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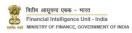| Version	Date	Remarks
1.0	04-May-2021	Initial Version
1.1	10-Jun-2021	Updated reporting format for TS4, TS6, TS7, TS8, TS9, TS10, TS11, TS12
1.2	20-Sept-2021	1. Mandate rules changed in all transaction formats. 2. Bulk reporting formats added for MTSS and Depositories 3. Removed the NTR Format (NT1) and replaced with Procedure points. 4. GT1 format rewritten. 5. GoS format – Definition of "Last 12 months" changed for cumulative transaction details. 6. Changed Entity Profile and Identifier sections in KC2
1.3	03-Dec-2021	Change in multiple sections
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1.5	01-Sept-2022	Change in multiple sections
1.6	22-Nov-2022	Change in multiple sections
1.7	30-Nov-2022	Change in multiple sections
1.8	19-Dec-2022	1. In TS11- Updated Merchant address, renamed TXN ID 2. From Bank NTR- removed MTSS 3. Added TS4 in DOP 4. In TS4- renamed Date and Time 5. In Account details- added Frozen and reason of frozen 6. In CB1-Updated description of OBO ID and OBO Name.
1.9	12-May-2023	Added Reporting Formats for Real Estate
1.10	25-May-2023	Added Reporting Formats for Dealer in Precious Metals and Stones, Virtual Digital Assets Service Provider
1.11	30-May-2023	Updated Reporting Formats for Dealer in Precious Metals and Stones, Updated Secondary address in KCS1 for all applicable RE
1.12	26-June-2023	Updated Reporting Formats for Virtual Digital Assets Service Provider
1.13	05-April-2024	Updated address field in KC5 and KC6. Updated Transaction type in TS11 Updated Transaction Type ID in TC4 Updated Transaction type in TS7
1.14	18-Jun-2024	New field added in GT1 – Transaction Type Two new fields to be added in KC1 and KC2 to handle legacy accounts opened prior to 2016 - Other Identifier Name, Other Identifier Number KC2 - SEBI ID added to list of Company identifiers TS11 – New field added for 'Other Transaction Type' TS10 – 'Customer Mobile Number' made non-mandatory

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1 Overview

This section provides an overview of the FINnet 2.0 system being designed and implemented by Financial Intelligence Unit, Government of India (FIU-IND). It also provides an overview of the new reporting formats for reporting entities being planned by FIU-IND.

1.1 Introduction to FINnet 2.0

Project FINnet 2.0 envisions to streamline and redefine the process of collection, processing, and dissemination of data for the purpose of effectively generating meaningful intelligence to curb money laundering and terrorist financing activities and enforce the provisions of PMLA in India. This is a project of national importance and aims to strengthen the financial security architecture of India. The mission statement of FINnet 2.0 is to provide quality financial intelligence for safeguarding the financial system from the abuses of money laundering, terrorism financing, and other economic offenses.

FINnet 2.0 is being implemented as a set of three systems to ensure that the data ingested and processed by the three is isolated and immune to security threats as much as possible and all data is secure. The systems are listed below –

1. FINGate – Collection and pre-processing system
2. FINCore – Processing and analysis system
3. FINex – Dissemination system

All reporting entities (REs) are migrated to the FINGate 2.0 reporting formats which have been revamped to meet the evolving transaction types and to ease the load of compliance on the REs. FIU-IND has taken further measures such as provision of multiple mechanisms for submitting reports, mobile app for REs, learning management system, and a unified helpdesk to assist REs.

This document provides an overview of the new reporting formats for FINGate 2.0. Other areas shall be covered in the detailed user manual to be circulated to reporting entities (REs).

1.2 Introduction to the new reporting mechanisms

There are three reporting mechanisms planned in FINnet 2.0. These mechanisms are launched as part of the FINGate 2.0 portal. The detailed features and functionalities are documented separately in their respective user manuals. Their broad overview has been provided below for reference.

Mechanism 1: Interactive web-based reporting

- This mechanism is recommended for Reporting Entities that have low volume reporting.
- This mechanism would consist of user friendly, context sensitive web-based forms.
- The forms would have built-in form and field level validations.

Mechanism 2: Bulk report preparation app

- There would be a completely revamped application given to reporting entities to help them in preparing, validating, and submitting reports. This would be a replacement to the existing report generation and validation utility.
- The application would be modular that would allow for certain modules to be offline and not Internet facing. If the RE so wishes, modules where their customer data is being loaded can be stored in an offline mode.

- The application would have the ability to debug and validate reports at the form and field levels.
- The RE would have the ability to encrypt and digitally sign (using DSC or Aadhaar e-Sign) the report through the application itself.
- There would be an interactive interface to help correct / resubmit rejected transactions.
- RE system would generate multiple files (in CSV/JSON as per a predefined format) covering KYC, Transactions and GoS. The same will be uploaded in the RE app to generate and submit all necessary reports.
- The system will allow additional manual data entry/editing by the RE user.

Mechanism 3: API based reporting.

- Those reporting entities that would prefer to use their own systems for reporting may use the API based reporting mechanism.
- In this mechanism, the reports would be transmitted to the FIU in near real-time and automated mode with minimal manual intervention.
- The APIs would be exposed by FINGate and would be configured in the Reporting Entity's systems.
- The form and field level validations are expected to be done by the RE's systems as these cannot be checked in real time in an API mode.
- All rules, including logical, business rules along with form and field level validations would be run at one go and the consolidated error report would be made available for the RE.

1.3   Objectives of the New Reporting Formats

Learning from the experience of stakeholders of FINnet 1.0 and the various interactions with Reporting Entities over the past many years, the following are the objectives that are identified to be achieved in FINnet 2.0.

Ease of reporting – Report Data has been segregated into Master data and Transaction data. Branch and ATM details are considered as master data and will be ingested in bulk or incremental mode prior to report submission. The format will also have an intuitive language-based interface instead of complicated codes.

The new format is in three parts – The new consolidated format will have three parts: (a) KYC profile (b) Transaction details and (c) Ground of suspicion. The 'Ground of Suspicion' is applicable only for STRs. The KYC profile will be different for customer-based reports and non-customer-based reports.

To facilitate the filling up of forms, REs will be able to extract their data in pre-defined bulk files (CSV, XLS or JSON formats). These pre-defined formats shall be designed to facilitate ease of data extraction, ease of filing and ease of information correction at a future date by REs.

The KYC and Transaction formats have been combined for certain RE types including MTSS, Card System Operators and for all property transactions.

Account Details – Along with a common KYC profile, there would also be Account Details that would capture details of different accounts held by the customer. This Account Details would differ based on the RE category. As an example, a banking Account Details would be different from an insurance policy account.

Standardized Transaction formats – FINnet 2.0 will have standardised transaction formats to get the same set of fields from every Reporting Entity that is reporting that transaction. The reporting formats allow for multiple transactions to be reported and multiple types of transactions. For each type of transaction, the format will be standardised. Such a format may differ across RE categories but will be the same within a RE

category. For example, an STR to be reported by a Bank may be in a different format than STR reported by an insurance company.

Configurable mandatory and non-mandatory fields for reporting: The new reporting paradigm will allow FIU to configure which form fields are mandatory or non-mandatory to be filled by a RE. This can be configured, based on the report quality history of a particular RE or a category of REs. Further, non-mandatory fields can be made mandatory in future, basis the quality of data reported by REs.

Threshold Based Mandatory Fields: Some of the form fields as defined as Threshold Based Mandatory. RE will be able to submit reports with such fields as non-mandatory up to a threshold. This threshold will be configured by FIU. Once the number of reports without data in these fields exceed the threshold, FIU will reject subsequent reports.

Restructured 'Ground of Suspicion' format – FINnet 2.0 will have a standardised format to report Ground of Suspicion. Like the KYC profile, the GoS format too will be standardised across all RE categories. The GoS is mandatory only for STRs. The GoS will comprise four parts:

1. GoS Tags – A standardized dictionary of tags would be provided that would be available for selection by the RE user. Selecting at least one tag is mandatory. The REs would also be provided an option to add their own tags.
2. Short Query(ies) – Based on the tags selected, there may be a few short queries that the RE would have to answer to help the FIU process the report more efficiently.
3. Narration – The most important part of the GoS is the free text narration that would be filled by the PO to describe the entire case. The new format will increase the text limit of the narration to 20,000 characters to help the REs narrate the case better.
4. Attachments – The RE would have the ability to include relevant attachments that would help the FIU process the case better.
5. Summary – The GoS page would display a consolidated profile history of the entity being reported including their KYC details, the details of the transaction being reported, and their historical transaction trends.

1.4   How to use the New Reporting Formats

This section provides an overview of the steps to identify the relevant reporting format for filing a report by a RE under each scenario.

Step 1: Selection of report to be filed.

- The system would then prompt the RE to select the report to be filed.
- In case of threshold-based reports, RE should select the month and year of the report.
- In case of RE with multiple lines of business, RE should select the line of business applicable for the report.
- The reports applicable for a customer or non-customer depends on the RE Type

Step 2: Selection of customer or non-customer

- The system would allow the RE to select whether the report is being filed for a customer and / or a non-customer. RE will enter KYC details of Individuals / Non-Individuals for customers and Simplified KYC details of Individuals / Non-Individuals for non-customers. RE will enter account details and the relationship between accounts and persons.

Step 3: Selection of transaction types and transaction formats

- The system would allow for multiple formats to be chosen to allow the RE to file transactions relevant to the report. For example, a CTR would allow cash-based transaction formats whereas an STR would allow for any transaction format to be filed.

Note: Multiple reports (of the same report type) can be filed in bulk in the reporting application (Reporting mechanism 2 described above) when loaded through a bulk (csv or JSON) file. Through this mechanism, all customers would be loaded through a set of bulk customer csv / json / xls, all transactions through bulk transaction files and all GoS (that would contain GoS details) through another bulk STR-GoS file. This would be covered in detail in the respective systems' user manuals.

2   Guide to the new Reporting Formats

This section of the document provides an overview of the reporting formats for different types of reporting entities under different scenarios.

2.1   Navigating the new reporting formats

The table below represents a navigation guide for all REs to identify the relevant reporting formats for their needs and scenario. The representation depicts which reports are expected to be filed by which type of RE, for different type of transactions in case of customer / non-customers.

Table 1: Report Codification

RE Category	Type of report	Transactions	Format Code
Banks	All Reports	KYC profile (Individual Customers)	KC1
		KYC profile (Non-Individual Customers)	KC2
		Simplified KYC profile (non-mandatory) – Individuals Non-Customers	KCS1
		Simplified KYC profile (non-mandatory) - Non-Individuals Non-Customers	KCS2
	CTR (For TS11, KYC is not mandatory)	Cash transaction at ATM	TC1
		Cash transaction at branch	TC2
		Card transaction	TS11
	CBWTR (For TS11, KYC is not mandatory)	Cross border wire transfer beyond specified threshold	CB1
		Card transaction	TS11
	CCR	Counterfeit currency deposited	CC1

RE Category	Type of report	Transactions	Format Code
	NTR	NPO NEFT/RTGS Transaction	TS1
		NPO IMPS transaction	TS2
		NPO UPI Transaction	TS3
		Cash transaction at ATM	TC1
		Cash transaction at branch	TC2
		Cross border wire transfer beyond specified threshold	CB1
		Suspicious Wallet transaction	TS6
		General transaction format	GT1
	STR	Suspicious NEFT/RTGS Transaction	TS1
		Suspicious IMPS transaction	TS2
		Suspicious UPI Transaction	TS3
		Cash transaction at ATM	TC1
		Cash transaction at branch	TC2
		Cross border wire transfer beyond specified threshold	CB1
		Suspicious Wallet transaction	TS6
		Brokerage Firms Transaction	TS7
		Depositories Transaction	TS9
		Suspicious card transaction	TS11
		General transaction format	GT1
		GoS profile	GS1
Insurance	All Reports	Insurance KYC Profile (Individuals)	KC3
		Insurance KYC Profile (Non-Individuals)	KC4
		Simplified KYC profile (non-mandatory) – Individuals Non-Customers	KCS1

RE Category	Type of report	Transactions	Format Code
Mutual Funds		Simplified KYC profile (non-mandatory) - Non-Individuals Non-Customers	KCS2
	STR	Suspicious Insurance Transaction	TS4
		General transaction format	GT1
		GoS profile	GS1
	CCR	Counterfeit currency deposited	CC1
	CBWTR	Cross Border Wire Transfer beyond specified threshold	CB1
	CTR	Cash transaction at branch	TC2
	NTR	Suspicious Insurance Transaction	TS4
		General transaction format	GT1
		Cash transaction at branch	TC2
		Cross Border Wire Transfer beyond specified threshold	CB1
	All Reports	KYC profile (Individual Customers)	KC3
		KYC profile (Non-Individual Customers)	KC4
		Simplified KYC profile (non-mandatory) – Individuals Non-Customers	KCS1
		Simplified KYC profile (non-mandatory) - Non-Individuals Non-Customers	KCS2
	STR	Suspicious Mutual Fund Transaction	TS5
		General transaction format	GT1
		GoS profile	GS1
	CBWTR	Cross border wire transfer beyond specified threshold	CB1
	NTR	Suspicious Mutual Fund Transaction	TS5

RE Category	Type of report	Transactions	Format Code
Payment Aggregators and Payment Gateways		Cross Border Wire Transfer beyond specified threshold	CB1
		General transaction format	GT1
	All Reports	KYC profile (Individual Customers)	KC1
		KYC profile (Non-Individual Customers)	KC2
		Simplified KYC profile (non-mandatory) – Individuals Non-Customers	KCS1
		Simplified KYC profile (non-mandatory) - Non-Individuals Non-Customers	KCS2
	STR *(KYC is non-mandatory)*	Suspicious UPI Transaction	TS3
		Suspicious Wallet transaction (Both KYCs required)	TS6
		Cross border wire transfer beyond specified threshold	CB1
		General transaction format	GT1
		GoS profile	GS1
Brokerage Firms	All Reports	KYC profile (Individual Customers)	KC1
		KYC profile (Non-Individual Customers)	KC2
		Simplified KYC profile (non-mandatory) – Individuals Non-Customers	KCS1
		Simplified KYC profile (non-mandatory) - Non-Individuals Non-Customers	KCS2
	NTR	Brokerage Firms STR Format	TS7
		Depositories STR Format	TS9
	STR	Brokerage Firms STR Format	TS7
		Depositories STR Format	TS9

RE Category	Type of report	Transactions	Format Code
Exchange Houses		GoS profile	GS1
	All Reports	KYC profile (Individual Customers)	KC1
		KYC profile (Non-Individual Customers)	KC2
		Simplified KYC profile (non-mandatory) – Individuals Non-Customers	KCS1
		Simplified KYC profile (non-mandatory) - Non-Individuals Non-Customers	KCS2
	STR	Exchange House STR Format	TS8
		GoS profile	GS1
Depositories	All Reports	KYC profile (Individual Customers)	KC1
		KYC profile (Non-Individual Customers)	KC2
		Simplified KYC profile (non-mandatory) – Individuals Non-Customers	KCS1
		Simplified KYC profile (non-mandatory) - Non-Individuals Non-Customers	KCS2
	STR	Depositories STR Format	TS9
		GoS profile	GS1
	Bulk Data Upload	Depositories Bulk reporting Format	TS9 - B
Property Registrar	PTR	Sale/Purchase of property beyond specified threshold	PT1
	CTR	Suspicious MTSS Transaction	MT1
MTSS	STR	Suspicious MTSS Transaction	MT1
		GoS profile	GS1

RE Category	Type of report	Transactions	Format Code
Card System Operators	Bulk Data Upload	MTSS Bulk reporting format	MT2
	CTR	Suspicious card transaction	TS11
	STR	Suspicious card transaction	TS11
		GoS profile	GS1
	CBWTR	Suspicious card transaction	TS11
	NTR	Suspicious card transaction	TS11
	Bulk Data Upload	Suspicious card transaction	TS11
Casinos	All Reports	Simplified KYC profile (non-mandatory) – Individuals Non-Customers	KCS1
		Simplified KYC profile (non-mandatory) - Non-Individuals Non-Customers	KCS2
	STR	Casino STR format	TS12
		GoS profile	GS1
	CTR	Casino cash transaction format	TC3
	CBWTR	Casino CBWTR Format	CB2
FI/NBFC/Others	All Reports	KYC profile (Individual Customers)	KC1
		KYC profile (Non-Individual Customers)	KC2
		Simplified KYC profile (non-mandatory) – Individuals Non-Customers	KCS1
		Simplified KYC profile (non-mandatory) - Non-Individuals Non-Customers	KCS2
	STR	NBFC STR format	TS10
		General transaction format	GT1
		GoS profile	GS1
	NTR	NBFC STR format	TS10
		Cash transaction at branch	TC2

RE Category	Type of report	Transactions	Format Code
Department of Posts	CTR	General transaction format	GT1
		Cash transaction at branch	TC2
	All Reports	KYC profile (Individual Customers)	KC1
		KYC profile (Non-Individual Customers)	KC2
		Insurance KYC Profile (Individuals)	KC3
		Insurance KYC Profile (Non-Individuals)	KC4
		Simplified KYC profile (non-mandatory) -– Individuals Non-Customers	KCS1
		Simplified KYC profile (non-mandatory) - Non-Individuals Non-Customers	KCS2
	CTR	Cash transaction at ATM	TC1
		Cash transaction at branch	TC2
	CBWTR	Cross border wire transfer beyond specified threshold	CB1
	CCR	Counterfeit currency deposited	CC1
	NTR	NPO NEFT/RTGS Transaction	TS1
		NPO IMPS transaction	TS2
		NPO UPI Transaction	TS3
		Cash transaction at ATM	TC1
		Cash transaction at branch	TC2
		Suspicious Wallet transaction	TS6
		Cross border wire transfer beyond specified threshold	CB1
		General transaction format	GT1
	STR (For MT1 - KC1 and KC2 are not required)	Suspicious NEFT/RTGS Transaction	TS1
		Suspicious IMPS transaction	TS2

RE Category	Type of report	Transactions	Format Code
Real Estate		Suspicious UPI Transaction	TS3
		Cash transaction at ATM	TC1
		Cash transaction at branch	TC2
		General transaction format	GT1
		Cross border wire transfer beyond specified threshold	CB1
		Suspicious Insurance Transaction	TS4
		Suspicious Wallet transaction	TS6
		Suspicious MTSS Transaction	MT1
		GoS profile	GS1
	All Reports	KYC profile (Individual Customers)	KC5
		KYC profile (Non-Individual Customers)	KC6
		Simplified KYC profile (non-mandatory) -– Individuals Non-Customers	KCS1
		Simplified KYC profile (non-mandatory) - Non-Individuals Non-Customers	KCS2
	CTR	Real Estate Cash transaction	TC4
	CCR	Real Estate Counterfeit currency	CC2
	STR	Suspicious Real Estate Transaction	TS13
		GoS profile	GS1
Dealer in Precious Metals and Stones	All Reports	Simplified KYC profile (non-mandatory) -– Individuals Non-Customers	KCS1
		Simplified KYC profile (non-mandatory) - Non-Individuals Non-Customers	KCS2
	STR	Suspicious Dealer in Precious Metals and Stones Transaction	TS15

RE Category	Type of report	Transactions	Format Code
Virtual Digital Assets Service Provider		GoS profile	GS1
	All Reports	KYC profile (Individual Customers)	KC7
		KYC profile (Non-Individual Customers)	KC8
		Simplified KYC profile (non-mandatory) -– Individuals Non-Customers	KCS1
		Simplified KYC profile (non-mandatory) - Non-Individuals Non-Customers	KCS2
	NTR	Virtual Digital Assets Service Provider Transaction	TS14
	STR	Virtual Digital Assets Service Provider Transaction	TS14
		GoS profile	GS1

2.2 Reporting Formats for Banks

This section covers the reporting formats for banks. As per the codification provided in Table 1, this will be split into multiple formats covering KYC, transaction formats and GoS (for STR reporting).

