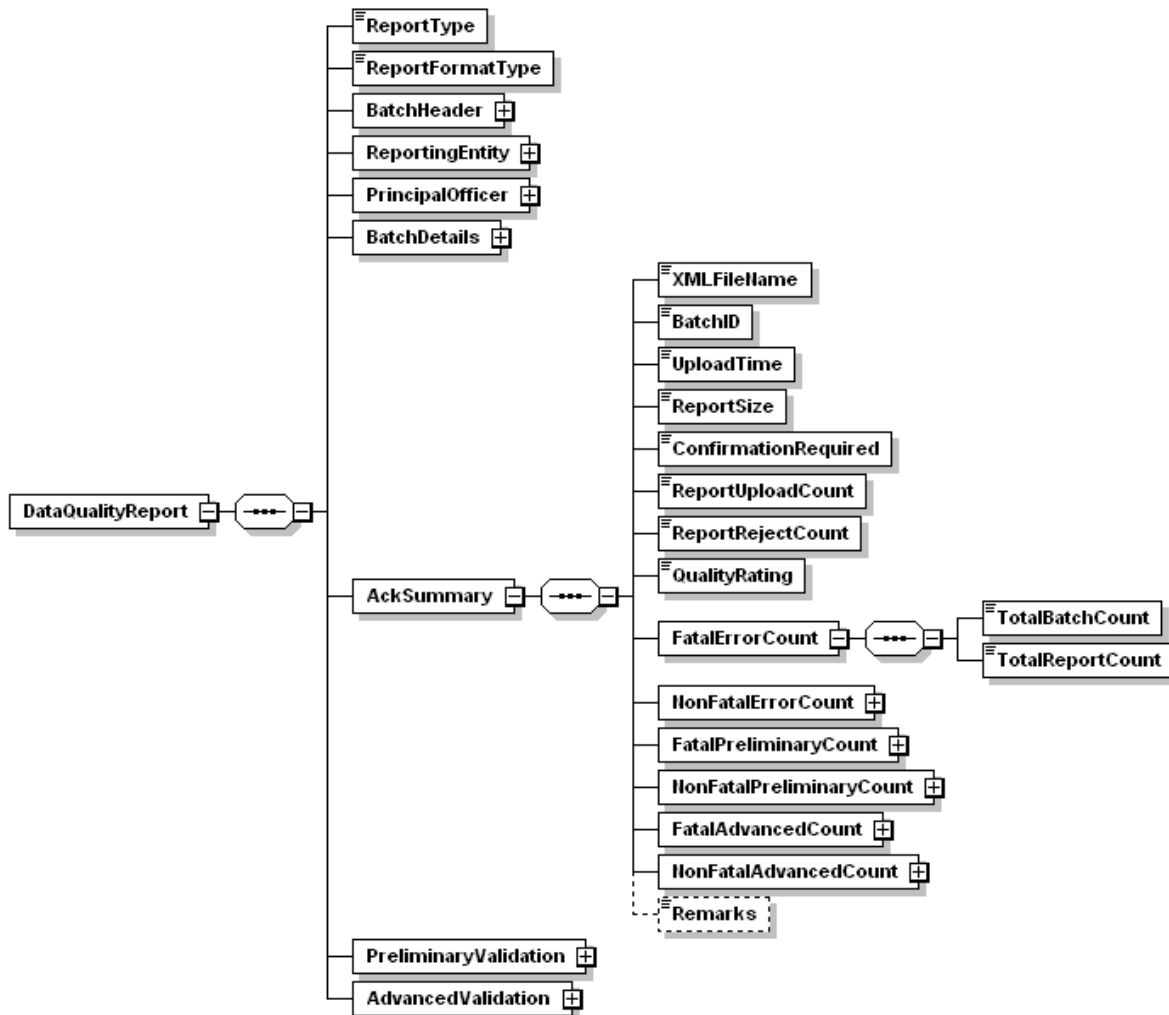
Table: Details of FatalErrorCount

Element	Description	Length	Mandatory
TotalBatchCount	Total number of fatal errors in the batch level elements.	10	Yes
TotalReportCount	Total number of fatal errors in the reports.	10	Yes

14.1.8 element DataQualityReport/AckSummary/NonFatalErrorCount

The element NonFatalErrorCount provides the count of Non fatal errors in the batch and report.

Figure: Overview of NonFatalErrorCount
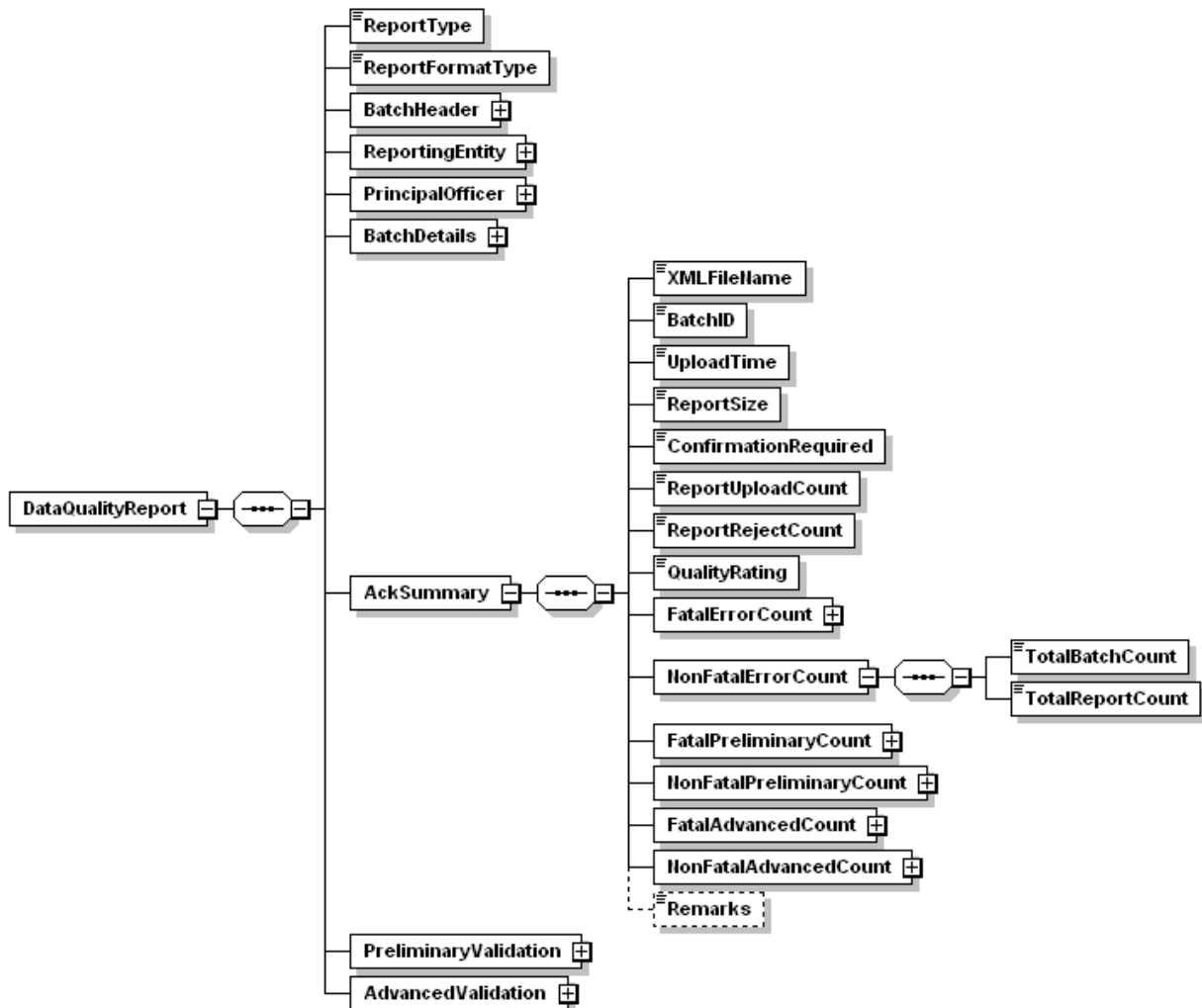
Table: Details of NonFatalErrorCount