2.2.1 KYC Formats

This section covers the KYC formats, for both customers and non-customers, to be reported by banks.

2.2.1.1 KYC Profile – Individuals (KC1)

This table provides the format for reporting the KYC profile of individual customers.

Table 2: KYC profile - individuals (KC1)

#	Column Name	Description	Mandatory
	Individual Details		
1.	First name	First name of the account holder	Yes
2.	Middle name	Middle name of the account holder	No

#	Column Name	Description	Mandatory
3.	Last name	Last name of the account holder	No, with declaration stating Last name does not exist
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the account Holder is not available	Yes, if Last name is not available
5.	Gender	Gender of the account holder	Yes
6.	Nationality	Nationality of the account holder	Yes
7.	Name of Father	Account Holder's Father's Name	No
8.	Name of Mother	Account Holder's Mother's Name	No
9.	Spouse/Partner Name	Account Holder's Spouse's/Partner's Name	No
10.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
11.	Alternate Mobile Number	Mobile number of the account holder	No
12.	Telephone Number	Landline Phone Number of the account holder	No
13.	Email ID	E-Mail ID of the account holder	No
14.	Date of Birth	Date of Birth of the account holder	Yes
15.	Primary Address 1	Primary Address 1 as part of primary address.	Yes
16.	Primary Address Locality	Primary Address Locality as part of primary address	Yes
17.	Primary Address Country	Primary Address Country as part of primary address	Yes
18.	Primary Address Pin Code	Primary Address Pin Code as part of primary address. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	Yes

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
19.	Primary Address State	Primary Address State as part of primary address. <u>Please Note:</u> Portal: **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
20.	Primary Address District	Primary Address District as part of primary address. <u>Please Note:</u> Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
21.	Primary Address City / Village / Town	Primary Address City / Village / Town as part of primary address.	Yes

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	Secondary Address 1	Secondary Address 1 as part of Secondary address	No
23.	Secondary Address Locality	Secondary Address Locality as part of Secondary address	No
24.	Secondary Address Country	Secondary Address Country as part of Secondary address	No
25.	Secondary Address Pin Code	Secondary Address Pin Code as part of Secondary address. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
26.	Secondary Address State	Secondary Address State as part of Secondary address. **Please Note:**	No

#	Column Name	Description	Mandatory
		Portal:	
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
27.	Secondary Address District	Secondary Address District as part of Secondary address.	No
		<u>Please Note:</u>	
		Portal:	
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
28.	Secondary Address City / Village / Town	Secondary Address City / Village / Town as part of Secondary address.	No
		<u>Please Note:</u>	
		Portal:	
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	

Individual Identifiers

#	Column Name	Description	Mandatory
29.	UCIC	Unique Customer Identification Code	Yes
30.	PAN	PAN of the account holder	Yes (Threshold)
31.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the account Holder is not available	Yes, If PAN is not available
32.	PEKRN	PAN Exempt Investor Category Number of the account holder	No
33.	CKYC number	CKYC Number of the account holder	Yes (Threshold) in case PAN doesn't exist for the customer. No, in case of legacy customers
34.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the account Holder is not available	Yes, If CKYC is not available
35.	Passport Number	Passport Number of the account holder	Mandatory if the customer is NRE/NRO One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE

#	Column Name	Description	Mandatory
36.	NREGA Card	NREGA Card number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
37.	Voter ID	Voter ID number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
38.	Driver's License Number	Driver's License ID of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
39.	NPR	National Population Registry of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's

#	Column Name	Description	Mandatory
			License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
40.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
41.	Other Identifier Name	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC, specify the name of the identifier.	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC.
42.	Other Identifier Number	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC, specify the number of the identifier.	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC.
43.	DIN/DPIN	Director ID number in case the individual is a director	No

#	Column Name	Description	Mandatory
	Individual Profile		
44.	Customer Type	Type of individual is the customer. If the customer type is selected as 'Other', RE should provide the other customer type	Yes
45.	Other Customer Type	If the customer type is selected as 'Other', then RE needs to enter in this field.	Yes, If the customer type is selected as 'Other'
46.	Customer ID	Customer ID assigned to customer	Yes
47.	Employer Name	Name of the individual's employer	No
48.	Employer Address 1	Employer Address 1 as part of Address of the employer of the individual	No
49.	Employer Address Locality	Employer Address Locality as part of Address of the employer of the individual	No
50.	Employer Address Country	Employer Address Country as part of Address of the employer of the individual	No
51.	Employer Address Pin Code	Employer Address Pin Code as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
52.	Employer Address State	Employer Address State as part of Address of the employer of the individual. **Please Note:** **Portal:**	No

#	Column Name	Description	Mandatory
		Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
53.	Employer Address District	Employer Address District as part of Address of the employer of the individual. **Please Note:** Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
54.	Employer Address City / Village / Town	Employer Address City / Village / Town. **Please Note:** Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
55.	Occupation	Type of Business/Occupation	No

#	Column Name	Description	Mandatory
		Individual's business/Occupation (Private Sector, Self Employed, Government sector - Public, Government Sector - Central, Government sector - State Professional, Retired, Housewife, Student, Others (Along with a free text field).	
56.	Other Occupation	If Type of Business/Occupation is selected as 'Others', then RE needs to enter in this field.	Yes, If Occupation is selected as 'Others'
57.	Date of Customer On-boarding	Date on which the customer first opened an account with the RE	Yes
58.	Annual Income (INR)	Customer's annual income	No
59.	Customer Risk Level	Risk level assigned to the customer as per last risk assessment (Low/ Medium/ High)	Yes
60.	Date of last KYC / re-KYC	Most recent date on which the KYC of the customer was conducted	Yes
	Account Details	To be filled for every account held by the reported customer within the RE	
61.	Account Type	The type of the account needs to be selected	Yes
62.	Account Number	Account numbers of the account held by the customer.	Yes
63.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes
64.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
65.	Date of Account Opening	Date of the opening of the account	Yes
66.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
67.	Branch Code of Account	ID of the branch on which the account was opened	Yes
68.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes

#	Column Name	Description	Mandatory
69.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
70.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
71.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
72.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
73.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
74.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes
75.	Reason for Account Freeze	Reason to entered if Account Status is 'Frozen'	Yes, If Account Status = Frozen

Account Person Relation   The customers and non-customers should be linked to the account

#	Column Name	Description	Mandatory
76.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes
77.	Relationship Type	How the customer / non-customer is related to the mentioned account number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
78.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
79.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
80.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.2.1.2   KYC Profile – Non-Individual (KC2)

This table provides the format for reporting the KYC profile of Non-Individual customers.

Table 3: KYC Profile - Non-Individual (KC2)

#	Column Name	Description	Mandatory
	Entity profile		
1.	UCIC	Unique customer ID number	Yes
2.	Entity Name	Name of the Entity	Yes
3.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
4.	Telephone Number	Landline phone number of the entity	No
5.	Email ID	Email ID of the customer	No
6.	Company website	Link to the official company website	No
7.	Address Line1	Address Line1 as part of Trading address of the entity.	Yes
8.	Locality	Locality as part of Trading address of the entity.	Yes
9.	Country	Country as part of Trading address of the entity.	Yes
10.	Pin Code	Pin Code as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes

#	Column Name	Description	Mandatory
11.	State	State as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
12.	District	District as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
13.	City / Village / Town	City / Village / Town as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata	Yes

#	Column Name	Description	Mandatory
		maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
14.	Customer Type	What type of entity is the customer (LLC/ Pvt. Limited/ HUF/ Partnership/Etc.) If the customer type is selected as 'Other', RE should provide the other customer type	Yes
15.	Other Customer Type	If the customer type is selected as 'Other', RE should provide the other customer type	Yes, If the customer type is selected as 'Other'
16.	Customer Risk Level	Risk level assigned to the customer as per most recent risk assessment (Low/ Medium/ High)	Yes
17.	On-boarding Date	Date of the onboarding of the account holder	Yes
18.	Last KYC Date	Date of the most recent KYC assessment of the customer	Yes
19.	Date of Incorporation	Date of incorporation of the customer	No
20.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	Yes (Threshold)
21.	Registered Locality	Locality as part of Registered Address of Entity	Yes (Threshold)
22.	Registered Country	Country as part of Registered Address of Entity	Yes (Threshold)

#	Column Name	Description	Mandatory
23.	Registered Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
24.	Registered State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
25.	Registered District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown.	Yes (Threshold)

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
26.	Registered City / Village / Town	City / Village / Town as part of Registered Address of Entity <u>Please Note:</u> **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
27.	FCRA Status	Whether the account held is registered with FCRA (Yes/ No/ Not Available)	Yes
28.	FCRA Registration Number	FCRA Registration number of the account	Yes, if FCRA status is 'Yes'
29.	FCRA Registration State	State of FCRA registration of the account	Yes, if FCRA status is 'Yes'
30.	Lines of Business	Customer's line of Business	Yes (Threshold)
31.	Declaration (If UBO is not available)	If UBO is available, KYC details should be provided and linked to the Account with Relationship Type as 'UBO' in Account Person Relation or Policy Person Relation If the UBO (Ultimate Beneficiary owners) is not available, a declaration must be provided.	Yes (Threshold), when applicable

Entity Identifiers

#	Column Name	Description	Mandatory
32.	Company ID Type	Dropdown of the Company ID Type (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	Yes, If Company ID Number is entered
33.	Company ID Number	Unique ID Number assigned to the customer (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
34.	GSTIN	GST ID number of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
35.	PAN	PAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Declaration stating PAN does not exist
36.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the entity is not available	Yes, If PAN is not available
37.	PEKRN	PEKRN of the entity	No
38.	TAN	TAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
39.	No identifier available	No identifier available Flag to be checked if No identifier is available for the Entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory

#	Column Name	Description	Mandatory
			Threshold Based mandatory
40.	Other Identifier Name	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC, specify the name of the identifier.	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC.
41.	Other Identifier Number	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC, specify the number of the identifier.	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC.
42.	IEC	Import export code of the account holder If IEC is not available, declaration should be provided that it is not available.	No
43.	Declaration (If IEC is not available)	Declaration to be provided by RE if IEC of the entity is not available	Yes, If IEC is not available

	Account Details	To be filled for every account held by the reported customer within the RE	

#	Column Name	Description	Mandatory
44.	Account Type	The type of the account needs to be selected	Yes
45.	Account Number	Account numbers of the account held by the customer.	Yes
46.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes
47.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
48.	Date of Account Opening	Date of the opening of the account	Yes
49.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
50.	Branch Code of Account	ID of the branch on which the account was opened	Yes
51.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes

#	Column Name	Description	Mandatory
52.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
53.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
54.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
55.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
56.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
57.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes
58.	Reason for Account Freeze	Reason to entered if Account Status is 'Frozen'	Yes, If Account Status = Frozen

| | Account Person Relationship | The customers and non-customers should be linked to the account | |

#	Column Name	Description	Mandatory
59.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes
60.	Relationship Type	How the customer / non-customer is related to the mentioned account number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
61.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
62.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer

#	Column Name	Description	Mandatory
63.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.2.1.3   KYC Profile – Individual Non-Customers (KCS1)

This table provides the format for reporting the KYC profile of individuals who are not the customers of the RE.

Table 4: KYC Profile - Individual Non-customers

#	Column Name	Description	Mandatory
1.	First Name	First name of the individual	Yes
2.	Middle Name	Middle name of the individual	No
3.	Last Name	Last name of the individual	No
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the individual is not available	Yes, if Last name is not available
5.	Date of Birth	Date of Birth of the individual	No
6.	PAN	PAN of the account	No
7.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the individual is not available	Yes, If PAN is not available
8.	PEKRN	PAN Exempt Investor Category Number of the individual	No
9.	CKYC Number	CKYC Number of the Individual	No Declaration stating CKYC Number does not exist
10.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the individual is not available	Yes, If CKYC is not available
11.	Passport Number	Passport Number of the individual	No
12.	NREGA Card	NREGA Card number of the individual	No
13.	Voter ID	Voter ID number of the individual	No
14.	Drivers License Number	Driver's License ID of the individual	No

#	Column Name	Description	Mandatory
15.	NPR	National Population Registry of the individual	No
16.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	No
17.	DIN / DPIN	Director ID number in case the individual is a director	No
18.	Address Line1	Address Line1 as part of Individual's Address	No
19.	Locality	Locality as part of Individual's Address	No
20.	Country	Country as part of Individual's Address	No
21.	Pin Code	Pin Code as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
22.	State	State as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
23.	District	District as part of Individual's Address Please Note: Portal: Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The district will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	No
24.	City / Village / Town	City / Village / Town as part of Individual's Address Please Note: Portal: Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	No
25.	Secondary Address Line1	Address Line1 as part of Secondary Address of Individual	No
26.	Locality	Locality as part of Secondary Address of Individual	No

#	Column Name	Description	Mandatory
27.	Country	Country as part of Secondary Address of Individual	No
28.	Pin Code	Pin Code as part of Secondary Address of Individual **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
29.	State	State as part of Secondary Address of Individual **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
30.	District	District as part of Secondary Address of Individual **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained	No

#	Column Name	Description	Mandatory
		by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
31.	City / Village / Town	City / Village / Town as part of Secondary Address of Individual **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
32.	Mobile Number	Mobile number of the individual	No

2.2.1.4 KYC Profile – Non-Individual Non-Customers (KCS2)

This table provides the format for reporting the KYC profile of non-individuals who are not the customers of the RE.

Table 5: KYC profile - Non-Individual Non-Customers

#	Column Name	Description	Mandatory
1.	Full Name	Full legal name of the Entity	Yes
2.	Company ID Type	Dropdown of Company ID Type (CIN/ FCRN/ LLPIN/ FLLPIN)	Yes, If Company ID Number is entered
3.	Company ID Number	Unique Company Identification number of the entity	No

#	Column Name	Description	Mandatory
4.	GSTIN	GSTIN of the entity	No
5.	PAN	PAN of the account holder	No
6.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the Entity is not available	Yes, If PAN is not available
7.	PEKRN	PAN Exempt Investor Category Number of the Entity	No
8.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	No
9.	Locality	Locality as part of Registered Address of Entity	No
10.	Country	Country as part of Registered Address of Entity	No
11.	Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
12.	State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
13.	District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
14.	City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
15.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No

#	Column Name	Description	Mandatory
16.	Locality	Locality as part of Secondary Address of Entity	No
17.	Country	Country as part of Secondary Address of Entity	No
18.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
19.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
20.	District	District as part of Secondary Address of Entity **Please Note:**	No

#	Column Name	Description	Mandatory
		Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
21.	City / Village / Town	City / Village / Town as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
22.	Mobile Number	Mobile number of the account holder (Option available to add multiple values)	No

2.2.2 Transaction Formats

2.2.2.1 Cash at ATM (TC1)

This transaction format / template will be filled in the scenario the RE wishes to report a cash transaction conducted at an ATM/CDM.

Table 6: Cash at ATM (TC1)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the relationship the entity in the report maintains with the RE (Customer/Non-Customer)	Yes
2.	ATM ID/ CAM ID	ID of the ATM from which cash was withdrawn	No
3.	Transaction ID	Unique Transaction ID	Yes
4.	Switch provider Transaction ID (If applicable)	Unique Transaction ID	No
5.	Transaction Amount	Amount Deposited / Withdrawn	Yes
6.	Deposit/Withdrawal	Whether the reported transaction was a deposit or a withdrawal	Yes
7.	Transaction Date	Date of the transaction	Yes
8.	Transaction Time	Time of the transaction	No
9.	Account Number	Account Number(s) on which the reported transaction(s) took place	Yes, only for customers
10.	Card Number	Card number of the card used to conduct transaction	Yes, only for customers
11.	Card Type	Type of card used to conduct transaction (Credit/Debit/Forex/Gift/Prepaid)	No
12.	Card Issuing Bank	Issuing Bank of the card used to conduct transaction	Yes (Threshold), only for non-customers
13.	Card Issuing Country	Country in which the card was issued	Yes (Threshold), only for non-customers
14.	Transaction Status	Whether the transaction was successful	Yes
15.	Branch Code of Account	Branch code of the account	Yes, only for customers

2.2.2.2   Cash at Branch (TC2)

This transaction profile will be filled in the scenario the RE wishes to report a cash transaction conducted at a branch.

Table 7: Cash at Branch (TC2)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the relationship the entity in the report maintains with the RE (Customer/Non-Customer)	Yes
2.	Transaction ID	Unique Transaction ID	Yes
3.	Transaction Date	Date of the transaction	Yes
4.	Transaction Time	Time of the transaction	No
5.	Account Number	Account Number(s) on which the reported transaction(s) took place	Yes, for customers
6.	Transaction Amount	Amount Withdrawn/Deposited	Yes
7.	Deposit/Withdrawal	Whether the reported transaction was a deposit or a withdrawal	Yes
8.	Non-customer Reference Number	Identify the non-customer details	Yes, for Non-customers
9.	Instrument Type	What instrument was used to conduct the transaction (Cash, DD, Cheque, Card)	Yes
10.	Instrument ID	ID of the instrument used to conduct the transaction	Yes, if the instrument type is Card
11.	Transaction Branch Code	ID of the branch where the transaction was conducted	Yes
12.	Third party PAN (Non-Customer)	PAN of the entity conducting the transaction in the case where the entity is not a customer of the RE	Yes, for Non-customers
13.	Declaration (If Third party PAN is not available)	Declaration to be provided by RE if Third party PAN is not available	Yes, If PAN is not available
14.	Branch Code of Account	Branch code of the account	Yes, for customers

2.2.2.3   NEFT/RTGS payment (TS1)

This transaction profile will be filled in the scenario the RE wishes to report a NEFT/RTGS payment

Table 8: NEFT/RTGS Payment (TS1)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the position of the customer in the reported transaction (Sender/Receiver)	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	Sender Name	Name of the entity sending the reported funds. Non mandatory in case the transaction type is incoming.	Yes, for Outgoing / Sender Flag
6.	Beneficiary Name	Name of the entity receiving the reported funds	Yes
7.	Sender IFSC	IFSC Code of the sender of the reported funds. Non mandatory in case the transaction type is incoming.	Yes, for Outgoing / Sender Flag
8.	Sender Account Number	Account number of the entity sending the reported funds. Non mandatory in case the transaction type is incoming.	Yes, for Outgoing / Sender Flag
9.	Beneficiary IFSC	IFSC code of the receiver of the reported funds	Yes
10.	Beneficiary Account Number	Account number of the entity receiving the reported funds	Yes
11.	Transaction Type	Whether transaction was an incoming or an outgoing transaction.	Debit / Credit **Automatically populated based on Relationship Flag.** Debit for Relationship Flag = Sender and Credit for Relationship Flag = Receiver
12.	Transaction Amount	Amount of the transaction	Yes

#	Column Name	Description	Mandatory
13.	Narration	Purpose of the transaction	No

2.2.2.4   IMPS payment (TS2)

This transaction profile will be filled in the scenario the RE wishes to report an IMPS payment

Table 9: IMPS Payment (TS2)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the position of the customer in the reported transaction (Sender/Receiver)	Yes
2.	Transaction ID	Unique Transaction ID	Yes
3.	Transaction Date	Date of the transaction	Yes
4.	Transaction Time	Time of the transaction	No
5.	Sender Name	Name of the entity sending the reported funds	No
6.	Beneficiary Name	Name of the entity receiving the reported funds	No
7.	Sender Mobile Number	Mobile number of the sender of the reported funds	**OUTGOING** – Either Sender Mobile Number or Sender account number is mandatory **INCOMING** – Neither Mobile Number nor Account number are mandatory
8.	Beneficiary Mobile Number	Mobile number of the beneficiary of the reported funds	One of the two, Beneficiary Mobile Number or Beneficiary Account number is mandatory

#	Column Name	Description	Mandatory
9.	Sender Account Number	Account number of the sender of the reported funds	**OUTGOING** – Either Sender Mobile Number or Sender account number is mandatory **INCOMING** – Neither Mobile Number nor Account number are mandatory
10.	Sender IFSC	Account IFSC Code of the sender of the reported funds	No
11.	Beneficiary Account Number	Account Number of the receiver of the reported funds	One of the two, Beneficiary Mobile Number or Beneficiary Account number is mandatory
12.	Beneficiary IFSC	Account IFSC code of the receiver of the reported funds	No
13.	Transaction Type	Whether transaction was an incoming (Credit) or an outgoing (Debit) transaction	Debit / Credit **Automatically populated based on Relationship Flag.** Debit for Relationship Flag = Sender and Credit for Relationship Flag = Receiver
14.	Transaction Amount	Amount of the transaction	Yes
15.	Narration	Purpose of the transaction	No

2.2.2.5   UPI Payment (TS3)

This transaction profile will be filled in the scenario the RE wishes to report a UPI payment

Table 10: UPI payment (TS3)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the position of the customer in the reported transaction (Sender/Receiver)	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	Sender Name	Name of the entity sending the reported funds	No
6.	Beneficiary Name	Name of the entity receiving the reported funds	No
7.	Sender VPA	Unique VPA of the sender of the reported funds. Non-mandatory in case of incoming transactions	Yes, for Outgoing / Sender
8.	Declaration stating Sender VPA is not available	Declaration stating Sender VPA is not available	Yes, for Incoming / Receiver
9.	Sender Account number	Account Number of the sender of the reported funds	No
10.	Sender IFSC	Account IFSC Code of the sender of the reported funds	No
11.	Sender Mobile Number	Mobile number of the sender of the reported funds	No
12.	Beneficiary VPA	Unique VPA of the beneficiary of the reported funds	One of the two, Either Beneficiary Account Number or Beneficiary VPA is mandatory
13.	Beneficiary Account number	Account Number of the receiver of the reported funds	One of the two, Either Beneficiary Account

#	Column Name	Description	Mandatory
			Number or Beneficiary VPA is mandatory
14.	Beneficiary IFSC	Account IFSC code of the receiver of the reported funds	No
15.	Beneficiary Account branch code	Branch Code of the Account Number of the receiver of the reported funds	No
16.	Beneficiary Mobile Number	Mobile number of the beneficiary of the reported funds	No
17.	Transaction Type	Whether transaction was a debit or a credit transaction	Debit / Credit **Automatically populated based on Relationship Flag.** Debit for Relationship Flag = Sender and Credit for Relationship Flag = Receiver
18.	Transaction Amount	Amount of the transaction	Yes
19.	Narration	Purpose of the transaction	No
20.	Merchant Category Code	Merchant Category Code	No
21.	Beneficiary Account Type	Beneficiary Account Type (Consumer Account/Merchant Account/Pool Account/Virtual Account)	No

2.2.2.6 Cross Border Wire Transfer (CB1)

This transaction profile will be filled in the scenario a bank wishes to report a cross-border wire transfer.

Table 11: Cross Border Wire transfer (CB1)

#	Column Name	Description	Mandatory
1.	Transaction Date	Date of the transaction	Yes
2.	Transaction Time	Time of the transaction	No
3.	Transaction ID	Unique Transaction ID	Yes
4.	Amount in Transaction Currency	Amount of the transaction in Foreign Currency	Yes
5.	Transaction currency	Foreign Currency Code	Yes
6.	Amount in INR	Amount of the transaction in Indian Rupee	Yes
7.	Sender Name	Name of the entity sending the reported funds	Yes
8.	Sender Account Number	Account number of the entity sending the reported funds	Yes, if the Sender Identifier Type is Account Number
9.	Sender Identifier Number	ID number of the entity sending the reported funds	Yes, if the Sender Identifier Type is Other ID
10.	Sender Identifier Type	Identity Type of the Sender (Account number/ Address / PAN / Passport/ Others)	Yes
11.	Sender's Other Identifier Type	If Sender Identifier Type is 'Others', provide the description of the identifier type	Yes, if the Sender Identifier Type is 'Others'
12.	Beneficiary Name	Name of the entity receiving the reported funds	Yes
13.	Beneficiary Account Number	Account number of the entity receiving the reported funds	Yes (Threshold)
14.	Beneficiary Identifier Type	Identity Type of the Beneficiary (Account number/ Address / PAN / Passport/Others)	Yes
15.	Beneficiary's Other Identifier Type	If Beneficiary Identifier Type is 'Others', provide the description of the identifier type	Yes, if the Beneficiary Identifier Type is 'Others'

#	Column Name	Description	Mandatory
16.	Beneficiary Identifier Number	ID number of the entity sending the reported funds	Yes, if the Beneficiary Identifier Type is PAN or Passport
17.	Sender Address 1	Sender Address 1 as part of address of the entity sending the reported funds.	Yes, if the Sender Identifier Type is Address
18.	Sender Address Locality	Sender Address Locality as part of address of the entity sending the reported funds	Yes, if the Sender Identifier Type is Address
19.	Sender Address Country	Sender Address Country as part of address of the entity sending the reported funds	Yes, if the Sender Identifier Type is Address
20.	Sender Address Pin Code	Sender Address Pin Code as part of address of the entity sending the reported funds. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Sender Identifier Type is Address
21.	Sender Address State	Sender Address State as part of address of the entity sending the reported funds. Please Note: Portal:	Yes, if the Sender Identifier Type is Address

#	Column Name	Description	Mandatory
		Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The State will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	Sender Address District	Sender Address District as part of address of the entity sending the reported funds. Please Note: Portal: Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The district will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Sender Identifier Type is Address
23.	Sender Address City / Village / Town	Sender Address City / Village / Town as part of address of the entity sending the reported funds. Please Note: Portal: Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory. Bulk files:	Yes, if the Sender Identifier Type is Address

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
24.	Beneficiary Address 1	Beneficiary Address 1 as part of address of the entity receiving the reported funds.	Yes, if the Beneficiary Identifier Type is Address
25.	Beneficiary Address Locality	Beneficiary Address Locality as part of address of the entity receiving the reported funds	Yes, if the Beneficiary Identifier Type is Address
26.	Beneficiary Address Country	Beneficiary Address Country as part of address of the entity receiving the reported funds	Yes, if the Beneficiary Identifier Type is Address
27.	Beneficiary Address Pin Code	Beneficiary Address Pin Code as part of address of the entity receiving the reported funds. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Beneficiary Identifier Type is Address
28.	Beneficiary Address State	Beneficiary Address State as part of address of the entity receiving the reported funds. Please Note: Portal: Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown.	Yes, if the Beneficiary Identifier Type is Address

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The State will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
29.	Beneficiary Address District	Beneficiary Address District as part of address of the entity receiving the reported funds. Please Note: Portal: Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The district will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Beneficiary Identifier Type is Address
30.	Beneficiary Address City / Village / Town	Beneficiary Address City / Village / Town as part of address of the entity receiving the reported funds. Please Note: Portal: Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Beneficiary Identifier Type is Address
31.	OBO Name	Name of any involved third parties on behalf of whom the transfer is conducted.	No

#	Column Name	Description	Mandatory
		In CB1 bulk upload template, the field name in column header is 'Name'	
32.	Address Line 1	Address Line1 as part of Address of any involved OBO parties	No
33.	Country	Locality as part of Address of any involved OBO parties	No
34.	PIN Code	Country as part of Address of any involved OBO parties	No
35.	Locality	Pin Code as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses**: The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
36.	State	State as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files**: Separate fields are provisioned for Indian and Non-Indian addresses.	No

#	Column Name	Description	Mandatory
37.	District	District as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
38.	City / Village / Town	City / Village / Town as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
39.	OBO ID	ID of any involved OBO parties. In CB1 bulk upload template, the field name in column header is 'ID'	No
40.	Sender Bank BIC	BIC of the sender bank	BIC or Bank Name to be provided mandatorily

#	Column Name	Description	Mandatory
			for Sender bank
41.	Sender Bank Name	Name of the sender bank	BIC or Bank Name to be provided mandatorily for Sender bank
42.	Beneficiary Bank BIC	BIC of the beneficiary bank	BIC or Bank Name to be provided mandatorily for Beneficiary bank
43.	Beneficiary Bank Name	Name of the beneficiary bank	BIC or Bank Name to be provided mandatorily for Beneficiary bank
44.	Sender Correspondent Bank BIC	BIC of the sender correspondent bank, if applicable	No
45.	Sender Correspondent Bank Name	Name of the sender correspondent bank, if applicable	No
46.	Beneficiary Correspondent Bank BIC	BIC of the beneficiary correspondent bank, if applicable	No
47.	Beneficiary Correspondent Bank Name	Name of the beneficiary correspondent bank, if applicable	No
48.	Third Reimbursement Institute Bank BIC	BIC of the third reimbursement institute bank, if applicable	No
49.	Third Reimbursement Institute Bank Name	Name of the third reimbursement institute bank, if applicable	No

#	Column Name	Description	Mandatory
50.	Intermediary Institute Bank BIC	BIC of the intermediary institute bank, if applicable	No
51.	Intermediary Institute Bank Name	Name of the intermediary institute bank, if applicable	No
52.	Transaction origin Country	Country of origin of the reported transaction	Yes
53.	Transaction Destination Country	Destination country of the reported transaction	Yes
54.	Transaction institution	Name of the Financial institution conducting the reported transaction	Yes
55.	Purpose Code (RBI Code) *	Code depicting the purpose of the reported transaction	Yes
56.	Swift Message Code	Code of the SWIFT message (MT103, MT202, MT202 COV etc.)	No
57.	Swift Message Text	Text of the SWIFT message	No

2.2.2.7   Counterfeit Currency Transaction (CC1)

This transaction profile will be filled in the scenario the RE wishes to report a counterfeit currency transaction.

Table 12: Counterfeit Currency Transaction (CC1)

#	Column Name	Description	Mandatory
	Counterfeit Transaction Details	This is used to capture the details of counterfeit transaction.	
1.	Transaction ID	Unique Transaction ID	Yes
2.	Date of Detection	Date of the transaction	Yes
3.	Detected At	Location of detection of counterfeit instrument	Yes
4.	Branch or CAM ID	ID of the branch where the transaction was conducted	Yes
5.	Total Amount of Transaction	The total amount of the transaction involved in detection of counterfeit currency	Yes

#	Column Name	Description	Mandatory
6.	Tendering Person Name	Name of the entity depositing the counterfeit instrument	No
7.	Tendering Person PAN Number (Non-customer)	Number of counterfeit instruments detected	Yes
8.	Declaration (If Tendering Person PAN Number is not available)	Declaration (If Tendering Person PAN Number is not available)	Declaration to be provided by RE if PAN of the Tendering Person PAN is not available
9.	FICN / Fake Foreign Currency Face Value	The fake Indian currency note, or fake foreign currency note value. This amount should reconcile with the sum of fake currency values provided in counterfeit details.	Yes
10.	Narration	Free text narration summarising the report	Yes
11.	Account Number	Account Number(s) on which the reported transaction(s) took place	No
12.	Account Holder	Name of the account holder in whose account the counterfeit funds were being deposited	No
13.	Police Informed	Whether the police were informed of the detection of counterfeit Instrument (Yes/ No/ N.A.)	Yes
14.	FIR Details	If the police department has been informed and FIR has been registered, provide details of the FIR filed	No
	Counterfeit Instruments Details	This is used to enter the details of the counterfeit instruments involved in the transaction.	
15.	Transaction ID	Unique Transaction ID	Yes
16.	Instrument Type	What instrument was detected to be counterfeit. Acceptable Values are Cash Cheque, DD, Others	Yes
17.	Instrument Serial Numbers	Serial number(s) of the counterfeit instrument(s) detected	No

#	Column Name	Description	Mandatory
18.	Instrument Denomination	What is the denomination of the counterfeit currency, in case the Counterfeit Instrument Type is Cash Multiple denominations are allowed. The sum of all such fake currency values should reconcile with the FICN / FCRN Face Value provided in transaction details.	Yes, if Counterfeit Instrument Type is Cash
19.	Instrument Count	Number of counterfeit instruments detected	Yes
20.	Currency Code	The currency code of the counterfeit instrument, if the 'Counterfeit Instrument Type' is 'Cash'	No
21.	Other Instrument Type	The instrument type, if the 'Counterfeit Instrument Type' is 'Other'	No
22.	Amount	The total amount of the transaction involved in detection of counterfeit currency	Yes

2.2.2.8   Non-Profit Organization Reporting Procedure

The following procedure is to be followed by banks to report NTRs on incoming transactions to Non-profit organizations.

1. Identify transaction mode before filing of report. Acceptable values are:
   a. RTGS/NEFT
   b. IMPS
   c. UPI
   d. Cash
   e. Cheque
   f. DD
   g. Cross Border Wire Transfer
   h. Others
2. According to value entered in the above field the corresponding formats to be used for reporting.

Table 13: NTR reporting procedure

S. No	Mode of Transaction	Reporting Format to be Used
1	RTGS/NEFT	TS1
2	IMPS	TS2
3	UPI	TS3
4	Cash	TC2
6	Cheque	GT1
7	DD	GT1
8	Cross Border Wire Transfer	CB1
9	Others	GT1

2.2.2.9   General Transaction Format (GT1)

This format will be used in scenarios where the above-mentioned reporting formats do not apply.

Table 14: General Transaction reporting format (GT1)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag indicating the relationship that the entity in the report maintains with the RE(Customer/Non-Customer)	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	Sender Name	Name of the entity sending the reported funds (Not Available Flag)	Yes (Threshold)
6.	Sender Account Number	Account number of the entity sending the reported funds (Not Available Flag)	Yes (Threshold)
7.	Sender Mobile Number	Mobile number of the sender of the reported funds	Yes (Threshold)
8.	Sender IFSC	IFSC Code/ branch ID of the sender of the reported funds (Not Available Flag)	Yes (Threshold)
9.	Beneficiary Name	Name of the entity receiving the reported funds (Not Available Flag)	Yes (Threshold)
10.	Beneficiary Mobile Number	Mobile number of the beneficiary of the reported funds	Yes (Threshold)
11.	Beneficiary Account Number	Account number of the entity receiving the reported funds (Not Available Flag)	Yes (Threshold)
12.	Beneficiary IFSC	IFSC code/ Branch ID of the receiver of the reported funds (Not Available Flag)	Yes (Threshold)
13.	Instrument Type	What instrument/ channel was used to conduct the transaction (Cash / Cheque / DD / POS / Card/Internet Banking/Internal Transfer/Clearing Houser/E-Commerce)	Yes
14.	Instrument ID Number	ID of the instrument used to conduct the reported transaction	Yes, if the instrument type is / Cheque /

#	Column Name	Description	Mandatory
			DD / POS / Card
15.	Instrument Issuer Institute Name	Name of the Institute which issued the Instrument used to conduct the reported transaction	No
16.	Purpose of Transaction	Purpose of the transaction	No
17.	Amount (INR)	Amount of the transaction in Indian Rupee	Yes
18.	Amount (FC)	Amount of the transaction in FC (if applicable)	No
19.	FC Code	FC Code (if applicable)	No
20.	Transaction Type	Indicates if the transaction is credit or debit.	No

2.2.2.10 Combined KYC and Transaction Profile (TS11)

Table 15: Card service operators (TS11)

#	Column Name	Description	Mandatory
1.	Date	Date of the transaction	Yes
2.	Time	Time of the transaction	No
3.	Transaction ID	Unique Transaction ID	Yes
4.	Name	Name of the Customer	No
5.	Card Number	Card number of the card used to conduct transaction	Yes
6.	Masked/Non-Masked	Whether the card number provided is complete or masked.	Yes
7.	Merchant Name	Name of the merchant through whom the reported transaction was conducted	Yes, for PoS transactions
8.	Merchant ID	ID of the merchant through whom the reported transaction was conducted	Yes, for PoS transactions
9.	Merchant PoS/ATM ID	PoS/ATM ID of the machine at which the reported transaction was conducted	No
10.	Merchant Country	Country of operation of the merchant through whom the reported transaction was conducted	No