Element	Description	Length	Mandatory
TotalBatchCount	Total number of non fatal errors in the batch level elements.	10	Yes
TotalReportCount	Total number of non fatal errors in the reports.	10	Yes

14.1.9 element DataQualityReport/AckSummary/FatalPreliminaryCount

The element FatalPreliminaryCount provides the count of fatal errors after the preliminary validation is done of the batch and report.

Figure: Overview of FatalPreliminaryCount
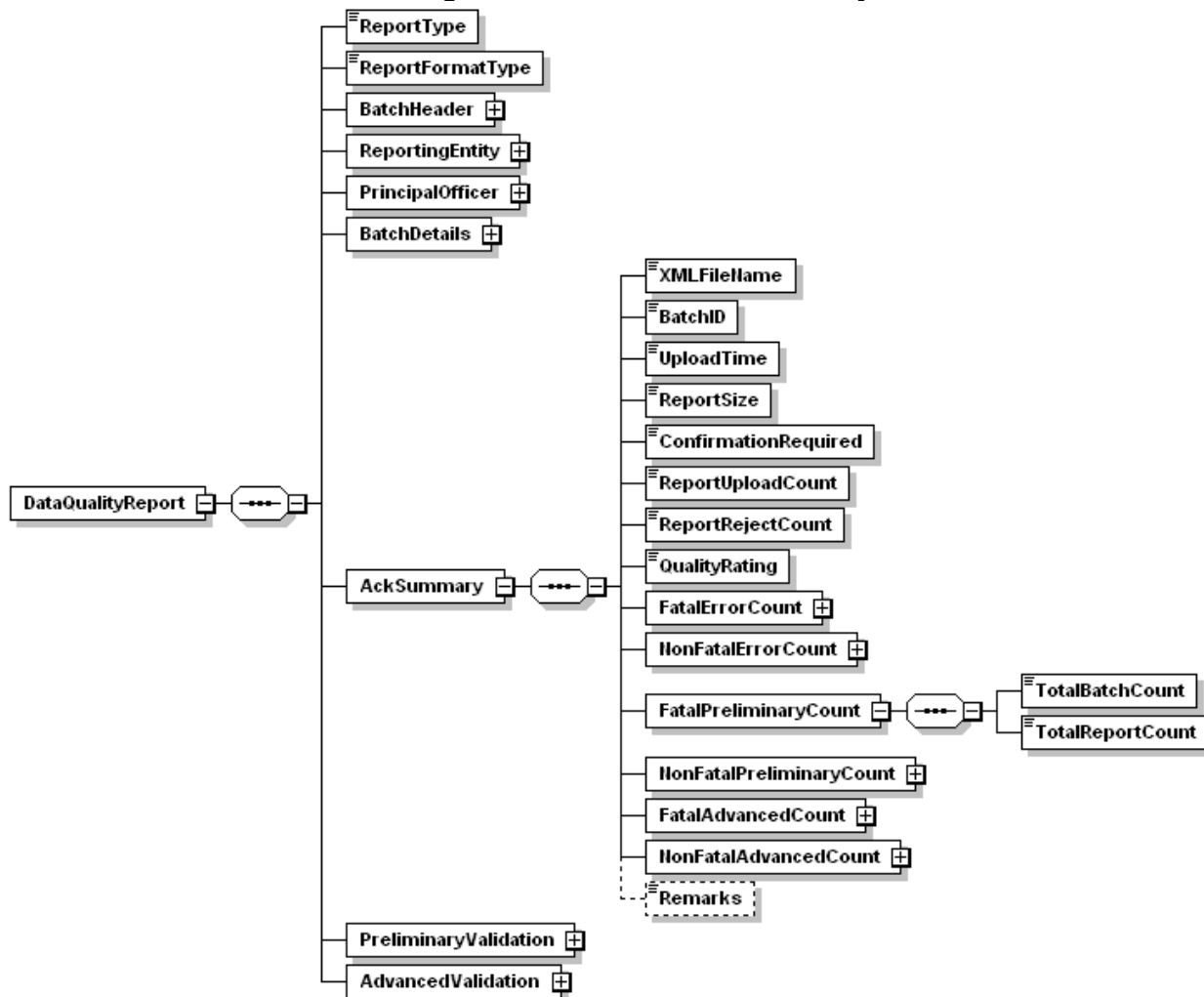
Table: Details of FatalPreliminaryCount

Element	Description	Length	Mandatory
TotalBatchCount	Total number of fatal errors in the batch level elements after preliminary validation	10	Yes
TotalReportCount	Total number of fatal errors in the reports after preliminary validation	10	Yes

14.1.10 element DataQualityReport/AckSummary/NonFatalPreliminaryCount

The element NonFatalPreliminaryCount provides the count of non fatal errors after the preliminary validation is done of the batch and report.