#	Column Name	Description	Mandatory
11.	Merchant Category Code	Category code of the merchant through whom the reported transaction was conducted	No
12.	Address Line 1	Address Line1 as part of Address of the merchant through whom the reported transaction was conducted	No
13.	Locality	Locality as part of Address of the merchant through whom the reported transaction was conducted	No
14.	Country	Country as part of Address of the merchant through whom the reported transaction was conducted	No
15.	PIN Code	Pin Code as part of Address of the merchant through whom the reported transaction was conducted **Please Note:** Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
16.	State	State as part of Address of the merchant through whom the reported transaction was conducted **Please Note:** Portal: **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
17.	District	District as part of Address of the merchant through whom the reported transaction was conducted **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
18.	City / Village / Town	City / Village / Town as part of Address of the merchant through whom the reported transaction was conducted **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
19.	Acquiring Bank	Name of the acquiring bank	Yes
20.	Issuing Country	The country where the card was issued	No
21.	Issuing Bank	Name of the bank that issued the card	No
22.	Transaction Type	Whether the transaction was a Reversal / Charge / ATM Cash Withdrawal / Cash Deposit at ATM / POS	Yes

#	Column Name	Description	Mandatory
		/ Merchant Payment – Online / Cash repayment / Non-cash repayment / Others	
23.	Other Transaction Type	If 'Transaction type' is selected as 'Others'.	Yes, if 'Transaction type' is selected as 'Others'
24.	Amount in FC	Amount of the transaction in Foreign Currency	No
25.	Transaction Currency Code	Currency Code of the FC in which transaction was done.	Yes
26.	Amount in INR	Amount of the transaction in Indian Rupee	Yes

2.2.2.11 Wallet Payment (TS6)

This transaction profile will be filled in the scenario the RE wishes to report a Wallet payment

Table 16: Wallet Payment (TS6)

#	Column Name	Description	Mandatory
1.	Transaction Date	Date of the transaction	Yes
2.	Transaction Time	Time of the transaction	No
3.	Transaction ID	Unique Transaction ID	Yes
4.	Sender Name	Name of the entity sending the reported funds	Yes
5.	Sender Mobile Number	Mobile number of the entity sending the reported funds	Yes
6.	Beneficiary Name	Name of the entity receiving the reported funds	Yes
7.	Beneficiary Mobile Number	Mobile number of the entity receiving the reported funds	Yes
8.	Transaction Amount	Amount of the transaction	Yes
9.	Narration	Purpose of the transaction	Yes

2.2.2.12 Brokerage Transaction Format (TS7)

Table 17: Transaction format – Brokerage Firms (TS7)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the relationship the entity in the report maintains with the RE (Customer/Non-Customer)	Yes
2.	Trade Date	Date of the transaction	Yes
3.	Trade Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	DP ID	Unique ID of the Depository participant	No
6.	Declaration (If DP ID is not available)	Declaration to be provided by RE if DP ID is not available	Yes, if DP ID is not available
7.	Client ID/Customer ID/UCIC	Unique Customer Identification Code	Yes, for customers
8.	Related Bank Account Number	Account Number connected to the DP ID	Yes, if DP ID available
9.	Related Account IFSC	Account IFSC connected to the DP ID	Yes, if DP ID available
10.	Trade Type	Whether the traded products were Equities, Futures, Options, Future (Commodities) or Options (Commodities)	Yes
11.	Transaction Type	Whether transaction was buy or sell	Yes
12.	ISIN/ Product Code	International Securities Identification Number/Unique ID code of the product	No
13.	Commodity exchange code	Commodity exchange code of the product	No
14.	Security Code	Security Code of the product	No
15.	Number of Units/Lots	Number or Units/Lots which were sold/purchased	Yes
16.	Rate per Units/Lots	Rate at which the above-mentioned units were sold/purchased	Yes

#	Column Name	Description	Mandatory
17.	Call/Put	What type of transaction was reported in case Trade Type is Futures or Options	Yes, in case Trade Type is Futures or Options
18.	Strike Price	Strike price of Futures or Options traded	Yes, in case Trade Type is Futures or Options
19.	Expiry Date	Expiry date of Futures or options traded	Yes, in case Trade Type is Futures or Options
20.	Amount	Amount of the transaction	Yes

2.2.3   Grounds of Suspicion (GS1)

Initial Display will show the KYC Profile. All but the last field will be Auto Populated by the system and will be non-editable in the GoS format.

Table 18: Grounds of Suspicion - KYC (GS1)

#	Column Name	Description	Mandatory
1.	Name	Name of the entity to be reported	Auto Populated
2.	Address		Auto Populated
3.	PAN (mandatory) PAN to be provided or bank to attest 'not available'	PAN of the entity to be reported.	Auto Populated
4.	Unique ID (CKYC/GSTN/CIN)		Auto Populated
5.	Risk		Auto Populated
6.	Profession/ LOB		Auto Populated
7.	Income (per year)		Auto Populated
8.	Role (Main / associate)	If there are multiple entities mentioned in the STR the PO would identify the main person and the associated persons	To be filled by PO

The second part will display the transactions which were reported. These transactions will be Auto Populated by the system and will be non-editable in the GoS format.

Table 19: Grounds of Suspicion - Transactions (GS1)

Type of Transaction	Total Debit	Total Credit	Total Transaction Count	Amount (in INR)
Cash				
Card				
IMPS				
UPI				
NEFT/RTGS				
CBWT				
General Transaction				

The third part will display the Account Details of all reported accounts in the following format. These fields will be Auto Populated by the system based on the details entered in Account Details and will be non-editable in the GoS format.

Table 20: Grounds of Suspicion - Account Details (GS1)

Field		Description	Mandatory
Account number		Reported account Number	Auto Populated
Total debit in last 12 months	Number of transactions	Number of Debit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total credit in last 12 months	Number of transactions	Number of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total cash transactions	Number of transactions	Number of cash transactions in the 12 months preceding the first reported transaction	Auto Populated

Field		Description	Mandatory
in last 12 months	Deposit Amount (in INR)	Total credit amount in the 12 months preceding the first reported transaction	Auto Populated
	Withdrawal Amount (in INR)	Total debit amount in cash in the 12 months preceding the first reported transaction	Auto Populated

RE will be required to mention the below details of the fund flow on the reported transactions

Table 21: Grounds of Suspicion - Fund Flow (GS1)

Field	Description	Mandatory
Source of Funds	Free text field detailing from whom did the concerned entity receive the funds which were reported	Yes
Destination of funds	Free text field detailing to whom did the concerned entity send the funds which were reported	Yes

RE will then be required to add tags to the report depending on suspicions

Table 22: Grounds of Suspicion - Tagging (GS1)

Field	Description	Mandatory
Suspicion due to	A choice will need to be made from the 4 main sources of suspicion - Proceeds of crime - Unusual or complex transactions - No economic rationale or Bonafide purposes - (Suspicion of) financing of terrorism	Yes
Source of alert	A choice will need to be made from the 10 main sources of STR trigger	Yes
Red Flag Indicator	A choice will need to be made from a list which will be available as a drop down based on source selected above, as per applicable RE category	Yes
Type of Suspicion	A choice will need to be made from a high-level dictionary which will be provided, with an option to add a new tag.	Yes

RE will then respond to queries that would be system generated based on the alerts selected above. RE will also add the detailed narration and if available, attachments.

Table 23: Grounds of Suspicion: Queries, Attachment and Narration (GS1)

Field	Description	Mandatory
Queries (One or more)	Based on the tags submitted under "Type of Suspicion" by the RE, the system would prompt a set of relevant queries for the RE to answer. These queries would help the FIU understand the case better and support the respective LEA.	No
Narration	RE will be required to enter a narration, explaining the RE's point of view, explaining the reasons leading to the suspicion on the entity. This free text will be limited to 20,000 characters and will be expected to have the details of the entity, his suspicious activities and any information which might be relevant to the report	Yes
Attachments	RE will have an option to attach any documents to the report which may help the FIU or the relevant LEA in processing the report. Up to 5 attachments will be allowed to be attached, size of each not exceeding 5MB	Yes

2.3   Reporting Formats for Insurance Companies

2.3.1   KYC Formats

This section covers the KYC formats, for both customers and non-customers, to be reported by Insurance Companies.

2.3.1.1   KYC Profile – Individuals (KC3)

This table provides the format for reporting the KYC profile of individual customers.

Table 24: KYC profile - individuals (KC3)

#	Column Name	Description	Mandatory
	Individual Details		
1.	First name	First name of the account holder	Yes
2.	Middle name	Middle name of the account holder	No

#	Column Name	Description	Mandatory
3.	Last name	Last name of the account holder	No, with declaration stating Last name does not exist
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the account Holder is not available	Yes, if Last name is not available
5.	Gender	Gender of the account holder	Yes
6.	Nationality	Nationality of the account holder	Yes
7.	Name of Father	Account Holder's Father's Name	No
8.	Name of Mother	Account Holder's Mother's Name	No
9.	Spouse/Partner Name	Account Holder's Spouse's/Partner's Name	No
10.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
11.	Alternate Mobile Number	Mobile number of the account holder	No
12.	Telephone Number	Landline Phone Number of the account holder	No
13.	Email ID	E-Mail ID of the account holder	No
14.	Date of Birth	Date of Birth of the account holder	Yes
15.	Primary Address 1	Primary Address 1 as part of primary address.	Yes
16.	Primary Address Locality	Primary Address Locality as part of primary address	Yes
17.	Primary Address Country	Primary Address Country as part of primary address	Yes
18.	Primary Address Pin Code	Primary Address Pin Code as part of primary address. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	Yes

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
19.	Primary Address State	Primary Address State as part of primary address. <u>Please Note:</u> Portal: **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
20.	Primary Address District	Primary Address District as part of primary address. <u>Please Note:</u> Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
21.	Primary Address City / Village / Town	Primary Address City / Village / Town as part of primary address.	Yes

#	Column Name	Description	Mandatory
		Please Note:	
		<u>Portal:</u>	
		Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	Secondary Address 1	Secondary Address 1 as part of Secondary address	No
23.	Secondary Address Locality	Secondary Address Locality as part of Secondary address	No
24.	Secondary Address Country	Secondary Address Country as part of Secondary address	No
25.	Secondary Address Pin Code	Secondary Address Pin Code as part of Secondary address. <u>Please Note:</u> Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
26.	Secondary Address State	Secondary Address State as part of Secondary address. <u>Please Note:</u>	No

#	Column Name	Description	Mandatory
		Portal:	
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
27.	Secondary Address District	Secondary Address District as part of Secondary address. Please Note: Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
28.	Secondary Address City / Village / Town	Secondary Address City / Village / Town as part of Secondary address. Please Note: Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	

Individual Identifiers

#	Column Name	Description	Mandatory
29.	UCIC	Unique Customer Identification Code	Yes
30.	PAN	PAN of the account holder	Yes (Threshold)
31.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the account Holder is not available	Yes, If PAN is not available
32.	PEKRN	PAN Exempt Investor Category Number of the account holder	No
33.	CKYC number	CKYC Number of the account holder	Yes (Threshold) in case PAN doesn't exist for the customer. No, in case of legacy customers
34.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the account Holder is not available	Yes, If CKYC is not available
35.	Passport Number	Passport Number of the account holder	Mandatory if the customer is NRE/NRO One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
36.	NREGA Card	NREGA Card number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case

#	Column Name	Description	Mandatory
			both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
37.	Voter ID	Voter ID number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
38.	Drivers License Number	Driver's License ID of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
39.	NPR	National Population Registry of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE

#	Column Name	Description	Mandatory
40.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
41.	DIN/DPIN	Director ID number in case the individual is a director	No

Individual Profile

#	Column Name	Description	Mandatory
42.	Customer Type	Type of individual is the customer. If the customer type is selected as 'Other', RE should provide the other customer type	Yes
43.	Other Customer Type	If the customer type is selected as 'Other', then RE needs to enter in this field.	Yes, If the customer type is selected as 'Other'
44.	Customer ID	Customer ID assigned to customer	Yes
45.	Employer Name	Name of the individual's employer	No
46.	Employer Address 1	Employer Address 1 as part of Address of the employer of the individual	No
47.	Employer Address Locality	Employer Address Locality as part of Address of the employer of the individual	No
48.	Employer Address Country	Employer Address Country as part of Address of the employer of the individual	No
49.	Employer Address Pin Code	Employer Address Pin Code as part of Address of the employer of the individual. **Please Note:** Portal:	No

#	Column Name	Description	Mandatory
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
50.	Employer Address State	Employer Address State as part of Address of the employer of the individual. Please Note: Portal: **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
51.	Employer Address District	Employer Address District as part of Address of the employer of the individual. Please Note: Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No

#	Column Name	Description	Mandatory
52.	Employer Address City / Village / Town	Employer Address City / Village / Town. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
53.	Occupation	Type of Business/Occupation Individual's business/Occupation (Private Sector, Self Employed, Government sector - Public, Government Sector - Central, Government sector - State Professional, Retired, Housewife, Student, Others (Along with a free text field).	No
54.	Other Occupation	If Type of Business/Occupation is selected as 'Others', then RE needs to enter in this field.	Yes, If Occupation is selected as 'Others'
55.	Date of Customer On-boarding	Date on which the customer first opened an account with the RE	Yes
56.	Annual Income (INR)	Customer's annual income	No
57.	Customer Risk Level	Risk level assigned to the customer as per last risk assessment (Low/ Medium/ High)	Yes
58.	Date of last KYC / re-KYC	Most recent date on which the KYC of the customer was conducted	Yes
	Policy Profile	To be filled for every Policy held by the reported customer within the RE	
59.	Policy Type	Type of policy of all the policies held by the customer	Yes
60.	Policy Number	Policy Numbers of all the policies held by the customer	Yes

#	Column Name	Description	Mandatory
61.	Policy Status	Status of the policy (Active, Dormant, Closed)	Yes
62.	Date of policy opening	Starting date of the policy	Yes
63.	Date of policy closing	Closing date of the policy	Yes, In case of closed accounts
64.	Branch code of policy	Branch ID where policy was started	Yes
65.	Mandate Account Number	Account number related to the policy, which pays the premium	Yes
66.	Mandate Account IFSC	Account IFSC of the account related to the policy, which pays the premium	Yes
67.	Mandate Account Number Name	Account Name related to the policy, which pays the premium	Yes
68.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
69.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
70.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
71.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
72.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
73.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
74.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes

| | Policy Person Relationship | The customers and non-customers should be linked to the policy | |

#	Column Name	Description	Mandatory
75.	Policy Number	Policy Numbers of all the policies held by the customer	Yes
76.	Relationship Type	How the customer / non-customer is related to the mentioned Policy number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
77.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
78.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
79.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.3.1.2   KYC Profile – Entities (KC4)

This table provides the format for reporting the KYC profile of entities customers.

Table 25: KYC Profile - Entities (KC4)

#	Column Name	Description	Mandatory
	Entity profile		
1.	UCIC	Unique customer ID number	Yes
2.	Entity Name	Name of the Entity	Yes
3.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
4.	Telephone Number	Landline phone number of the entity	No
5.	Email ID	Email ID of the customer	No
6.	Company website	Link to the official company website	No
7.	Address Line1	Address Line1 as part of Trading address of the entity.	Yes
8.	Locality	Locality as part of Trading address of the entity.	Yes
9.	Country	Country as part of Trading address of the entity.	Yes

#	Column Name	Description	Mandatory
10.	Pin Code	Pin Code as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
11.	State	State as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
12.	District	District as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained	Yes

#	Column Name	Description	Mandatory
		by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
13.	City / Village / Town	City / Village / Town as part of Trading address of the entity. <u>Please Note:</u> Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
14.	Customer Type	What type of entity is the customer (LLC/ Pvt. Limited/ HUF/ Partnership/Etc.) If the customer type is selected as 'Other', RE should provide the other customer type	Yes
15.	Other Customer Type	If the customer type is selected as 'Other', RE should provide the other customer type	Yes, If the customer type is selected as 'Other'
16.	Customer Risk Level	Risk level assigned to the customer as per most recent risk assessment (Low/ Medium/ High)	Yes

#	Column Name	Description	Mandatory
17.	On-boarding Date	Date of the onboarding of the account holder	Yes
18.	Last KYC Date	Date of the most recent KYC assessment of the customer	Yes
19.	Date of Incorporation	Date of incorporation of the customer	No
20.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	Yes (Threshold)
21.	Registered Locality	Locality as part of Registered Address of Entity	Yes (Threshold)
22.	Registered Country	Country as part of Registered Address of Entity	Yes (Threshold)
23.	Registered Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
24.	Registered State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown.	Yes (Threshold)

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
25.	Registered District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
26.	Registered City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
27.	FCRA Status	Whether the account held is registered with FCRA (Yes/ No/ Not Available)	Yes

#	Column Name	Description	Mandatory
28.	FCRA Registration Number	FCRA Registration number of the account	Yes, if FCRA status is 'Yes'
29.	FCRA Registration State	State of FCRA registration of the account	Yes, if FCRA status is 'Yes'
30.	Lines of Business	Customer's line of Business	Yes (Threshold)
31.	Declaration (If UBO is not available)	If UBO is available, KYC details should be provided and linked to the Account with Relationship Type as 'UBO' in Account Person Relation or Policy Person Relation If the UBO (Ultimate Beneficiary owners) is not available, a declaration must be provided.	Yes (Threshold), when applicable

Entity Identifiers

#	Column Name	Description	Mandatory
32.	Company ID Type	Dropdown of the Unique ID (CIN / FCRN / LLPIN / FLLPIN)	Yes, If Company ID Number is entered
33.	Company ID Number	Unique ID Number assigned to the customer (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
34.	GSTIN	GST ID number of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
35.	PAN	PAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Declaration stating PAN does not exist

#	Column Name	Description	Mandatory
36.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the entity is not available	Yes, If PAN is not available
37.	PEKRN	PEKRN of the entity	No
38.	TAN	TAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
39.	No identifier available	No identifier available Flag to be checked if No identifier is available for the Entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Threshold Based mandatory
40.	IEC	Import export code of the account holder If IEC is not available, declaration should be provided that it is not available.	No
41.	Declaration (If IEC is not available)	Declaration to be provided by RE if IEC of the entity is not available	Yes, If IEC is not available
	Policy Profile	To be filled for every Policy held by the reported customer within the RE	

#	Column Name	Description	Mandatory
42.	Policy Type	Type of policy of all the policies held by the customer	Yes
43.	Policy Number	Policy Numbers of all the policies held by the customer	Yes
44.	Policy Status	Status of the policy (Active, Dormant, Closed)	Yes
45.	Date of policy opening	Starting date of the policy	Yes
46.	Date of policy closing	Closing date of the policy	Yes, In case of closed accounts

#	Column Name	Description	Mandatory
47.	Branch code of policy	Branch ID where policy was started	Yes
48.	Mandate Account Number	Account number related to the policy, which pays the premium	Yes
49.	Mandate Account IFSC	Account IFSC of the account related to the policy, which pays the premium	Yes
50.	Mandate Account Holder Name	Account Name related to the policy, which pays the premium	Yes
51.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
52.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
53.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
54.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
55.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
56.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
57.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes
	Policy Person Relationship	The customers and non-customers should be linked to the policy	
58.	Policy Number	Policy Numbers of all the policies held by the customer	Yes
59.	Relationship Type	How the customer / non-customer is related to the mentioned policy number	Yes

#	Column Name	Description	Mandatory
		(Life Assured / Proposer / Beneficiary / Assignee)	
60.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
61.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
62.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.3.1.3 KYC Profile – Individual Non-Customers (KCS1)

This table provides the format for reporting the KYC profile of individuals who are not the customers of the RE.