Figure: Overview of NonFatalPreliminaryCount
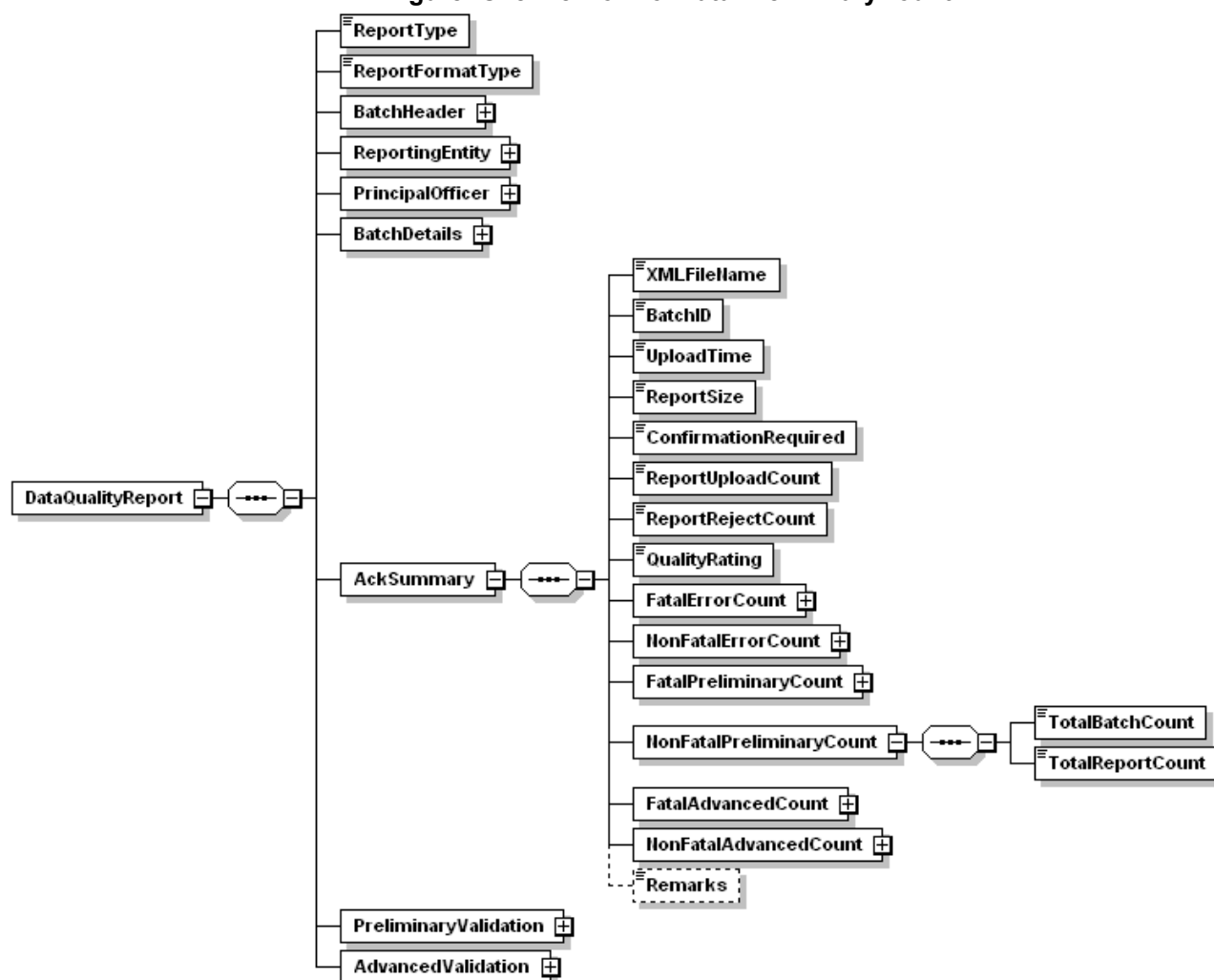
Table: Details of NonFatalPreliminaryCount

Element	Description	Length	Mandatory
TotalBatchCount	Total number of non fatal errors in the batch level elements after preliminary validation	10	Yes
TotalReportCount	Total number of non fatal errors in the reports after preliminary validation	10	Yes

14.1.11 element DataQualityReport/AckSummary/FatalAdvancedCount

The element FatalAdvancedCount provides the count of fatal errors after the advanced validation is done of the batch and report.

Figure: Overview of FatalAdvancedCount
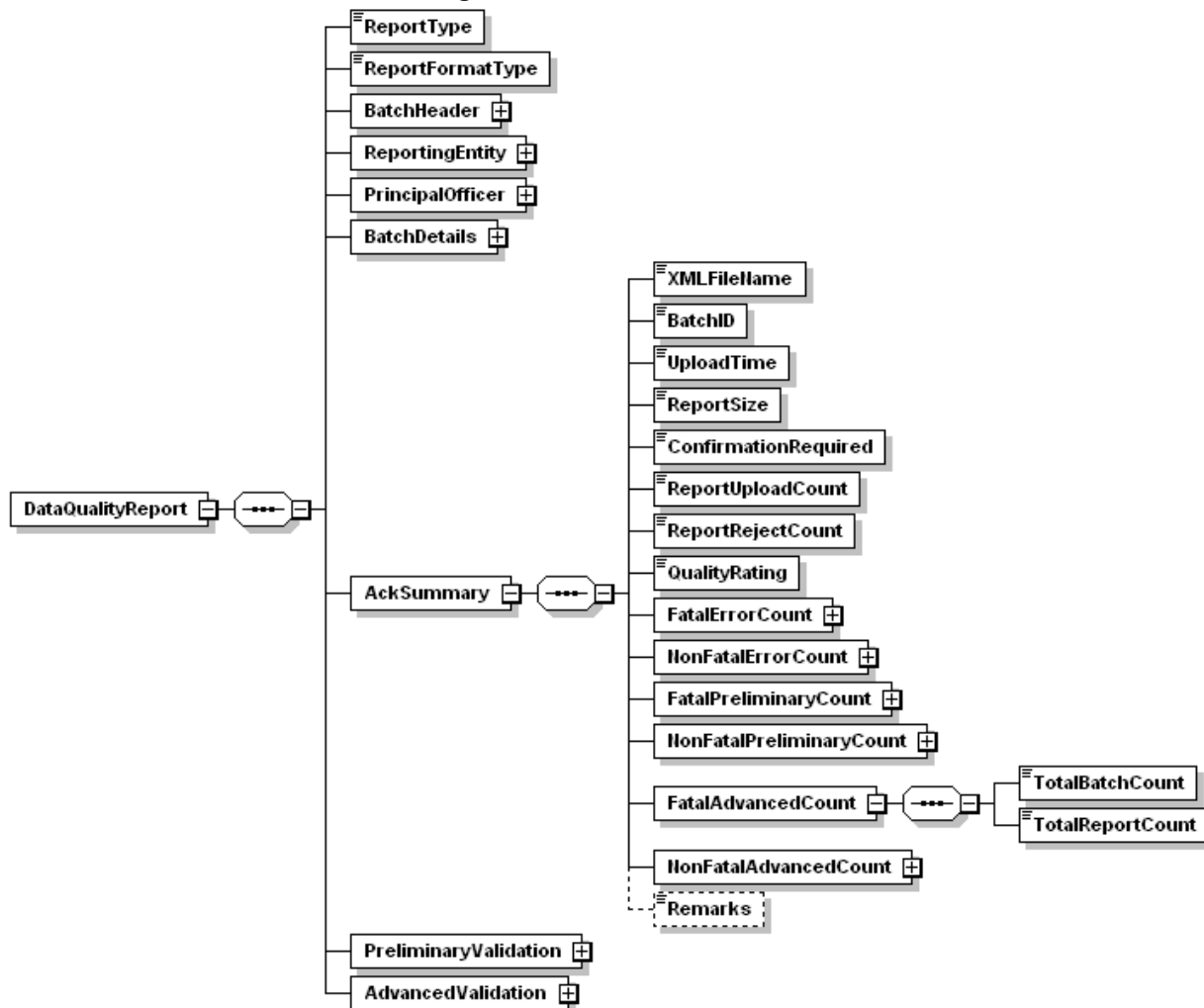
Table: Details of FatalAdvancedCount