Table 26: KYC profile - Individual Non-customers

#	Column Name	Description	Mandatory
1.	First Name	First name of the individual	Yes
2.	Middle Name	Middle name of the individual	No
3.	Last Name	Last name of the individual	No
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the individual is not available	Yes, if Last name is not available
5.	Date of Birth	Date of Birth of the individual	No
6.	PAN	PAN of the account	No
7.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the individual is not available	Yes, If PAN is not available
8.	PEKRN	PAN Exempt Investor Category Number of the individual	No
9.	CKYC Number	CKYC Number of the Individual	No Declaration stating CKYC Number does not exist
10.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the individual is not available	Yes, If CKYC is not available

#	Column Name	Description	Mandatory
11.	Passport Number	Passport Number of the individual	No
12.	NREGA Card	NREGA Card number of the individual	No
13.	Voter ID	Voter ID number of the individual	No
14.	Drivers License Number	Driver's License ID of the individual	No
15.	NPR	National Population Registry of the individual	No
16.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	No
17.	DIN / DPIN	Director ID number in case the individual is a director	No
18.	Address Line1	Address Line1 as part of Individual's Address	No
19.	Locality	Locality as part of Individual's Address	No
20.	Country	Country as part of Individual's Address	No
21.	Pin Code	Pin Code as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
22.	State	State as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained	No

#	Column Name	Description	Mandatory
		by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
23.	District	District as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
24.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
25.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
26.	Locality	Locality as part of Secondary Address of Entity	No
27.	Country	Country as part of Secondary Address of Entity	No
28.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
29.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No

#	Column Name	Description	Mandatory
30.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
31.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
32.	Mobile Number	Mobile number of the individual	No

2.3.1.4   KYC Profile – Non-Individual Non-Customers (KCS2)

This table provides the format for reporting the KYC profile of non-individuals who are not the customers of the RE.

Table 27: KYC profile - Non-individual Non-customers

#	Column Name	Description	Mandatory
1.	Full Name	Full legal name of the Entity	Yes
2.	Company ID Type	Dropdown of Company ID Type (CIN/ FCRN/ LLPIN/ FLLPIN)	Yes, If Company ID Number is entered
3.	Company ID Number	Unique Company Identification number of the entity	No
4.	GSTIN	GSTIN of the entity	No
5.	PAN	PAN of the account holder	No
6.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the Entity is not available	Yes, If PAN is not available
7.	PEKRN	PAN Exempt Investor Category Number of the Entity	No
8.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	No
9.	Locality	Locality as part of Registered Address of Entity	No
10.	Country	Country as part of Registered Address of Entity	No
11.	Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
12.	State	State as part of Registered Address of Entity	No

#	Column Name	Description	Mandatory
		Please Note:	
		Portal:	
		Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The State will be a free text field.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
13.	District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
14.	City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field	No

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
15.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
16.	Locality	Locality as part of Secondary Address of Entity	No
17.	Country	Country as part of Secondary Address of Entity	No
18.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
19.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
20.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
21.	City / Village / Town	City / Village / Town as part of Entity Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
22.	Mobile Number	Mobile number of the account holder (Option available to add multiple values)	No

2.3.2   Transaction Formats

2.3.2.1   STR Transaction Format (TS4)

This format is to be used by insurance companies to report suspicious transactions.

Table 28: Transaction Formats – Insurance (TS4)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the relationship the entity in the report maintains with the RE (Customer/Non-Customer)	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	Customer Name	Name of the Customer	Yes
6.	Policy Number	Policy Number(s) on which the reported transaction(s) took place	Yes
7.	EIA Number	Electronic Insurance Number related to the transaction	No
8.	Transaction Amount	Amount of the transaction	Yes
9.	Transaction Type	Whether transaction was a debit or a credit transaction	Yes
10.	Mandate Account Number	Account number which is connected to the folio (Option available to add multiple values)	Yes
11.	Mandate Account IFSC	IFSC of the Account which is connected to the folio (Option available to add multiple values)	Yes
12.	Payment Mode	What instrument/ channel was used to conduct the transaction (Cash/ Cheque/DD/Card/POS/ NEFT/ RTGS/ UPI/ IMPS/ Wallet)	Yes

#	Column Name	Description	Mandatory
13.	Transaction Branch ID	ID of the branch at which transaction was conducted in the case where Payment Mode is **Cash**	Yes, if Payment Mode is cash
14.	Instrument ID	ID of the instrument used to conduct transaction in the case where payment mode is **Cash/Cheque/DD**	Yes, if Payment mode is cash/cheque/DD
15.	Issuing Bank Name	Name of the bank which issued the card used to conduct the reported transaction in the case where payment mode is **Card/POS**	No
16.	Issuing Bank Country	Country of the bank which issued the card used to conduct the reported transaction in the case where payment mode is **Card/POS**	No
17.	Card Number	Card number of the card used to conduct transaction in the case where payment mode is **Card/POS**	No
18.	IFSC	IFSC Number(s) on which the reported transaction(s) took place in case payment mode is **NEFT/RTGS**	No
19.	Account Number	Account Number(s) on which the reported transaction(s) took place in case payment mode is **NEFT/RTGS**	No
20.	VPA	**Unique VPA of the entity conducting the reported transaction** in case payment mode is **UPI**	No
21.	Mobile Number	**Mobile number of the entity conducting the reported transaction** in case payment mode is **IMPS**	No
22.	Wallet Name	**Name of the wallet used for the transaction** in case payment mode is **Wallet**	Yes (Threshold)
23.	Premium Type	Is the premium type Pay-in/ Pay-out	Yes
24.	Pay-in Type	Is the transaction regular or advance	Yes, if Premium Type is Pay-in

#	Column Name	Description	Mandatory
25.	Pay-out Type	Is the transaction upon maturity or pre-mature	Yes, if Premium Type is Pay-out

2.3.2.2   General Transaction Format (GT1)

This format will be used in scenarios where the above-mentioned reporting formats do not apply.

Table 29: General Transaction Format (GT1)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag indicating the relationship that the entity in the report maintains with the RE(Customer/Non-Customer)	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	Sender Name	Name of the entity sending the reported funds (Not Available Flag)	Yes (Threshold)
6.	Sender Account Number	Account number of the entity sending the reported funds (Not Available Flag)	Yes (Threshold)
7.	Sender Mobile Number	Mobile number of the sender of the reported funds	Yes (Threshold)
8.	Sender IFSC	IFSC Code/ branch ID of the sender of the reported funds (Not Available Flag)	Yes (Threshold)
9.	Beneficiary Name	Name of the entity receiving the reported funds (Not Available Flag)	Yes (Threshold)
10.	Beneficiary Mobile Number	Mobile number of the beneficiary of the reported funds	Yes (Threshold)
11.	Beneficiary Account Number	Account number of the entity receiving the reported funds (Not Available Flag)	Yes (Threshold)
12.	Beneficiary IFSC	IFSC code/ Branch ID of the receiver of the reported funds (Not Available Flag)	Yes (Threshold)
13.	Instrument Type	What instrument/ channel was used to conduct the transaction (Cash / Cheque / DD / POS /	Yes

#	Column Name	Description	Mandatory
		Card/Internet Banking/Internal Transfer/Clearing Houser/E-Commerce)	
14.	Instrument ID Number	ID of the instrument used to conduct the reported transaction	Yes, if the instrument type is / Cheque / DD / POS / Card
15.	Instrument Issuer Institute Name	Name of the Institute which issued the Instrument used to conduct the reported transaction	No
16.	Purpose of Transaction	Purpose of the transaction	No
17.	Amount (INR)	Amount of the transaction in Indian Rupee	Yes
18.	Amount (FC)	Amount of the transaction in FC (if applicable)	No
19.	FC Code	FC Code (if applicable)	No
20.	Transaction Type	Indicates if the transaction is credit or debit.	No

2.3.2.3   Counterfeit Currency Transaction (CC1)

This transaction profile will be filled in the scenario the RE wishes to report a counterfeit currency transaction.

Table 30: Counterfeit Currency Transaction (CC1

#	Column Name	Description	Mandatory
	Counterfeit Transaction Details	This is used to capture the details of counterfeit transaction.	

#	Column Name	Description	Mandatory
1.	Transaction ID	Unique Transaction ID	Yes
2.	Date of Detection	Date of the transaction	Yes
3.	Detected At	Location of detection of counterfeit instrument	Yes
4.	Branch or CAM ID	ID of the branch where the transaction was conducted	Yes
5.	Total Amount of Transaction	The total amount of the transaction involved in detection of counterfeit currency	Yes

#	Column Name	Description	Mandatory
6.	Tendering Person Name	Name of the entity depositing the counterfeit instrument	No
7.	Tendering Person PAN Number (Non-customer)	Number of counterfeit instruments detected	Yes
8.	Declaration (If Tendering Person PAN Number is not available)	Declaration (If Tendering Person PAN Number is not available)	Declaration to be provided by RE if PAN of the Tendering Person PAN is not available
9.	FICN / Fake Foreign Currency Face Value	The fake Indian currency note, or fake foreign currency note value. This amount should reconcile with the sum of fake currency values provided in counterfeit details.	Yes
10.	Narration	Free text narration summarising the report	Yes
11.	Account Number	Account Number(s) on which the reported transaction(s) took place	No
12.	Account Holder	Name of the account holder in whose account the counterfeit funds were being deposited	No
13.	Police Informed	Whether the police were informed of the detection of counterfeit Instrument (Yes/ No/ N.A.)	Yes
14.	FIR Details	If the police department has been informed and FIR has been registered, provide details of the FIR filed	No
	Counterfeit Instruments Details	This is used to enter the details of the counterfeit instruments involved in the transaction.	
15.	Transaction ID	Unique Transaction ID	Yes
16.	Instrument Type	What instrument was detected to be counterfeit. Acceptable Values are Cash Cheque, DD, Others	Yes
17.	Instrument Serial Numbers	Serial number(s) of the counterfeit instrument(s) detected	No

#	Column Name	Description	Mandatory
18.	Instrument Denomination	What is the denomination of the counterfeit currency, in case the Counterfeit Instrument Type is Cash Multiple denominations are allowed. The sum of all such fake currency values should reconcile with the FICN / FCRN Face Value provided in transaction details.	Yes, if Counterfeit Instrument Type is Cash
19.	Instrument Count	Number of counterfeit instruments detected	Yes
20.	Currency Code	The currency code of the counterfeit instrument, if the 'Counterfeit Instrument Type' is 'Cash'	No
21.	Other Instrument Type	The instrument type, if the 'Counterfeit Instrument Type' is 'Other'	No
22.	Amount	The total amount of the transaction involved in detection of counterfeit currency	Yes

2.3.2.4 Cross Border Wire Transfer (CB1)

This transaction profile will be filled in the scenario a bank wishes to report a cross-border wire transfer.

Table 31: Cross Border Wire transfer (CB1)

#	Column Name	Description	Mandatory
1.	Transaction Date	Date of the transaction	Yes
2.	Transaction Time	Time of the transaction	No
3.	Transaction ID	Unique Transaction ID	Yes
4.	Amount in Transaction Currency	Amount of the transaction in Foreign Currency	Yes
5.	Transaction currency	Foreign Currency Code	Yes
6.	Amount in INR	Amount of the transaction in Indian Rupee	Yes
7.	Sender Name	Name of the entity sending the reported funds	Yes
8.	Sender Account Number	Account number of the entity sending the reported funds	Yes, if the Sender Identifier Type

#	Column Name	Description	Mandatory
			is Account Number
9.	Sender Identifier Number	ID number of the entity sending the reported funds	Yes, if the Sender Identifier Type is Other ID
10.	Sender Identifier Type	Identity Type of the Sender (Account number/ Address / PAN / Passport/ Others)	Yes
11.	Sender's Other Identifier Type	If Sender Identifier Type is 'Others', provide the description of the identifier type	Yes, if the Sender Identifier Type is 'Others'
12.	Beneficiary Name	Name of the entity receiving the reported funds	Yes
13.	Beneficiary Account Number	Account number of the entity receiving the reported funds	Yes (Threshold)
14.	Beneficiary Identifier Type	Identity Type of the Beneficiary (Account number/ Address / PAN / Passport/Others)	Yes
15.	Beneficiary's Other Identifier Type	If Beneficiary Identifier Type is 'Others', provide the description of the identifier type	Yes, if the Beneficiary Identifier Type is 'Others'
16.	Beneficiary Identifier Number	ID number of the entity sending the reported funds	Yes, if the Beneficiary Identifier Type is PAN or Passport
17.	Sender Address 1	Sender Address 1 as part of address of the entity sending the reported funds.	Yes, if the Sender Identifier Type is Address
18.	Sender Address Locality	Sender Address Locality as part of address of the entity sending the reported funds	Yes, if the Sender Identifier Type is Address
19.	Sender Address Country	Sender Address Country as part of address of the entity sending the reported funds	Yes, if the Sender

#	Column Name	Description	Mandatory
			Identifier Type is Address
20.	Sender Address Pin Code	Sender Address Pin Code as part of address of the entity sending the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Sender Identifier Type is Address
21.	Sender Address State	Sender Address State as part of address of the entity sending the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Sender Identifier Type is Address
22.	Sender Address District	Sender Address District as part of address of the entity sending the reported funds. **Please Note:** **Portal:**	Yes, if the Sender Identifier Type is Address

#	Column Name	Description	Mandatory
		Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
23.	Sender Address City / Village / Town	Sender Address City / Village / Town as part of address of the entity sending the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Sender Identifier Type is Address
24.	Beneficiary Address 1	Beneficiary Address 1 as part of address of the entity receiving the reported funds.	Yes, if the Beneficiary Identifier Type is Address
25.	Beneficiary Address Locality	Beneficiary Address Locality as part of address of the entity receiving the reported funds	Yes, if the Beneficiary Identifier Type is Address
26.	Beneficiary Address Country	Beneficiary Address Country as part of address of the entity receiving the reported funds	Yes, if the Beneficiary Identifier Type is Address
27.	Beneficiary Address Pin Code	Beneficiary Address Pin Code as part of address of the entity receiving the reported funds.	Yes, if the Beneficiary

#	Column Name	Description	Mandatory
		Please Note:	Identifier Type is Address
		Portal:	
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
28.	Beneficiary Address State	Beneficiary Address State as part of address of the entity receiving the reported funds.	Yes, if the Beneficiary Identifier Type is Address
		Please Note:	
		Portal:	
		Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The State will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
29.	Beneficiary Address District	Beneficiary Address District as part of address of the entity receiving the reported funds.	Yes, if the Beneficiary Identifier Type is Address
		Please Note:	
		Portal:	
		Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The district will be a free text field and mandatory field will become non-mandatory.	

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
30.	Beneficiary Address City / Village / Town	Beneficiary Address City / Village / Town as part of address of the entity receiving the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Beneficiary Identifier Type is Address
31.	OBO Name	Name of any involved third parties on behalf of whom the transfer is conducted. In CB1 bulk upload template, the field name in column header is 'Name'	No
32.	Address Line 1	Address Line1 as part of Address of any involved OBO parties	No
33.	Country	Locality as part of Address of any involved OBO parties	No
34.	PIN Code	Country as part of Address of any involved OBO parties	No
35.	Locality	Pin Code as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
36.	State	State as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
37.	District	District as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
38.	City / Village / Town	City / Village / Town as part of Address of any involved OBO parties	No

#	Column Name	Description	Mandatory
		Please Note:	
		Portal:	
		Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
39.	OBO ID	ID of any involved OBO parties. In CB1 bulk upload template, the field name in column header is 'ID'	No
40.	Sender Bank BIC	BIC of the sender bank	BIC or Bank Name to be provided mandatorily for Sender bank
41.	Sender Bank Name	Name of the sender bank	BIC or Bank Name to be provided mandatorily for Sender bank
42.	Beneficiary Bank BIC	BIC of the beneficiary bank	BIC or Bank Name to be provided mandatorily for Beneficiary bank
43.	Beneficiary Bank Name	Name of the beneficiary bank	BIC or Bank Name to be provided mandatorily

#	Column Name	Description	Mandatory
			for Beneficiary bank
44.	Sender Correspondent Bank BIC	BIC of the sender correspondent bank, if applicable	No
45.	Sender Correspondent Bank Name	Name of the sender correspondent bank, if applicable	No
46.	Beneficiary Correspondent Bank BIC	BIC of the beneficiary correspondent bank, if applicable	No
47.	Beneficiary Correspondent Bank Name	Name of the beneficiary correspondent bank, if applicable	No
48.	Third Reimbursement Institute Bank BIC	BIC of the third reimbursement institute bank, if applicable	No
49.	Third Reimbursement Institute Bank Name	Name of the third reimbursement institute bank, if applicable	No
50.	Intermediary Institute Bank BIC	BIC of the intermediary institute bank, if applicable	No
51.	Intermediary Institute Bank Name	Name of the intermediary institute bank, if applicable	No
52.	Transaction origin Country	Country of origin of the reported transaction	Yes
53.	Transaction Destination Country	Destination country of the reported transaction	Yes
54.	Transaction institution	Name of the Financial institution conducting the reported transaction	Yes
55.	Purpose Code (RBI Code) *	Code depicting the purpose of the reported transaction	Yes
56.	Swift Message Code	Code of the SWIFT message (MT103, MT202, MT202 COV etc.)	No
57.	Swift Message Text	Text of the SWIFT message	No

2.3.2.5   Cash at Branch (TC2)

This transaction profile will be filled in the scenario the RE wishes to report a cash transaction conducted at a branch.