Element	Description	Length	Mandatory
TotalBatchCount	Total number of fatal errors in the batch level elements after advanced validation	10	Yes
TotalReportCount	Total number of fatal errors in the reports after advanced validation	10	Yes

14.1.12 element DataQualityReport/AckSummary/NonFatalAdvancedCount

The element NonFatalAdvancedCount provides the count of non fatal errors after the advanced validation is done of the batch and report.

Figure: Overview of NonFatalAdvancedCount
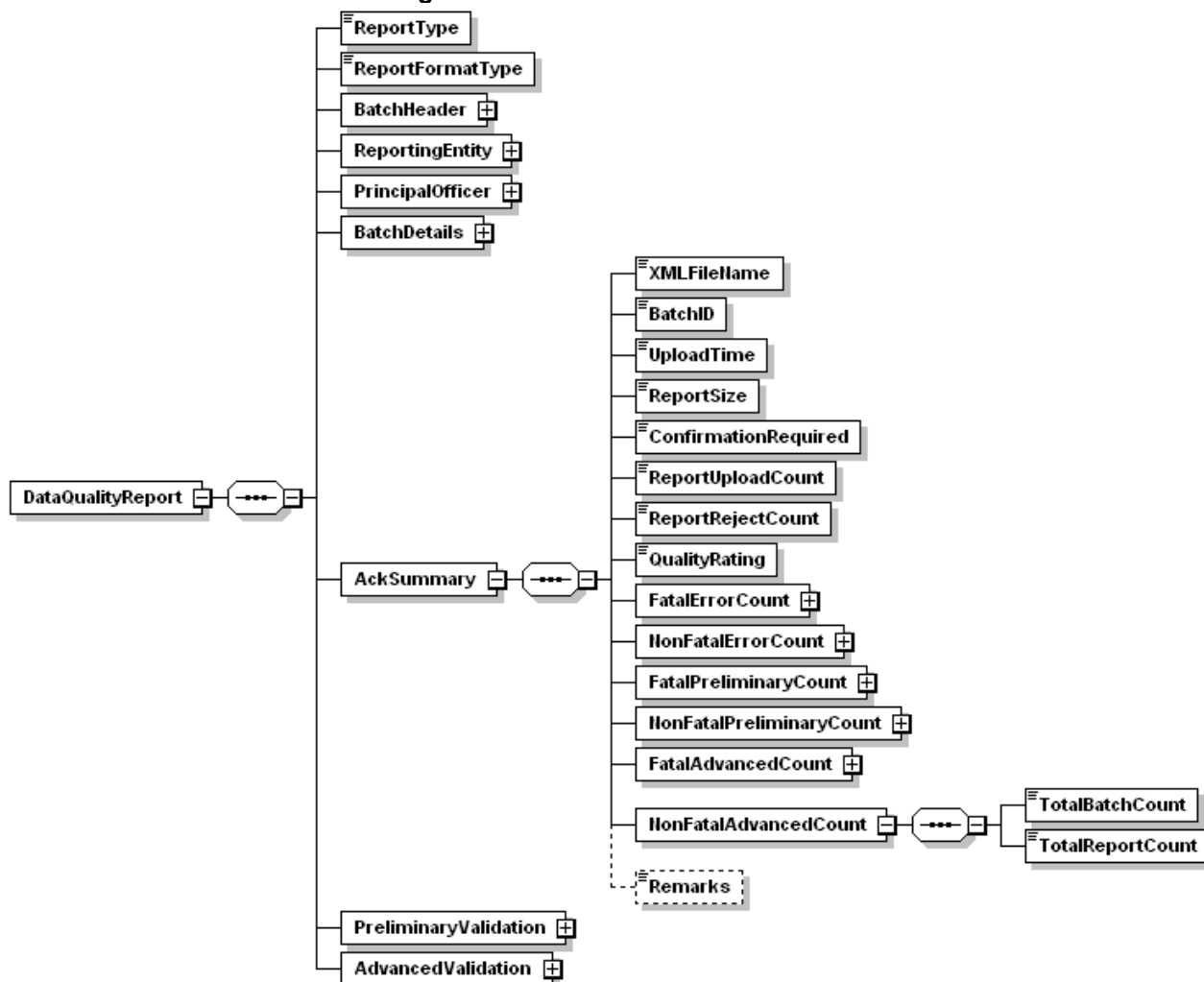
Table: Details of NonFatalAdvancedCount

Element	Description	Length	Mandatory
TotalBatchCount	Total number of non fatal errors in the batch level elements after advanced validation	10	Yes
TotalReportCount	Total number of non fatal errors in the reports after advanced validation	10	Yes

14.1.13 element DataQualityReport/PreliminaryValidation

The element PreliminaryValidation provides details of batch level and report level errors.

Figure: Overview of PreliminaryValidation
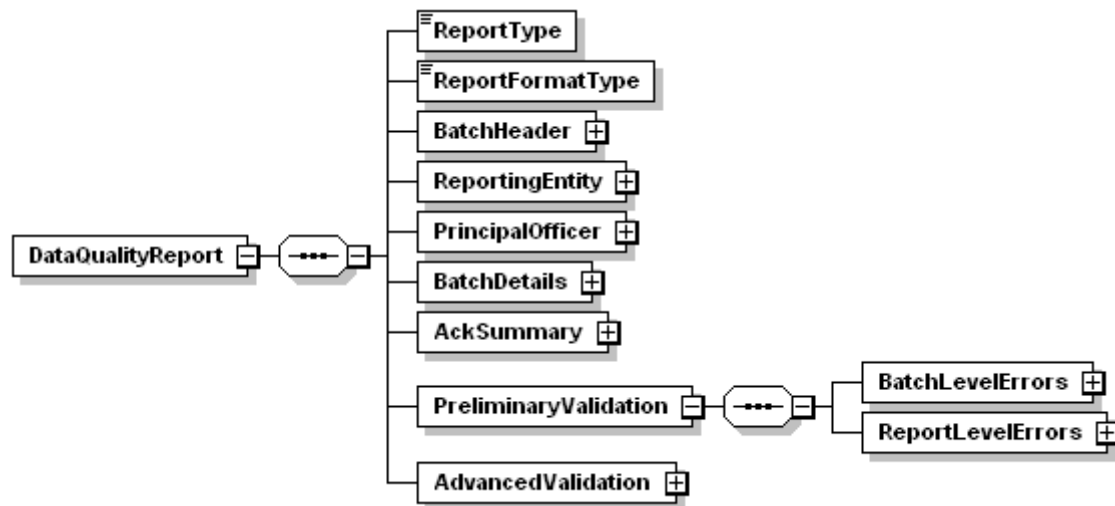
Table: Details of PreliminaryValidation

Element	Description	Length	Mandatory
BatchLevelErrors	Details of fatal and non fatal errors at the batch level. Refer section 14.1.14 for details.	Section 14.1.14	Yes
ReportLevelErrors	Details of fatal and non fatal errors in the submitted reports. Refer section 14.1.15 for details.	Section 14.1.15	Yes

14.1.14 element DataQualityReport/PreliminaryValidation/BatchLevelErrors

The element BatchLevelErrors provides details of batch level errors.

Figure: Overview of BatchLevelErrors
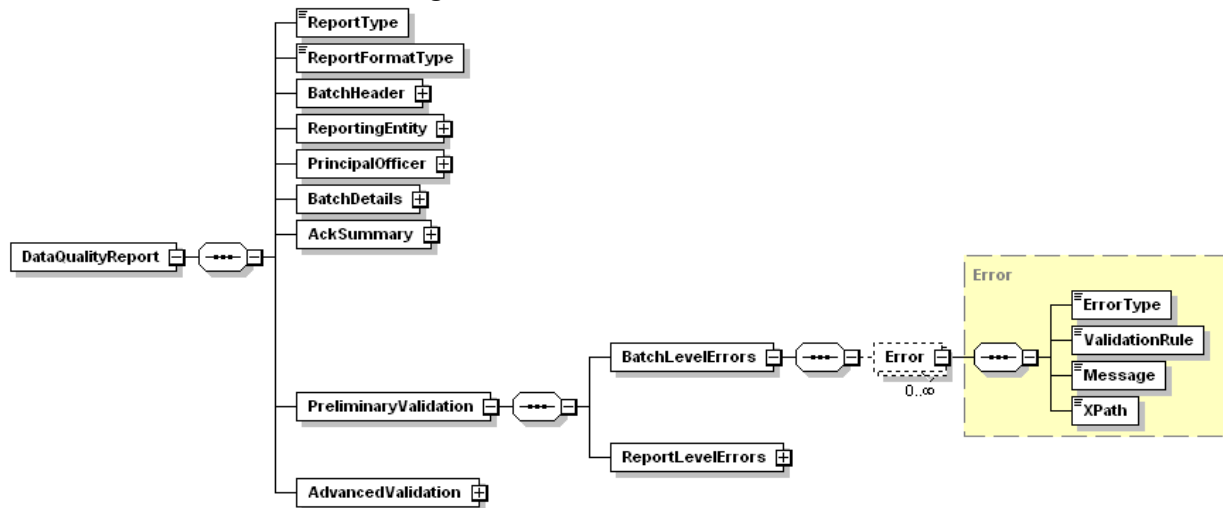
Table: Details of BatchLevelErrors

Element	Description	Length	Mandatory
Error	Details of error. Refer section 14.1.14.1 for details on type error.	Section 14.1.14.1	Yes

14.1.14.1 Type Error

The element Error provides details of errors.
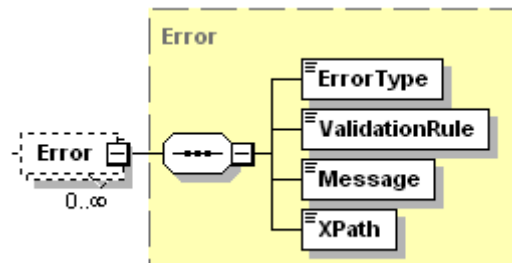
Table: Details of Error

Element	Description	Length	Mandatory

ErrorType	Type of Error.
	Permissible values are:
	   F -Fatal Error
	   N -Non Fatal Error
	   P- Probable Error
	
	Refer section 14.1.14.2 for details on enumeration.
		1	Yes

Validation Rule	Validation rule which has resulted in error	100	Yes
Message	Message giving explanation of the error	150	Yes
XPath	Path where the error has occurred	100	Yes

14.1.14.2 Enumeration for ErrorType

Code	Error Type	Error Description	Error Resolution
F	Fatal Error	Errors in XML file which would result in rejection of report	A batch containing fatal errors will be allowed to be uploaded but reports with fatal errors will be rejected. The reporting entity would be required to resubmit revised reports after resolving fatal errors
N	Non fatal Error	Errors in XML file which will not lead to rejection of reports	No requirement to submit a revised report. These errors are taken into account to compute data quality rating. The errors may be resolved in future submissions
P	Probable Error	Errors in XML file which will not lead to rejection of reports	These are not confirmed errors. The reporting entity would be required to verify and submit revised report only if error is confirmed

14.1.15 element DataQualityReport/PreliminaryValidation/ReportLevelErrors

The element ReportLevelErrors provides details of report level errors.
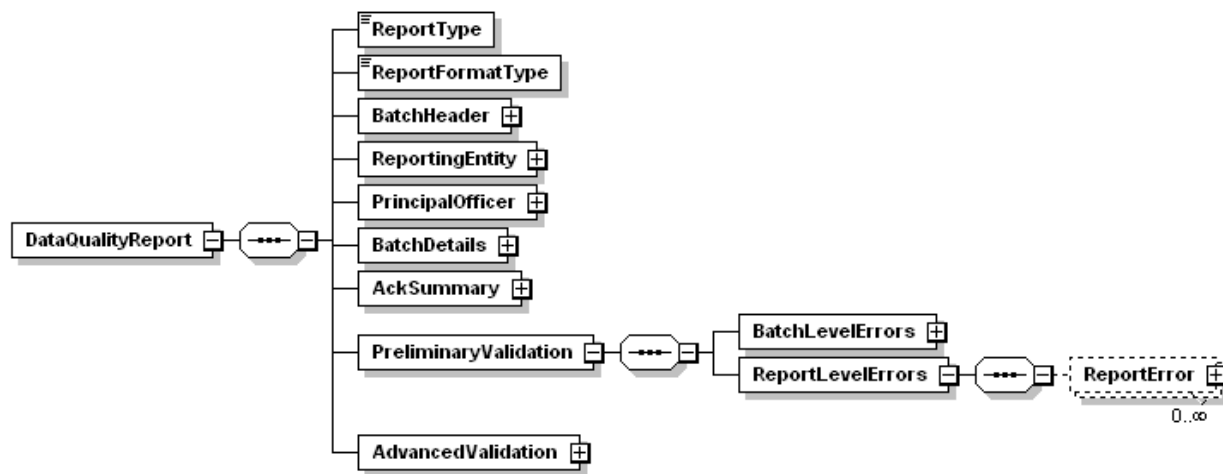
Table: Details of ReportLevelErrors