Table 32: Cash at Branch (TC2)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the relationship the entity in the report maintains with the RE (Customer/Non-Customer)	Yes
2.	Transaction ID	Unique Transaction ID (It is inferred same as Receipt No. in case of Insurance RE)	Yes
3.	Transaction Date	Date of the transaction	Yes
4.	Transaction Time	Time of the transaction	No
5.	Account Number	Account Number(s) on which the reported transaction(s) took place. (Policy No. will be use in the case of Insurance RE)	Yes, for customers
6.	Transaction Amount	Amount Withdrawn/Deposited	Yes
7.	Deposit/Withdrawal	Whether the reported transaction was a deposit or a withdrawal. For Insurance RE- Deposit and Withdrawal can be inferred for the following: **Deposit**: Premium Payment, Repayment of Loan. **Withdrawal:** Disbursement of Loan / all Claims / Survival Benefits/Surrender.	Yes
8.	Non-customer Reference Number	Identify the non-customer details	Yes, for Non-customers
9.	Instrument Type	What instrument Channel or Mode of Payment was used to conduct the transaction (Cash, DD, Cheque, Card)	Yes
10.	Instrument ID	ID of the instrument used to conduct the transaction	Yes, if the instrument type is Card
11.	Transaction Branch Code	ID of the branch where the transaction was conducted	Yes

#	Column Name	Description	Mandatory
12.	Third party PAN (Non-Customer)	PAN of the entity conducting the transaction in the case where the entity is not a customer of the RE	Yes, for Non-customers
13.	Declaration (If Third party PAN is not available)	Declaration to be provided by RE if Third party PAN is not available	Yes, If PAN is not available
14.	Branch Code of Account	Branch code of the account	Yes, for customers

2.3.3   Grounds of Suspicion (GS1)

Initial Display will show the KYC Profile. All but the last field will be Auto Populated by the system and will be non-editable in the GoS format.

Table 33: Grounds of Suspicion - KYC (GS1)

#	Column Name	Description	Mandatory
1.	Name	Name of the entity to be reported	Auto Populated
2.	Address		Auto Populated
3.	PAN (mandatory) PAN to be provided or bank to attest 'not available'	PAN of the entity to be reported.	Auto Populated
4.	Unique ID (CKYC/GSTN/CIN)		Auto Populated
5.	Risk		Auto Populated
6.	Profession/ LOB		Auto Populated
7.	Income (per year)		Auto Populated
8.	Role (Main / associate)	If there are multiple entities mentioned in the STR the PO would identify the main person and the associated persons	To be filled by PO

The second part will display the transactions which were reported. These transactions will be Auto Populated by the system and will be non-editable in the GoS format.

Table 34: Grounds of Suspicion - Transactions (GS1)

Type of Transaction	Debit	Credit	Accounts	Amount (in INR)
Cash				
Card				
IMPS				
UPI				
NEFT/RTGS				
CBWT				
General Transaction				

The third part will display the policy profile of all reported policies in the following format. These fields will be Auto Populated by the system and will be non-editable in the GoS format.

Table 35: Grounds of Suspicion - Account Details (GS1)

Field		Description	Mandatory
Policy number		Reported policy Number	Auto Populated
Total debit in last 12 months	Number of transactions	Number of Debit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total credit in last 12 months	Number of transactions	Number of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total cash transactions in last 12 months	Number of transactions	Number of cash transactions in the 12 months preceding the first reported transaction	Auto Populated
	Deposit Amount (in INR)	Total credit amount in the 12 months preceding the first reported transaction	Auto Populated

Field		Description	Mandatory
	Withdrawal Amount (in INR)	Total debit amount in cash in the 12 months preceding the first reported transaction	Auto Populated

RE will be required to mention the below details of the fund flow on the reported transactions.

Table 36: Grounds of Suspicion - Fund Flow (GS1)

Field	Description	Mandatory
Source of Funds	From whom did the concerned entity receive the funds which were reported	Yes
Destination of funds	To whom did the concerned entity send the funds which were reported	Yes

RE will then be required to add tags to the report depending on suspicions

Table 37: Grounds of Suspicion - Tagging (GS1)

Field	Description	Mandatory
Suspicion due to	A choice will need to be made from the 4 main sources of suspicion - Proceeds of crime - Unusual or complex transactions - No economic rationale or bonafide purposes - (Suspicion of) financing of terrorism	Yes
Source of alert	A choice will need to be made from the 10 main sources of STR trigger	Yes
Red Flag Indicator	A choice will need to be made from a list which will be available as a drop down based on source selected above, as per applicable RE category	Yes
Type of suspicion	A choice will need to be made from a high-level dictionary which will be provided, with an option to add a new tag with approval of FIU	Yes

RE will then respond to queries that would be system generated based on the alerts selected above. RE will also add the detailed narration and if available, attachments.

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Table 38: Grounds of Suspicion: Queries, Attachment and Narration (GS1)

Field	Description	Mandatory
Queries (One or more)	Based on the tags submitted under "Type of suspicion" by the RE, the system would prompt a set of relevant queries for the RE to answer. These queries would help the FIU understand the case better and support the respective LEA.	Yes
Narration	RE will be required to enter a narration, explaining the RE's point of view, explaining the reasons leading to the suspicion on the entity. This free text will be limited to 20,000 characters and will be expected to have the details of the entity, his suspicious activities and any information which might be relevant to the report	Yes
Attachments	RE will have an option to attach any documents to the report which may help the FIU or the relevant LEA in processing the report. Up to 5 attachments will be allowed to be attached, size of each not exceeding 5MB	Yes

2.4   Reporting Formats for Mutual Funds

2.4.1   KYC Formats

This section covers the KYC formats, for both customers and non-customers, to be reported by Mutual Funds.

2.4.1.1   KYC Profile – Individuals (KC3)

This table provides the format for reporting the KYC profile of individual customers.

Table 39: KYC profile - individuals (KC3)

#	Column Name	Description	Mandatory
	Individual Details		
1.	First name	First name of the account holder	Yes
2.	Middle name	Middle name of the account holder	No
3.	Last name	Last name of the account holder	No, with declaration stating Last name does not exist

#	Column Name	Description	Mandatory
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the account Holder is not available	Yes, if Last name is not available
5.	Gender	Gender of the account holder	Yes
6.	Nationality	Nationality of the account holder	Yes
7.	Name of Father	Account Holder's Father's Name	No
8.	Name of Mother	Account Holder's Mother's Name	No
9.	Spouse/Partner Name	Account Holder's Spouse's/Partner's Name	No
10.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
11.	Alternate Mobile Number	Mobile number of the account holder	No
12.	Telephone Number	Landline Phone Number of the account holder	No
13.	Email ID	E-Mail ID of the account holder	No
14.	Date of Birth	Date of Birth of the account holder	Yes
15.	Primary Address 1	Primary Address 1 as part of primary address.	Yes
16.	Primary Address Locality	Primary Address Locality as part of primary address	Yes
17.	Primary Address Country	Primary Address Country as part of primary address	Yes
18.	Primary Address Pin Code	Primary Address Pin Code as part of primary address. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory.	Yes

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
19.	Primary Address State	Primary Address State as part of primary address. <u>Please Note:</u> **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
20.	Primary Address District	Primary Address District as part of primary address. <u>Please Note:</u> **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
21.	Primary Address City / Village / Town	Primary Address City / Village / Town as part of primary address. <u>Please Note:</u>	Yes

#	Column Name	Description	Mandatory
		Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	Secondary Address 1	Secondary Address 1 as part of Secondary address	No
23.	Secondary Address Locality	Secondary Address Locality as part of Secondary address	No
24.	Secondary Address Country	Secondary Address Country as part of Secondary address	No
25.	Secondary Address Pin Code	Secondary Address Pin Code as part of Secondary address. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	No
26.	Secondary Address State	Secondary Address State as part of Secondary address.	No

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
27.	Secondary Address District	Secondary Address District as part of Secondary address. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
28.	Secondary Address City / Village / Town	Secondary Address City / Village / Town as part of Secondary address. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	

Individual Identifiers

#	Column Name	Description	Mandatory
29.	UCIC	Unique Customer Identification Code	Yes
30.	PAN	PAN of the account holder	Yes (Threshold)
31.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the account Holder is not available	Yes, If PAN is not available
32.	PEKRN	PAN Exempt Investor Category Number of the account holder	No
33.	CKYC number	CKYC Number of the account holder	Yes (Threshold) in case PAN doesn't exist for the customer. No, in case of legacy customers
34.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the account Holder is not available	Yes, If CKYC is not available
35.	Passport Number	Passport Number of the account holder	Mandatory if the customer is NRE/NRO One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE

#	Column Name	Description	Mandatory
36.	NREGA Card	NREGA Card number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
37.	Voter ID	Voter ID number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
38.	Drivers License Number	Driver's License ID of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
39.	NPR	National Population Registry of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case

#	Column Name	Description	Mandatory
			both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
40.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
41.	DIN/DPIN	Director ID number in case the individual is a director	No

Individual Profile

#	Column Name	Description	Mandatory
42.	Customer Type	Type of individual is the customer. If the customer type is selected as 'Other', RE should provide the other customer type	Yes
43.	Other Customer Type	If the customer type is selected as 'Other', then RE needs to enter in this field.	Yes, If the customer type is selected as 'Other'
44.	Customer ID	Customer ID assigned to customer	Yes
45.	Employer Name	Name of the individual's employer	No
46.	Employer Address 1	Employer Address 1 as part of Address of the employer of the individual	No
47.	Employer Address Locality	Employer Address Locality as part of Address of the employer of the individual	No
48.	Employer Address Country	Employer Address Country as part of Address of the employer of the individual	No

#	Column Name	Description	Mandatory
49.	Employer Address Pin Code	Employer Address Pin Code as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
50.	Employer Address State	Employer Address State as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
51.	Employer Address District	Employer Address District as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained	No

#	Column Name	Description	Mandatory
		by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
52.	Employer Address City / Village / Town	Employer Address City / Village / Town. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
53.	Occupation	Type of Business/Occupation Individual's business/Occupation (Private Sector, Self Employed, Government sector - Public, Government Sector - Central, Government sector - State Professional, Retired, Housewife, Student, Others (Along with a free text field).	No
54.	Other Occupation	If Type of Business/Occupation is selected as 'Others', then RE needs to enter in this field.	Yes, If Occupation is selected as 'Others'
55.	Date of Customer On-boarding	Date on which the customer first opened an account with the RE	Yes
56.	Annual Income (INR)	Customer's annual income	No

#	Column Name	Description	Mandatory
57.	Customer Risk Level	Risk level assigned to the customer as per last risk assessment (Low/ Medium/ High)	Yes
58.	Date of last KYC / re-KYC	Most recent date on which the KYC of the customer was conducted	Yes
Policy Profile		To be filled for every Policy held by the reported customer within the RE	
59.	Policy Type	Type of policy of all the policies held by the customer	Yes
60.	Policy Number	Policy Numbers of all the policies held by the customer	Yes
61.	Policy Status	Status of the policy (Active, Dormant, Closed)	Yes
62.	Date of policy opening	Starting date of the policy	Yes
63.	Date of policy closing	Closing date of the policy	Yes, In case of closed accounts
64.	Branch code of policy	Branch ID where policy was started	Yes
65.	Mandate Account Number	Account number related to the policy, which pays the premium	Yes
66.	Mandate Account IFSC	Account IFSC of the account related to the policy, which pays the premium	Yes
67.	Mandate Account Number Name	Account Name related to the policy, which pays the premium	Yes
68.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
69.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
70.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes

#	Column Name	Description	Mandatory
71.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
72.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
73.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
74.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes

	Policy Person Relationship	The customers and non-customers should be linked to the policy	

#	Column Name	Description	Mandatory
75.	Policy Number	Policy Numbers of all the policies held by the customer	Yes
76.	Relationship Type	How the customer / non-customer is related to the mentioned Policy number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
77.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
78.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
79.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.4.1.2   KYC Profile – Entities (KC4)

This table provides the format for reporting the KYC profile of entities customers.

Table 40: KYC Profile - Entities (KC4)

#	Column Name	Description	Mandatory
	Entity profile		
1.	UCIC	Unique customer ID number	Yes
2.	Entity Name	Name of the Entity	Yes
3.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
4.	Telephone Number	Landline phone number of the entity	No
5.	Email ID	Email ID of the customer	No
6.	Company website	Link to the official company website	No
7.	Address Line1	Address Line1 as part of Trading address of the entity.	Yes
8.	Locality	Locality as part of Trading address of the entity.	Yes
9.	Country	Country as part of Trading address of the entity.	Yes
10.	Pin Code	Pin Code as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
11.	State	State as part of Trading address of the entity. **Please Note:** **Portal:**	Yes

#	Column Name	Description	Mandatory
		Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
12.	District	District as part of Trading address of the entity. Please Note: Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
13.	City / Village / Town	City / Village / Town as part of Trading address of the entity. Please Note: Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and	Yes

#	Column Name	Description	Mandatory
		mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
14.	Customer Type	What type of entity is the customer (LLC/ Pvt. Limited/ HUF/ Partnership/Etc.) If the customer type is selected as 'Other', RE should provide the other customer type	Yes
15.	Other Customer Type	If the customer type is selected as 'Other', RE should provide the other customer type	Yes, If the customer type is selected as 'Other'
16.	Customer Risk Level	Risk level assigned to the customer as per most recent risk assessment (Low/ Medium/ High)	Yes
17.	On-boarding Date	Date of the onboarding of the account holder	Yes
18.	Last KYC Date	Date of the most recent KYC assessment of the customer	Yes
19.	Date of Incorporation	Date of incorporation of the customer	No
20.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	Yes (Threshold)
21.	Registered Locality	Locality as part of Registered Address of Entity	Yes (Threshold)
22.	Registered Country	Country as part of Registered Address of Entity	Yes (Threshold)
23.	Registered Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained	Yes (Threshold)

#	Column Name	Description	Mandatory
		by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
24.	Registered State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
25.	Registered District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)

#	Column Name	Description	Mandatory
26.	Registered City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
27.	FCRA Status	Whether the account held is registered with FCRA (Yes/ No/ Not Available)	Yes
28.	FCRA Registration Number	FCRA Registration number of the account	Yes, if FCRA status is 'Yes'
29.	FCRA Registration State	State of FCRA registration of the account	Yes, if FCRA status is 'Yes'
30.	Lines of Business	Customer's line of Business	Yes (Threshold)
31.	Declaration (If UBO is not available)	If UBO is available, KYC details should be provided and linked to the Account with Relationship Type as 'UBO' in Account Person Relation or Policy Person Relation If the UBO (Ultimate Beneficiary owners) is not available, a declaration must be provided.	Yes (Threshold), when applicable

Entity Identifiers

#	Column Name	Description	Mandatory
32.	Company ID Type	Dropdown of the Company ID Type (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	Yes, If Company ID Number is entered
33.	Company ID Number	Unique ID Number assigned to the customer (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No

#	Column Name	Description	Mandatory
			identifier available) is mandatory
34.	GSTIN	GST ID number of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
35.	PAN	PAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Declaration stating PAN does not exist
36.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the entity is not available	Yes, If PAN is not available
37.	PEKRN	PEKRN of the entity	No
38.	TAN	TAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
39.	No identifier available	No identifier available Flag to be checked if No identifier is available for the Entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Threshold Based mandatory
40.	IEC	Import export code of the account holder If IEC is not available, declaration should be if it is not available.	No

#	Column Name	Description	Mandatory
41.	Declaration (If IEC is not available)	Declaration to be provided by RE if IEC of the entity is not available	Yes, If IEC is not available
	Policy Profile	To be filled for every Policy held by the reported customer within the RE	
42.	Policy Type	Type of policy of all the policies held by the customer	Yes
43.	Policy Number	Policy Numbers of all the policies held by the customer	Yes
44.	Policy Status	Status of the policy (Active, Dormant, Closed)	Yes
45.	Date of policy opening	Starting date of the policy	Yes
46.	Date of policy closing	Closing date of the policy	Yes, In case of closed accounts
47.	Branch code of policy	Branch ID where policy was started	Yes
48.	Mandate Account Number	Account number related to the policy, which pays the premium	Yes
49.	Mandate Account IFSC	Account IFSC of the account related to the policy, which pays the premium	Yes
50.	Mandate Account Holder Name	Account Name related to the policy, which pays the premium	Yes
51.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
52.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
53.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
54.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes

#	Column Name	Description	Mandatory
55.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
56.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
57.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes
	Policy Person Relationship	The customers and non-customers should be linked to the policy	

#	Column Name	Description	Mandatory
58.	Policy Number	Policy Numbers of all the policies held by the customer	Yes
59.	Relationship Type	How the customer / non-customer is related to the mentioned policy number (Life Assured / Proposer / Beneficiary / Assignee)	Yes
60.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
61.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
62.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.4.1.3 KYC Profile – Individual Non-Customers (KCS1)

This table provides the format for reporting the KYC profile of individuals who are not the customers of the RE.

Table 41: KYC profile - Individual Non-customers

#	Column Name	Description	Mandatory
1.	First Name	First name of the individual	Yes
2.	Middle Name	Middle name of the individual	No
3.	Last Name	Last name of the individual	No

#	Column Name	Description	Mandatory
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the individual is not available	Yes, if Last name is not available
5.	Date of Birth	Date of Birth of the individual	No
6.	PAN	PAN of the account	No
7.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the individual is not available	Yes, If PAN is not available
8.	PEKRN	PAN Exempt Investor Category Number of the individual	No
9.	CKYC Number	CKYC Number of the Individual	No Declaration stating CKYC Number does not exist
10.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the individual is not available	Yes, If CKYC is not available
11.	Passport Number	Passport Number of the individual	No
12.	NREGA Card	NREGA Card number of the individual	No
13.	Voter ID	Voter ID number of the individual	No
14.	Drivers License Number	Driver's License ID of the individual	No
15.	NPR	National Population Registry of the individual	No
16.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	No
17.	DIN / DPIN	Director ID number in case the individual is a director	No
18.	Address Line1	Address Line1 as part of Individual's Address	No
19.	Locality	Locality as part of Individual's Address	No
20.	Country	Country as part of Individual's Address	No
21.	Pin Code	Pin Code as part of Individual's Address **Please Note:**	No

#	Column Name	Description	Mandatory
		Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	State	State as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
23.	District	District as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
24.	City / Village / Town	City / Village / Town as part of Individual's Address Please Note: Portal: Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	No
25.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
26.	Locality	Locality as part of Secondary Address of Entity	No
27.	Country	Country as part of Secondary Address of Entity	No
28.	Pin Code	Pin Code as part of Secondary Address of Entity Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field. Bulk files:	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
29.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
30.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
31.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata	No

#	Column Name	Description	Mandatory
		maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
32.	Mobile Number	Mobile number of the individual	No

2.4.1.4 KYC Profile – Non-Individual Non-Customers (KCS2)

This table provides the format for reporting the KYC profile of non-individuals who are not the customers of the RE.