Element	Description	Length	Mandatory
ReportError	Details of error in the report. Refer section 14.1.16 for details.	Section 14.1.16	Yes

14.1.16 element DataQualityReport/PreliminaryValidation/ReportLevelErrors/ReportError

The element ReporlError provides details of report that is in error with the serial number of the report

Figure: Overview of ReportError
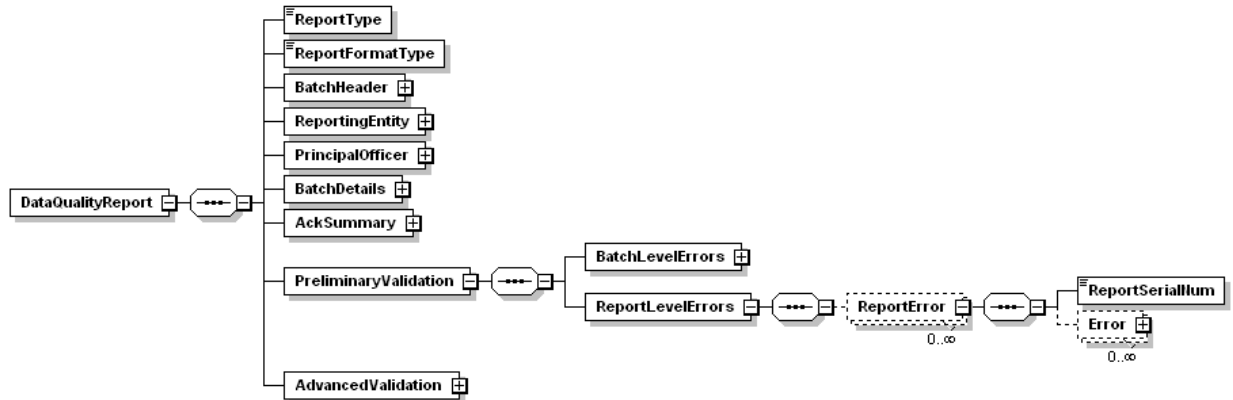
Table: Details of ReportError

Element	Description	Length	Mandatory
ReportSerialNum	Unique Serial number identifying the report	10	Yes
Error	Details of error in the report. Refer section 14.1.14.1 for details on Type Error	Section 14.1.14.1	Yes

14.1.17 element DataQualityReport/AdvancedValidation

The element AdvancedValidation provides details of batch level and report level errors.

Figure: Overview of AdvancedValidation
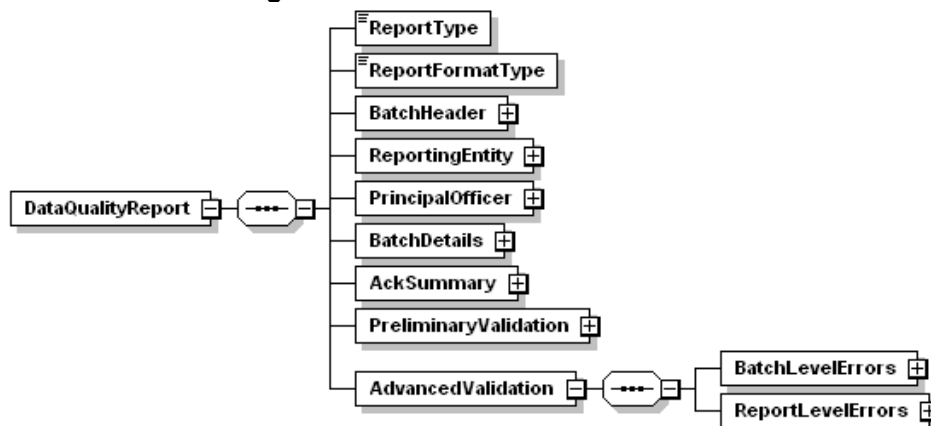
14.1.18 element DataQualityReport/AdvancedValidation/BatchLevelErrors

The element BatchLevelErrors provides details of batch level errors. Refer section 14.1.14 for BatchLevelErrors.

14.1.19 element DataQualityReport/AdvancedValidation/ReportLevelErrors

The element ReportLevelErrors provides details of report level errors with the serial number of the report. Refer section 14.1.15 for ReportLevelErrors.

15 Annexure E - State Codes

Two digit state codes for States and Union territories have been defined in the Motor Vehicles Act, 1988.

S. No.	Code	Name of State/UT
1	AN	Andaman & Nicobar
2	AP	Andhra Pradesh
3	AR	Arunachal Pradesh
4	AS	Assam
5	BR	Bihar
6	CH	Chandigarh
7	CG	Chhattisgarh
8	DN	Dadra and Nagar Haveli
9	DD	Daman & Diu
10	DL	Delhi
11	GA	Goa
12	GJ	Gujarat
13	HR	Haryana
14	HP	Himachal Pradesh
15	JK	Jammu & Kashmir
16	JH	Jharkhand
17	KA	Karnataka
18	KL	Kerala
19	LD	Lakshadweep
20	MP	Madhya Pradesh
21	MH	Maharashtra
22	MN	Manipur
23	ML	Meghalaya
24	MZ	Mizoram
25	NL	Nagaland
26	OR	Orissa
27	PY	Pondicherry
28	PB	Punjab
29	RJ	Rajasthan
30	SK	Sikkim
31	TN	Tamil Nadu
32	TR	Tripura
33	UP	Uttar Pradesh
34	UA	Uttarakhand
35	WB	West Bengal
36	ZZ	Others
37	XX	Not Applicable

16 Annexure F - Country Codes (ISO 3166)

S No.	Code	Country Name
1	AF	Afghanistan
2	AX	Aland Islands
3	AL	Albania
4	DZ	Algeria
5	AS	American Samoa
6	AD	Andorra
7	AO	Angola
8	AI	Anguilla
9	AQ	Antarctica
10	AG	Antigua And Barbuda
11	AR	Argentina
12	AM	Armenia
13	AW	Aruba
14	AU	Australia
15	AT	Austria
16	AZ	Azerbaijan
17	BS	Bahamas
18	BH	Bahrain
19	BD	Bangladesh
20	BB	Barbados
21	BY	Belarus
22	BE	Belgium
23	BZ	Belize
24	BJ	Benin
25	BM	Bermuda
26	BT	Bhutan
27	BO	Bolivia
28	BA	Bosnia And Herzegovina
29	BQ	Bonaire, Sint Eustatius and Saba
30	BW	Botswana
31	BV	Bouvet Island
32	BR	Brazil
33	IO	British Indian Ocean Territory
34	BN	Brunei Darussalam
35	BG	Bulgaria
36	BF	Burkina Faso

S No.	Code	Country Name
37	BI	Burundi
38	KH	Cambodia
39	CM	Cameroon
40	CA	Canada
41	CV	Cape Verde
42	KY	Cayman Islands
43	CF	Central African Republic
44	TD	Chad
45	CL	Chile
46	CN	China
47	CX	Christmas Island
48	CC	Cocos (Keeling) Islands
49	CO	Colombia
50	KM	Comoros
51	CG	Congo
52	CD	Congo, The Democratic Republic Of The
53	CK	Cook Islands
54	CR	Costa Rica
55	CI	Côte D'ivoire
56	HR	Croatia
57	CU	Cuba
58	CW	Curacao
59	CY	Cyprus
60	CZ	Czech Republic
61	DK	Denmark
62	DJ	Djibouti
63	DM	Dominica
64	DO	Dominican Republic
65	EC	Ecuador
66	EG	Egypt
67	SV	El Salvador
68	GQ	Equatorial Guinea
69	ER	Eritrea
70	EE	Estonia
71	ET	Ethiopia
72	FK	Falkland Islands (Malvinas)
73	FO	Faroe Islands
74	FJ	Fiji
75	FI	Finland

S No.	Code	Country Name
76	FR	France
77	GF	French Guiana
78	PF	French Polynesia
79	TF	French Southern Territories
80	GA	Gabon
81	GM	Gambia
82	GE	Georgia
83	DE	Germany
84	GH	Ghana
85	GI	Gibraltar
86	GR	Greece
87	GL	Greenland
88	GD	Grenada
89	GP	Guadeloupe
90	GU	Guam
91	GT	Guatemala
92	GG	Guernsey
93	GN	Guinea
94	GW	Guinea-Bissau
95	GY	Guyana
96	HT	Haiti
97	HM	Heard Island And McDonald Islands
98	VA	Vatican City State
99	HN	Honduras
100	HK	Hong Kong
101	HU	Hungary
102	IS	Iceland
103	IN	India
104	ID	Indonesia
105	IR	Iran, Islamic Republic Of
106	IQ	Iraq
107	IE	Ireland
108	IM	Isle Of Man
109	IL	Israel
110	IT	Italy
111	JM	Jamaica
112	JP	Japan
113	JE	Jersey
114	JO	Jordan

S No.	Code	Country Name
115	KZ	Kazakhstan
116	KE	Kenya
117	KI	Kiribati
118	KP	Korea, Democratic People's Republic Of
119	KR	Korea, Republic Of
120	KW	Kuwait
121	KG	Kyrgyzstan
122	LA	Lao People's Democratic Republic
123	LV	Latvia
124	LB	Lebanon
125	LS	Lesotho
126	LR	Liberia
127	LY	Libyan Arab Jamahiriya
128	LI	Liechtenstein
129	LT	Lithuania
130	LU	Luxembourg
131	MO	Macao
132	MK	Macedonia, The Former Yugoslav Republic Of
133	MG	Madagascar
134	MW	Malawi
135	MY	Malaysia
136	MV	Maldives
137	ML	Mali
138	MT	Malta
139	MH	Marshall Islands
140	MQ	Martinique
141	MR	Mauritania
142	MU	Mauritius
143	YT	Mayotte
144	MX	Mexico
145	FM	Micronesia, Federated States Of
146	MD	Moldova, Republic Of
147	MC	Monaco
148	MN	Mongolia
149	ME	Montenegro
150	MS	Montserrat
151	MA	Morocco
152	MZ	Mozambique
153	MM	Myanmar

S No.	Code	Country Name
154	NA	Namibia
155	NR	Nauru
156	NP	Nepal
157	NL	Netherlands
158	AN	Netherlands Antilles
159	NC	New Caledonia
160	NZ	New Zealand
161	NI	Nicaragua
162	NE	Niger
163	NG	Nigeria
164	NU	Niue
165	NF	Norfolk Island
166	MP	Northern Mariana Islands
167	NO	Norway
168	OM	Oman
169	PK	Pakistan
170	PW	Palau
171	PS	Palestinian Territory, Occupied
172	PA	Panama
173	PG	Papua New Guinea
174	PY	Paraguay
175	PE	Peru
176	PH	Philippines
177	PN	Pitcairn
178	PL	Poland
179	PT	Portugal
180	PR	Puerto Rico
181	QA	Qatar
182	RE	Reunion Island
183	RO	Romania
184	RU	Russian Federation
185	RW	Rwanda
186	BL	Saint Barthelemy
187	SH	Saint Helena, Ascension And Tristan da Cunha
188	KN	Saint Kitts And Nevis
189	LC	Saint Lucia
190	MF	Saint Martin
191	PM	Saint Pierre And Miquelon
192	VC	Saint Vincent And The Grenadines

S No.	Code	Country Name
193	WS	Samoa
194	SM	San Marino
195	ST	Sao Tome And Principe
196	SA	Saudi Arabia
197	SN	Senegal
198	RS	Serbia
199	SC	Seychelles
200	SL	Sierra Leone
201	SG	Singapore
202	SX	Sint Marteen
203	SK	Slovakia
204	SI	Slovenia
205	SB	Solomon Islands
206	SO	Somalia
207	ZA	South Africa
208	GS	South Georgia And The South Sandwich Islands
209	SS	South Sudan
210	ES	Spain
211	LK	Sri Lanka
212	SD	Sudan
213	SR	Suriname
214	SJ	Svalbard And Jan Mayen Islands
215	SZ	Swaziland
216	SE	Sweden
217	CH	Switzerland
218	SY	Syrian Arab Republic
219	TW	Taiwan, Province Of China
220	TJ	Tajikistan
221	TZ	Tanzania, United Republic Of
222	TH	Thailand
223	TL	Timor-Leste
224	TG	Togo
225	TK	Tokelau
226	TO	Tonga
227	TT	Trinidad And Tobago
228	TN	Tunisia
229	TR	Turkey
230	TM	Turkmenistan
231	TC	Turks And Caicos Islands

S No.	Code	Country Name
232	TV	Tuvalu
233	UG	Uganda
234	UA	Ukraine
235	AE	United Arab Emirates
236	GB	United Kingdom
237	US	United States
238	UM	United States Minor Outlying Islands
239	UY	Uruguay
240	UZ	Uzbekistan
241	VU	Vanuatu
242	VE	Venezuela, Bolivarian Republic Of
243	VN	Viet Nam
244	VG	Virgin Islands, British
245	VI	Virgin Islands, U.S.
246	WF	Wallis And Futuna
247	EH	Western Sahara
248	YE	Yemen
249	ZM	Zambia
250	ZW	Zimbabwe
251	XX	Not categorised
252	ZZ	Others