Table 42: KYC profile - Non-individual Non-customers

#	Column Name	Description	Mandatory
1.	Full Name	Full legal name of the Entity	Yes
2.	Company ID Type	Dropdown of Company ID Type (CIN/ FCRN/ LLPIN/ FLLPIN)	Yes, If Company ID Number is entered
3.	Company ID Number	Unique Company Identification number of the entity	No
4.	GSTIN	GSTIN of the entity	No
5.	PAN	PAN of the account holder	No
6.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the Entity is not available	Yes, If PAN is not available
7.	PEKRN	PAN Exempt Investor Category Number of the Entity	No
8.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	No
9.	Locality	Locality as part of Registered Address of Entity	No
10.	Country	Country as part of Registered Address of Entity	No

#	Column Name	Description	Mandatory
11.	Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
12.	State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
13.	District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
14.	City / Village / Town	City / Village / Town as part of Registered Address of Entity <u>Please Note:</u> Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
15.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
16.	Locality	Locality as part of Secondary Address of Entity	No
17.	Country	Country as part of Secondary Address of Entity	No
18.	Pin Code	Pin Code as part of Secondary Address of Entity <u>Please Note:</u> Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field.	No

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
19.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
20.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
21.	City / Village / Town	City / Village / Town as part of Entity Address **Please Note:** **Portal:**	No

#	Column Name	Description	Mandatory
		Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	Mobile Number	Mobile number of the account holder (Option available to add multiple values)	No

2.4.2 Transaction Formats

2.4.2.1 STR Transaction Format (TS5)

This transaction format is to be used by Mutual Funds to report suspicious transactions

Table 43: Transaction Formats - Mutual Funds (TS5)

#	Column Name	Description	Mandatory
1.	Customer Name	Name of the Customer	No
2.	Transaction ID	Unique transaction record number	Yes
3.	Account Number (Folio Number)	Account/Folio Number(s) on which the reported transaction(s) took place	Yes
4.	Date of Transaction	Date of the transaction	Yes
5.	Transaction Mode	What instrument/channel was used to conduct the transaction	Yes
6.	Transaction Type	What is the mode of deposit into the fund	Yes
7.	Amount	Amount of the transaction	Yes
8.	Product code (ISIN)	International Securities Identification Number of the product	Yes
9.	Buy/ Sell	Whether the transaction was a sale or a purchase transaction	Yes

#	Column Name	Description	Mandatory
10.	Unit	Number of units bought	Yes
11.	Rate	Rate at which the above-mentioned units were bought	Yes
12.	Related Account Number	Account number which is connected to the folio	Yes
13.	Related Bank IFSC	IFSC of the account which is connected to the folio	Yes
14.	Related Institution Name	Institution name of the account which is related to the folio	Yes

2.4.2.2 General Transaction Format (GT1)

This format will be used in scenarios where the above-mentioned reporting formats do not apply.

Table 44: General Transaction Format (GT1)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag indicating the relationship that the entity in the report maintains with the RE(Customer/Non-Customer)	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	Sender Name	Name of the entity sending the reported funds (Not Available Flag)	Yes (Threshold)
6.	Sender Account Number	Account number of the entity sending the reported funds (Not Available Flag)	Yes (Threshold)
7.	Sender Mobile Number	Mobile number of the sender of the reported funds	Yes (Threshold)
8.	Sender IFSC	IFSC Code/ branch ID of the sender of the reported funds (Not Available Flag)	Yes (Threshold)
9.	Beneficiary Name	Name of the entity receiving the reported funds (Not Available Flag)	Yes (Threshold)
10.	Beneficiary Mobile Number	Mobile number of the beneficiary of the reported funds	Yes (Threshold)

#	Column Name	Description	Mandatory
11.	Beneficiary Account Number	Account number of the entity receiving the reported funds (Not Available Flag)	Yes (Threshold)
12.	Beneficiary IFSC	IFSC code/ Branch ID of the receiver of the reported funds (Not Available Flag)	Yes (Threshold)
13.	Instrument Type	What instrument/ channel was used to conduct the transaction (Cash / Cheque / DD / POS / Card/Internet Banking/Internal Transfer/Clearing Houser/E-Commerce)	Yes
14.	Instrument ID Number	ID of the instrument used to conduct the reported transaction	Yes, if the instrument type is / Cheque / DD / POS / Card
15.	Instrument Issuer Institute Name	Name of the Institute which issued the Instrument used to conduct the reported transaction	No
16.	Purpose of Transaction	Purpose of the transaction	No
17.	Amount (INR)	Amount of the transaction in Indian Rupee	Yes
18.	Amount (FC)	Amount of the transaction in FC (if applicable)	No
19.	FC Code	FC Code (if applicable)	No
20.	Transaction Type	Indicates if the transaction is credit or debit.	No

2.4.2.3   Cross Border Wire Transfer (CB1)

This transaction profile will be filled in the scenario a bank wishes to report a cross-border wire transfer.

Table 45: Cross Border Wire transfer (CB1)

#	Column Name	Description	Mandatory
1.	Transaction Date	Date of the transaction	Yes
2.	Transaction Time	Time of the transaction	No
3.	Transaction ID	Unique Transaction ID	Yes

#	Column Name	Description	Mandatory
4.	Amount in Transaction Currency	Amount of the transaction in Foreign Currency	Yes
5.	Transaction currency	Foreign Currency Code	Yes
6.	Amount in INR	Amount of the transaction in Indian Rupee	Yes
7.	Sender Name	Name of the entity sending the reported funds	Yes
8.	Sender Account Number	Account number of the entity sending the reported funds	Yes, if the Sender Identifier Type is Account Number
9.	Sender Identifier Number	ID number of the entity sending the reported funds	Yes, if the Sender Identifier Type is Other ID
10.	Sender Identifier Type	Identity Type of the Sender (Account number/ Address / PAN / Passport/ Others)	Yes
11.	Sender's Other Identifier Type	If Sender Identifier Type is 'Others', provide the description of the identifier type	Yes, if the Sender Identifier Type is 'Others'
12.	Beneficiary Name	Name of the entity receiving the reported funds	Yes
13.	Beneficiary Account Number	Account number of the entity receiving the reported funds	Yes (Threshold)
14.	Beneficiary Identifier Type	Identity Type of the Beneficiary (Account number/ Address / PAN / Passport/Others)	Yes
15.	Beneficiary's Other Identifier Type	If Beneficiary Identifier Type is 'Others', provide the description of the identifier type	Yes, if the Beneficiary Identifier Type is 'Others'
16.	Beneficiary Identifier Number	ID number of the entity sending the reported funds	Yes, if the Beneficiary Identifier Type is PAN or Passport

#	Column Name	Description	Mandatory
17.	Sender Address 1	Sender Address 1 as part of address of the entity sending the reported funds.	Yes, if the Sender Identifier Type is Address
18.	Sender Address Locality	Sender Address Locality as part of address of the entity sending the reported funds	Yes, if the Sender Identifier Type is Address
19.	Sender Address Country	Sender Address Country as part of address of the entity sending the reported funds	Yes, if the Sender Identifier Type is Address
20.	Sender Address Pin Code	Sender Address Pin Code as part of address of the entity sending the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Sender Identifier Type is Address
21.	Sender Address State	Sender Address State as part of address of the entity sending the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory.	Yes, if the Sender Identifier Type is Address

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	Sender Address District	Sender Address District as part of address of the entity sending the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Sender Identifier Type is Address
23.	Sender Address City / Village / Town	Sender Address City / Village / Town as part of address of the entity sending the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Sender Identifier Type is Address
24.	Beneficiary Address 1	Beneficiary Address 1 as part of address of the entity receiving the reported funds.	Yes, if the Beneficiary Identifier Type is Address

#	Column Name	Description	Mandatory
25.	Beneficiary Address Locality	Beneficiary Address Locality as part of address of the entity receiving the reported funds	Yes, if the Beneficiary Identifier Type is Address
26.	Beneficiary Address Country	Beneficiary Address Country as part of address of the entity receiving the reported funds	Yes, if the Beneficiary Identifier Type is Address
27.	Beneficiary Address Pin Code	Beneficiary Address Pin Code as part of address of the entity receiving the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Beneficiary Identifier Type is Address
28.	Beneficiary Address State	Beneficiary Address State as part of address of the entity receiving the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Beneficiary Identifier Type is Address

#	Column Name	Description	Mandatory
29.	Beneficiary Address District	Beneficiary Address District as part of address of the entity receiving the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Beneficiary Identifier Type is Address
30.	Beneficiary Address City / Village / Town	Beneficiary Address City / Village / Town as part of address of the entity receiving the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Beneficiary Identifier Type is Address
31.	OBO Name	Name of any involved third parties on behalf of whom the transfer is conducted. In CB1 bulk upload template, the field name in column header is 'Name'	No
32.	Address Line 1	Address Line1 as part of Address of any involved OBO parties	No
33.	Country	Locality as part of Address of any involved OBO parties	No

#	Column Name	Description	Mandatory
34.	PIN Code	Country as part of Address of any involved OBO parties	No
35.	Locality	Pin Code as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
36.	State	State as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
37.	District	District as part of Address of any involved OBO parties **Please Note:** **Portal:**	No

#	Column Name	Description	Mandatory
		Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
38.	City / Village / Town	City / Village / Town as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
39.	OBO ID	ID of any involved OBO parties. In CB1 bulk upload template, the field name in column header is 'ID'	No
40.	Sender Bank BIC	BIC of the sender bank	BIC or Bank Name to be provided mandatorily for Sender bank
41.	Sender Bank Name	Name of the sender bank	BIC or Bank Name to be provided mandatorily

#	Column Name	Description	Mandatory
			for Sender bank
42.	Beneficiary Bank BIC	BIC of the beneficiary bank	BIC or Bank Name to be provided mandatorily for Beneficiary bank
43.	Beneficiary Bank Name	Name of the beneficiary bank	BIC or Bank Name to be provided mandatorily for Beneficiary bank
44.	Sender Correspondent Bank BIC	BIC of the sender correspondent bank, if applicable	No
45.	Sender Correspondent Bank Name	Name of the sender correspondent bank, if applicable	No
46.	Beneficiary Correspondent Bank BIC	BIC of the beneficiary correspondent bank, if applicable	No
47.	Beneficiary Correspondent Bank Name	Name of the beneficiary correspondent bank, if applicable	No
48.	Third Reimbursement Institute Bank BIC	BIC of the third reimbursement institute bank, if applicable	No
49.	Third Reimbursement Institute Bank Name	Name of the third reimbursement institute bank, if applicable	No
50.	Intermediary Institute Bank BIC	BIC of the intermediary institute bank, if applicable	No
51.	Intermediary Institute Bank Name	Name of the intermediary institute bank, if applicable	No

#	Column Name	Description	Mandatory
52.	Transaction origin Country	Country of origin of the reported transaction	Yes
53.	Transaction Destination Country	Destination country of the reported transaction	Yes
54.	Transaction institution	Name of the Financial institution conducting the reported transaction	Yes
55.	Purpose Code (RBI Code) *	Code depicting the purpose of the reported transaction	Yes
56.	Swift Message Code	Code of the SWIFT message (MT103, MT202, MT202 COV etc.)	No
57.	Swift Message Text	Text of the SWIFT message	No

2.4.3   Grounds of Suspicion (GS1)

Initial Display will show the KYC Profile. All but the last field will be Auto Populated by the system and will be non-editable in the GoS format.

Table 46: Grounds of Suspicion - KYC (GS1)

#	Column Name	Description	Mandatory
1.	Name	Name of the entity to be reported	Auto Populated
2.	Address		Auto Populated
3.	PAN (mandatory) PAN to be provided or bank to attest 'not available'	PAN of the entity to be reported.	Auto Populated
4.	Unique ID (CKYC/GSTN/CIN)		Auto Populated
5.	Risk		Auto Populated
6.	Profession/ LOB		Auto Populated
7.	Income (per year)		Auto Populated

#	Column Name	Description	Mandatory
8.	Role (Main / associate)	If there are multiple entities mentioned in the STR the PO would identify the main person and the associated persons	To be filled by PO

The second part will display the transactions which were reported. These transactions will be Auto Populated by the system and will be non-editable in the GoS format.

Table 47: Grounds of Suspicion - Transactions (GS1)

Type of Transaction	Debit	Credit	Total Transaction Count	Amount (in INR)
Cash				
Card				
IMPS				
UPI				
NEFT/RTGS				
CBWT				
General Transaction				

The third part will display the profile of all reported policies in the following format. These fields will be Auto Populated by the system and will be non-editable in the GoS format.

Table 48: Grounds of Suspicion - Account Details (GS1)

Field		Description	Mandatory
Policy number		Reported Policy Number	Auto Populated
Total debit in last 12 months	Number of transactions	Number of Debit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total credit in last 12 months	Number of transactions	Number of credit transactions in the 12 months preceding the first reported transaction	Auto Populated

Field		Description	Mandatory
	Amount (in INR)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total cash transactions in last 12 months	Number of transactions	Number of cash transactions in the 12 months preceding the first reported transaction	Auto Populated
	Deposit Amount (in INR)	Total credit amount in the 12 months preceding the first reported transaction	Auto Populated
	Withdrawal Amount (in INR)	Total debit amount in cash in the 12 months preceding the first reported transaction	Auto Populated

RE will be required to mention the below details of the fund flow on the reported transactions

Table 49: Grounds of Suspicion - Fund Flow (GS1)

Field	Description	Mandatory
Source of Funds	From whom did the concerned entity receive the funds which were reported	Yes
Destination of funds	To whom did the concerned entity send the funds which were reported	Yes

RE will then be required to add tags to the report depending on suspicions

Table 50: Grounds of Suspicion - Tagging (GS1)

Field	Description	Mandatory
Suspicion due to	A choice will need to be made from the 4 main sources of suspicion - Proceeds of crime - Unusual or complex transactions - No economic rationale or bonafide purposes - (Suspicion of) financing of terrorism	Yes
Source of alert	A choice will need to be made from the 10 main sources of STR trigger	Yes

Field	Description	Mandatory
Red Flag Indicator	A choice will need to be made from a list which will be available as a drop down based on source selected above, as per applicable RE category	Yes
Type of Suspicion	A choice will need to be made from a high-level dictionary which will be provided, with an option to add a new tag with approval of FIU	Yes

RE will then respond to queries that would be system generated based on the alerts selected above. RE will also add the detailed narration and if available, attachments.

Table 51: Grounds of Suspicion: Queries, Attachment and Narration (GS1)

Field	Description	Mandatory
Queries (One or more)	Based on the tags submitted under "Type of suspicion" by the RE, the system would prompt a set of relevant queries for the RE to answer. These queries would help the FIU understand the case better and support the respective LEA.	No
Narration	RE will be required to enter a narration, explaining the RE's point of view, explaining the reasons leading to the suspicion on the entity. This free text will be limited to 20,000 characters and will be expected to have the details of the entity, his suspicious activities and any information which might be relevant to the report	Yes
Attachments	RE will have an option to attach any documents to the report which may help the FIU or the relevant LEA in processing the report. Up to 5 attachments will be allowed to be attached, size of each not exceeding 5MB	Yes

2.5   Reporting Formats for Brokerage Firms

2.5.1   KYC formats

This section covers the KYC formats, for both customers and non-customers, to be reported by Brokerage Firms.

2.5.1.1   KYC Profile – Individuals (KC1)

This table provides the format for reporting the KYC profile of individual customers.

Table 52: KYC profile - individuals (KC1)

#	Column Name	Description	Mandatory
	Individual Details		
1.	First name	First name of the account holder	Yes
2.	Middle name	Middle name of the account holder	No
3.	Last name	Last name of the account holder	No, with declaration stating Last name does not exist
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the account Holder is not available	Yes, if Last name is not available
5.	Gender	Gender of the account holder	Yes
6.	Nationality	Nationality of the account holder	Yes
7.	Name of Father	Account Holder's Father's Name	No
8.	Name of Mother	Account Holder's Mother's Name	No
9.	Spouse/Partner Name	Account Holder's Spouse's/Partner's Name	No
10.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
11.	Alternate Mobile Number	Mobile number of the account holder	No
12.	Telephone Number	Landline Phone Number of the account holder	No
13.	Email ID	E-Mail ID of the account holder	No
14.	Date of Birth	Date of Birth of the account holder	Yes
15.	Primary Address 1	Primary Address 1 as part of primary address.	Yes
16.	Primary Address Locality	Primary Address Locality as part of primary address	Yes
17.	Primary Address Country	Primary Address Country as part of primary address	Yes
18.	Primary Address Pin Code	Primary Address Pin Code as part of primary address.	Yes

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
19.	Primary Address State	Primary Address State as part of primary address. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
20.	Primary Address District	Primary Address District as part of primary address. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown.	Yes

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
21.	Primary Address City / Village / Town	Primary Address City / Village / Town as part of primary address. **Please Note:** Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
22.	Secondary Address 1	Secondary Address 1 as part of Secondary address	No
23.	Secondary Address Locality	Secondary Address Locality as part of Secondary address	No
24.	Secondary Address Country	Secondary Address Country as part of Secondary address	No
25.	Secondary Address Pin Code	Secondary Address Pin Code as part of Secondary address. **Please Note:** Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained	No

#	Column Name	Description	Mandatory
		by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
26.	Secondary Address State	Secondary Address State as part of Secondary address. Please Note: Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
27.	Secondary Address District	Secondary Address District as part of Secondary address. Please Note: Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
28.	Secondary Address City / Village / Town	Secondary Address City / Village / Town as part of Secondary address. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	No

Individual Identifiers

#	Column Name	Description	Mandatory
29.	UCIC	Unique Customer Identification Code	Yes
30.	PAN	PAN of the account holder	Yes (Threshold)
31.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the account Holder is not available	Yes, If PAN is not available
32.	PEKRN	PAN Exempt Investor Category Number of the account holder	No
33.	CKYC number	CKYC Number of the account holder	Yes (Threshold) in case PAN doesn't exist for the customer. No, in case of legacy customers
34.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the account Holder is not available	Yes, If CKYC is not available
35.	Passport Number	Passport Number of the account holder	Mandatory if the customer is NRE/NRO

#	Column Name	Description	Mandatory
			One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
36.	NREGA Card	NREGA Card number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
37.	Voter ID	Voter ID number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
38.	Drivers License Number	Driver's License ID of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case

#	Column Name	Description	Mandatory
			both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
39.	NPR	National Population Registry of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
40.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
41.	Other Identifier Name	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC, specify the name of the identifier.	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC.
42.	Other Identifier Number	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC, specify the number of the identifier.	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using

#	Column Name	Description	Mandatory
			Aadhaar ID is used for KYC.
43.	DIN/DPIN	Director ID number in case the individual is a director	No

Individual Profile

#	Column Name	Description	Mandatory
44.	Customer Type	Type of individual is the customer. If the customer type is selected as 'Other', RE should provide the other customer type	Yes
45.	Other Customer Type	If the customer type is selected as 'Other', then RE needs to enter in this field.	Yes, If the customer type is selected as 'Other'
46.	Customer ID	Customer ID assigned to customer	Yes
47.	Employer Name	Name of the individual's employer	No
48.	Employer Address 1	Employer Address 1 as part of Address of the employer of the individual	No
49.	Employer Address Locality	Employer Address Locality as part of Address of the employer of the individual	No
50.	Employer Address Country	Employer Address Country as part of Address of the employer of the individual	No
51.	Employer Address Pin Code	Employer Address Pin Code as part of Address of the employer of the individual. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field. Bulk files:	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
52.	Employer Address State	Employer Address State as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
53.	Employer Address District	Employer Address District as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
54.	Employer Address City / Village / Town	Employer Address City / Village / Town. **Please Note:** **Portal:**	No

#	Column Name	Description	Mandatory
		Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
55.	Occupation	Type of Business/Occupation Individual's business/Occupation (Private Sector, Self Employed, Government sector - Public, Government Sector - Central, Government sector - State Professional, Retired, Housewife, Student, Others (Along with a free text field).	No
56.	Other Occupation	If Type of Business/Occupation is selected as 'Others', then RE needs to enter in this field.	Yes, If Occupation is selected as 'Others'
57.	Date of Customer On-boarding	Date on which the customer first opened an account with the RE	Yes
58.	Annual Income (INR)	Customer's annual income	No
59.	Customer Risk Level	Risk level assigned to the customer as per last risk assessment (Low/ Medium/ High)	Yes
60.	Date of last KYC / re-KYC	Most recent date on which the KYC of the customer was conducted	Yes
	Account Details	To be filled for every account held by the reported customer within the RE	
61.	Account Type	The type of the account needs to be selected	Yes
62.	Account Number	Account numbers of the account held by the customer.	Yes

#	Column Name	Description	Mandatory
63.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes
64.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
65.	Date of Account Opening	Date of the opening of the account	Yes
66.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
67.	Branch Code of Account	ID of the branch on which the account was opened	Yes
68.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
69.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
70.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
71.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
72.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
73.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
74.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes

Account Person Relation		The customers and non-customers should be linked to the account	

75.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes

#	Column Name	Description	Mandatory
76.	Relationship Type	How the customer / non-customer is related to the mentioned account number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
77.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
78.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
79.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.5.1.2   KYC Profile – Non-Individual (KC2)

This table provides the format for reporting the KYC profile of Non-Individual customers.