17 Annexure G - Currency Codes (ISO 4127)

S No.	Code	Currency Name
1	AFA	Afghanistan Afghani
2	ALL	Albanian Lek
3	DZD	Algerian Dinar
4	AOR	Angolan Kwanza
5	ARS	Argentine Peso
6	AMD	Armenian Dram
7	AWG	Aruban Guilder
8	AUD	Australian Dollar
9	AZN	Azerbaijani an New Manat
10	BSD	Bahamian Dollar
11	BHD	Bahraini Dinar
12	BDT	Bangladeshi Taka
13	BBD	Barbados Dollar
14	BYR	Belarusian Ruble
15	BZD	Belize Dollar
16	BMD	Bermudian Dollar
17	BTN	Bhutan Ngultrum
18	BOB	Bolivian Boliviano
19	BWP	Botswana Pula
20	BRL	Brazilian Real
21	GBP	British Pound
22	BND	Brunei Dollar
23	BGN	Bulgarian Lev
24	BIF	Burundi Franc
25	KHR	Cambodian Riel
26	CAD	Canadian Dollar
27	CVE	Cape Verde Escudo
28	KYD	Cayman Islands Dollar
29	XOF	CFA Franc BCEAO
30	XAF	CFA Franc BEAC
31	XPF	CFP Franc
32	CLP	Chilean Peso
33	CNY	Chinese Yuan Renminbi
34	COP	Colombian Peso
35	KMF	Comoros Franc
36	CDF	Congolese Franc

S No.	Code	Currency Name
37	CRC	Costa Rican Colon
38	HRK	Croatian Kuna
39	CUP	Cuban Peso
40	CZK	Czech Koruna
41	DKK	Danish Kroner
42	DJF	Djibouti Franc
43	DOP	Dominican Peso
44	XCD	East Caribbean Dollar
45	EGP	Egyptian Pound
46	SVC	El Salvador Colon
47	ERN	Eritrean nakfa
48	EEK	Estonian Kroon
49	ETB	Ethiopian Birr
50	EUR	EU Euro
51	FKP	Falkland Islands Pound
52	FJD	Fiji Dollar
53	GMD	Gambian Dalasi
54	GEL	Georgian Lari
55	GHS	Ghanaian New Cedi
56	GIP	Gibraltar Pound
57	XAU	Gold (Ounce)
58	XFO	Gold Franc
59	GTQ	Guatemalan Quetzal
60	GNF	Guinean Franc
61	GYD	Guyana Dollar
62	HTG	Haitian Gourde
63	HNL	Honduran Lempira
64	HKD	Hong Kong SAR Dollar
65	HUF	Hungarian Forint
66	ISK	Icelandic Krona
67	XDR	IMF Special Drawing Right
68	INR	Indian Rupee
69	IDR	Indonesian Rupiah
70	IRR	Iranian Rial
71	IQD	Iraqi Dinar
72	ILS	Israeli New Shekel
73	JMD	Jamaican Dollar
74	JPY	Japanese Yen
75	JOD	Jordanian Dinar

S No.	Code	Currency Name
76	KZT	Kazakhstani Tenge
77	KES	Kenyan Shilling
78	KWD	Kuwaiti Dinar
79	KGS	Kyrgyz Som
80	LAK	Lao Kip
81	LVL	Latvian Lats
82	LBP	Lebanese Pound
83	LSL	Lesotho Loti
84	LRD	Liberian Dollar
85	LYD	Libyan Dinar
86	LTL	Lithuanian Lit as
87	MOP	Macao Patacas
88	MKD	Macedonian Denary
89	MGA	Malagasy Ariary
90	MWK	Malawi Kwacha
91	MYR	Malaysian Ringgit
92	MVR	Maldivian Rufiyaa
93	MRO	Mauritanian Ouguiya
94	MUR	Mauritius Rupee
95	MXN	Mexican Peso
96	MDL	Moldovan Leu
97	MNT	Mongolian Tugrik
98	MAD	Moroccan Dirham
99	MZN	Mozambique New Metical
100	MMK	Myanmar Kyat
101	NAD	Namibian Dollar
102	NPR	Nepalese Rupee
103	ANG	Netherlands Antillean Guilder
104	NAF	Netherlands Antillean Florin
105	NZD	New Zealand Dollar
106	NIO	Nicaraguan Cordoba Oro
107	NGN	Nigerian Naira
108	KPW	North Korean Won
109	NOK	Norwegian Kroner
110	OMR	Omani Rial
111	PKR	Pakistani Rupee
112	XPD	Palladium (Ounce)
113	PAB	Panamanian Balboa
114	PGK	Papua New Guinea Kina

S No.	Code	Currency Name
115	PYG	Paraguayan Guarani
116	PEN	Peruvian Nuevo Sol
117	PHP	Philippine Peso
118	XPT	Platinum (Ounce)
119	PLN	Polish Zloty
120	QAR	Qatari Rial
121	RON	Romanian New Leu
122	RUB	Russian Ruble
123	RWF	Rwandan Franc
124	SHP	Saint Helena Pound
125	WST	Samoan tala
126	STD	Sao Tome And Principe Dobra
127	SAR	Saudi Riyal
128	RSD	Serbian Dinar
129	SCR	Seychelles Rupee
130	SLL	Sierra Leone
131	XAG	Silver (Ounce)
132	SGD	Singapore Dollar
133	SBD	Solomon Islands Dollar
134	SOS	Somali Shilling
135	ZAR	South African Rand
136	KRW	South Korean Won
137	SSP	South Sudanese Pound
138	LKR	Sri Lanka Rupee
139	SDG	Sudanese Pound
140	SRD	Suriname Dollar
141	SZL	Swaziland Lilangeni
142	SEK	Swedish Krona
143	CHF	Swiss Franc
144	SYP	Syrian Pound
145	TWD	Taiwan New Dollar
146	TJS	Tajik Somoni
147	TZS	Tanzanian Shilling
148	THB	Thai Baht
149	TOP	Tongan Pa'anga
150	TTD	Trinidad And Tobago Dollar
151	TND	Tunisian Dinar
152	TRY	Turkish Lira
153	TMT	Turkmen New Man at

S No.	Code	Currency Name
154	AED	UAE Dirham
155	UGX	Uganda New Shilling
156	XFU	UIC Franc
157	UAH	Ukrainian Hryvnia
158	UYU	Peso Uruguayo
159	USD	US Dollar
160	UZS	Uzbekistani Sum
161	VUV	Vanuatu Vatu
162	VEF	Venezuelan Bolivar Fuertes
163	VND	Vietnamese Dong
164	YER	Yemeni Rial
165	ZMK	Zambian Kwacha
166	ZWL	Zimbabwe Dollar
167	XXX	Not Categorised
168	ZZZ	Others