Table 53: KYC Profile - Non-Individual (KC2)

#	Column Name	Description	Mandatory
	Entity profile		
1.	UCIC	Unique customer ID number	Yes
2.	Entity Name	Name of the Entity	Yes
3.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
4.	Telephone Number	Landline phone number of the entity	No
5.	Email ID	Email ID of the customer	No
6.	Company website	Link to the official company website	No
7.	Address Line1	Address Line1 as part of Trading address of the entity.	Yes
8.	Locality	Locality as part of Trading address of the entity.	Yes
9.	Country	Country as part of Trading address of the entity.	Yes

#	Column Name	Description	Mandatory
10.	Pin Code	Pin Code as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
11.	State	State as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
12.	District	District as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained	Yes

#	Column Name	Description	Mandatory
		by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
13.	City / Village / Town	City / Village / Town as part of Trading address of the entity. <u>Please Note:</u> Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
14.	Customer Type	What type of entity is the customer (LLC/ Pvt. Limited/ HUF/ Partnership/Etc.) If the customer type is selected as 'Other', RE should provide the other customer type	Yes
15.	Other Customer Type	If the customer type is selected as 'Other', RE should provide the other customer type	Yes, If the customer type is selected as 'Other'
16.	Customer Risk Level	Risk level assigned to the customer as per most recent risk assessment (Low/ Medium/ High)	Yes

#	Column Name	Description	Mandatory
17.	On-boarding Date	Date of the onboarding of the account holder	Yes
18.	Last KYC Date	Date of the most recent KYC assessment of the customer	Yes
19.	Date of Incorporation	Date of incorporation of the customer	No
20.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	Yes (Threshold)
21.	Registered Locality	Locality as part of Registered Address of Entity	Yes (Threshold)
22.	Registered Country	Country as part of Registered Address of Entity	Yes (Threshold)
23.	Registered Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
24.	Registered State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown.	Yes (Threshold)

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
25.	Registered District	District as part of Registered Address of Entity **Please Note:** Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
26.	Registered City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
27.	FCRA Status	Whether the account held is registered with FCRA (Yes/ No/ Not Available)	Yes

#	Column Name	Description	Mandatory
28.	FCRA Registration Number	FCRA Registration number of the account	Yes, if FCRA status is 'Yes'
29.	FCRA Registration State	State of FCRA registration of the account	Yes, if FCRA status is 'Yes'
30.	Lines of Business	Customer's line of Business	Yes (Threshold)
31.	Declaration (If UBO is not available)	If UBO is available, KYC details should be provided and linked to the Account with Relationship Type as 'UBO' in Account Person Relation or Policy Person Relation If the UBO (Ultimate Beneficiary owners) is not available, a declaration must be provided.	Yes (Threshold), when applicable

Entity Identifiers

#	Column Name	Description	Mandatory
32.	Company ID Type	Dropdown of the Company ID Type (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	Yes, If Company ID Number is entered
33.	Company ID Number	Unique ID Number assigned to the customer (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
34.	GSTIN	GST ID number of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
35.	PAN	PAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Declaration stating PAN does not exist

#	Column Name	Description	Mandatory
36.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the entity is not available	Yes, If PAN is not available
37.	PEKRN	PEKRN of the entity	No
38.	TAN	TAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
39.	No identifier available	No identifier available Flag to be checked if No identifier is available for the Entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Threshold Based mandatory
40.	Other Identifier Name	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC, specify the name of the identifier.	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC.
41.	Other Identifier Number	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC, specify the number of the identifier.	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC.
42.	IEC	Import export code of the account holder If IEC is not available, declaration should be provided that it is not available.	No
43.	Declaration (If IEC is not available)	Declaration to be provided by RE if IEC of the entity is not available	Yes, If IEC is not available
Account Details		To be filled for every account held by the reported customer within the RE	
44.	Account Type	The type of the account needs to be selected	Yes

#	Column Name	Description	Mandatory
45.	Account Number	Account numbers of the account held by the customer.	Yes
46.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes
47.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
48.	Date of Account Opening	Date of the opening of the account	Yes
49.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
50.	Branch Code of Account	ID of the branch on which the account was opened	Yes
51.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
52.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
53.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
54.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
55.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
56.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
57.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes
	Account Person Relationship	The customers and non-customers should be linked to the account	

#	Column Name	Description	Mandatory
58.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes
59.	Relationship Type	How the customer / non-customer is related to the mentioned account number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
60.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
61.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
62.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.5.1.3   KYC Profile – Individual Non-Customers (KCS1)

This table provides the format for reporting the KYC profile of individuals who are not the customers of the RE.

Table 54: KYC profile - Individual Non-customers

#	Column Name	Description	Mandatory
1.	First Name	First name of the individual	Yes
2.	Middle Name	Middle name of the individual	No
3.	Last Name	Last name of the individual	No
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the individual is not available	Yes, if Last name is not available
5.	Date of Birth	Date of Birth of the individual	No
6.	PAN	PAN of the account	No
7.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the individual is not available	Yes, If PAN is not available

#	Column Name	Description	Mandatory
8.	PEKRN	PAN Exempt Investor Category Number of the individual	No
9.	CKYC Number	CKYC Number of the Individual	No Declaration stating CKYC Number does not exist
10.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the individual is not available	Yes, If CKYC is not available
11.	Passport Number	Passport Number of the individual	No
12.	NREGA Card	NREGA Card number of the individual	No
13.	Voter ID	Voter ID number of the individual	No
14.	Drivers License Number	Driver's License ID of the individual	No
15.	NPR	National Population Registry of the individual	No
16.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	No
17.	DIN / DPIN	Director ID number in case the individual is a director	No
18.	Address Line1	Address Line1 as part of Individual's Address	No
19.	Locality	Locality as part of Individual's Address	No
20.	Country	Country as part of Individual's Address	No
21.	Pin Code	Pin Code as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	State	State as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
23.	District	District as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
24.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata	No

#	Column Name	Description	Mandatory
		maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
25.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
26.	Locality	Locality as part of Secondary Address of Entity	No
27.	Country	Country as part of Secondary Address of Entity	No
28.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
29.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained	No

#	Column Name	Description	Mandatory
		by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
30.	District	District as part of Secondary Address of Entity <u>Please Note:</u> Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
31.	City / Village / Town	City / Village / Town as part of Individual's Address <u>Please Note:</u> Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No

#	Column Name	Description	Mandatory
32.	Mobile Number	Mobile number of the individual	No

2.5.1.4   KYC Profile – Non-Individual Non-Customers (KCS2)

This table provides the format for reporting the KYC profile of non-individuals who are not the customers of the RE.

Table 55: KYC profile - Non-individual Non-customers

#	Column Name	Description	Mandatory
1.	Full Name	Full legal name of the Entity	Yes
2.	Company ID Type	Dropdown of Company ID Type (CIN/ FCRN/ LLPIN/ FLLPIN)	Yes, If Company ID Number is entered
3.	Company ID Number	Unique Company Identification number of the entity	No
4.	GSTIN	GSTIN of the entity	No
5.	PAN	PAN of the account holder	No
6.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the Entity is not available	Yes, If PAN is not available
7.	PEKRN	PAN Exempt Investor Category Number of the Entity	No
8.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	No
9.	Locality	Locality as part of Registered Address of Entity	No
10.	Country	Country as part of Registered Address of Entity	No
11.	Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
12.	State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
13.	District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
14.	City / Village / Town	City / Village / Town as part of Registered Address of Entity	No

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
15.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
16.	Locality	Locality as part of Secondary Address of Entity	No
17.	Country	Country as part of Secondary Address of Entity	No
18.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
19.	State	State as part of Secondary Address of Entity **Please Note:**	No

#	Column Name	Description	Mandatory
		Portal: **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
20.	District	District as part of Secondary Address of Entity **Please Note:** Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
21.	City / Village / Town	City / Village / Town as part of Entity Address **Please Note:** Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	Mobile Number	Mobile number of the account holder (Option available to add multiple values)	No

2.5.2 Transaction Formats

2.5.2.1 Brokerage Firms: Transaction Format (TS7)

This format will be used by brokerage firms to report suspicious transactions

Table 56: Transaction format – Brokerage Firms (TS7

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the relationship the entity in the report maintains with the RE (Customer/Non-Customer)	Yes
2.	Trade Date	Date of the transaction	Yes
3.	Trade Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	DP ID	Unique ID of the Depository participant	No
6.	Declaration (If DP ID is not available)	Declaration to be provided by RE if DP ID is not available	Yes, if DP ID is not available
7.	Client ID/Customer ID/UCIC	Unique Customer Identification Code	Yes, for customers
8.	Related Bank Account Number	Account Number connected to the DP ID	Yes, if DP ID available
9.	Related Account IFSC	Account IFSC connected to the DP ID	Yes, if DP ID available
10.	Trade Type	Whether the traded products were Equities, Futures or Options	Yes
11.	Transaction Type	Whether transaction was buy or sell	Yes
12.	ISIN/ Product Code	International Securities Identification Number/Unique ID code of the product	No

#	Column Name	Description	Mandatory
13.	Commodity exchange code	Commodity exchange code of the product	No
14.	Security Code	Security Code of the product	No
15.	Number of Units/Lots	Number or Units/Lots which were sold/purchased	Yes
16.	Rate per Units/Lots	Rate at which the above-mentioned units were sold/purchased	Yes
17.	Call/Put	What type of transaction was reported in case Trade Type is Futures or Options	Yes, in case Trade Type is Futures or Options
18.	Strike Price	Strike price of Futures or Options traded	Yes, in case Trade Type is Futures or Options
19.	Expiry Date	Expiry date of Futures or options traded	Yes, in case Trade Type is Futures or Options
20.	Amount	Amount of the transaction	Yes

2.5.2.2   Transaction format (TS9)

This format is to be used by depositories to report suspicious transactions.

Table 57: Transaction Formats - Brokerages (TS9

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the relationship the entity in the report maintains with the RE(Customer/Non-Customer)	Yes
2.	Transaction Date	Date of the transaction / transfer	Yes
3.	Transaction Time	Time of the transaction / transfer	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	BO ID	Unique ID of the Beneficiary	Yes
6.	DP ID	Unique ID of the Depository	Yes

#	Column Name	Description	Mandatory
7.	BO ID Folio Valuation	Total Value of the portfolio of the beneficiary	Yes
8.	BO ID Flag	Whether the beneficiary is a buyer or a seller	Yes
9.	Customer Name	Name of the customer	Yes
10.	Transaction Type	Whether transaction was a market or an off-market transaction	Yes
11.	ISIN/Product Code	International Securities Identification Number/Unique ID code of the product	No
12.	ISIN/Product Market Rate	International Securities Identification Number/Unique ID code of the product	No
13.	Transfer Quantity	Number of units/lots traded	Yes
14.	Transfer Amount	Amount of the transaction	Yes
15.	Rate of transaction	Rate at which the off-market transaction was conducted	No
16.	Seller / Transferor Name	Name of the seller	No
17.	Buyer / Transferee Name	Name of the buyer	No
18.	Reason Code	Reason code for the transaction	Yes

2.5.3   Grounds of Suspicion (GS1)

Initial Display will show the KYC Profile. All but the last field will be Auto Populated by the system and will be non-editable in the GoS format.

Table 58: Grounds of Suspicion - KYC (GS1)

#	Column Name	Description	Mandatory
1.	Name	Name of the entity to be reported	Auto Populated
2.	Address		Auto Populated
3.	PAN (mandatory) PAN to be provided	PAN of the entity to be reported.	Auto Populated

#	Column Name	Description	Mandatory
	or bank to attest 'not available'		
4.	Unique ID (CKYC/GSTN/CIN)		Auto Populated
5.	Risk		Auto Populated
6.	Profession/ LOB		Auto Populated
7.	Income (per year)		Auto Populated
8.	Role (Main / associate)	If there are multiple entities mentioned in the STR the PO would identify the main person and the associated persons	To be filled by PO

The second part will display the transactions which were reported. These transactions will be Auto Populated by the system and will be non-editable in the GoS format.

Table 59: Grounds of Suspicion - Transactions (GS1)

Type of Transaction	Debit	Credit	Total Transaction Count	Amount (in INR)
Cash				
Card				
IMPS				
UPI				
NEFT/RTGS				
CBWT				
General Transaction				

The third part will display the Account Details of all reported accounts in the following format. These fields will be Auto Populated by the system and will be non-editable in the GoS format.

Table 60: Grounds of Suspicion - Account Details (GS1)

Field		Description	Mandatory
Account number		Reported account Number	Auto Populated
Total debit in last 12 months	Number of transactions	Number of Debit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total credit in last 12 months	Number of transactions	Number of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total cash transactions in last 12 months	Number of transactions	Number of cash transactions in the 12 months preceding the first reported transaction	Auto Populated
	Deposit Amount (in INR)	Total credit amount in the 12 months preceding the first reported transaction	Auto Populated
	Withdrawal Amount (in INR)	Total debit amount in cash in the 12 months preceding the first reported transaction	Auto Populated

RE will be required to mention the below details of the fund flow on the reported transactions

Table 61: Grounds of Suspicion - Fund Flow (GS1)

Field	Description	Mandatory
Source of Funds	From whom did the concerned entity receive the funds which were reported	Yes
Destination of funds	To whom did the concerned entity send the funds which were reported	Yes

RE will then be required to add tags to the report depending on suspicions

Table 62: Grounds of Suspicion - Tagging (GS1)

Field	Description	Mandatory
Suspicion due to	A choice will need to be made from the 4 main sources of suspicion - Proceeds of crime - Unusual or complex transactions - No economic rationale or bonafide purposes - (Suspicion of) financing of terrorism	Yes
Source of alert	A choice will need to be made from the 10 main sources of STR trigger	Yes
Red Flag Indicator	A choice will need to be made from a list which will be available as a drop down based on source selected above, as per applicable RE category	Yes
Type of Suspicion	A choice will need to be made from a high-level dictionary which will be provided, with an option to add a new tag with approval of FIU	Yes

RE will then respond to queries that would be system generated based on the alerts selected above. RE will also add the detailed narration and if available, attachments.

Table 63: Grounds of Suspicion: Queries, Attachment and Narration (GS1)

Field	Description	Mandatory
Queries (One or more)	Based on the tags submitted under "Type of suspicion" by the RE, the system would prompt a set of relevant queries for the RE to answer. These queries would help the FIU understand the case better and support the respective LEA.	No
Narration	RE will be required to enter a narration, explaining the RE's point of view, explaining the reasons leading to the suspicion on the entity. This free text will be limited to 20,000 characters and will be expected to have the details of the entity, his suspicious activities and any information which might be relevant to the report	Yes
Attachments	RE will have an option to attach any documents to the report which may help the FIU or the relevant LEA in processing the report.	Yes

Field	Description	Mandatory
	Graphical/pictorial/descriptive analysis can be uploaded in pdf format Up to 5 attachments will be allowed to be attached, size of each not exceeding 5MB	

2.6   Reporting Formats for Exchange Houses

2.6.1   KYC Formats

This section covers the KYC formats, for both customers and non-customers, to be reported by exchange houses.

2.6.1.1   KYC Profile – Individuals (KC1)

This table provides the format for reporting the KYC profile of individual customers.

Table 64: KYC profile - individuals (KC1)

#	Column Name	Description	Mandatory
	Individual Details		
1.	First name	First name of the account holder	Yes
2.	Middle name	Middle name of the account holder	No
3.	Last name	Last name of the account holder	No, with declaration stating Last name does not exist
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the account Holder is not available	Yes, if Last name is not available
5.	Gender	Gender of the account holder	Yes
6.	Nationality	Nationality of the account holder	Yes
7.	Name of Father	Account Holder's Father's Name	No
8.	Name of Mother	Account Holder's Mother's Name	No
9.	Spouse/Partner Name	Account Holder's Spouse's/Partner's Name	No
10.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
11.	Alternate Mobile Number	Mobile number of the account holder	No

#	Column Name	Description	Mandatory
12.	Telephone Number	Landline Phone Number of the account holder	No
13.	Email ID	E-Mail ID of the account holder	No
14.	Date of Birth	Date of Birth of the account holder	Yes
15.	Primary Address 1	Primary Address 1 as part of primary address.	Yes
16.	Primary Address Locality	Primary Address Locality as part of primary address	Yes
17.	Primary Address Country	Primary Address Country as part of primary address	Yes
18.	Primary Address Pin Code	Primary Address Pin Code as part of primary address. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
19.	Primary Address State	Primary Address State as part of primary address. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory.	Yes

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
20.	Primary Address District	Primary Address District as part of primary address. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
21.	Primary Address City / Village / Town	Primary Address City / Village / Town as part of primary address. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
22.	Secondary Address 1	Secondary Address 1 as part of Secondary address	No

#	Column Name	Description	Mandatory
23.	Secondary Address Locality	Secondary Address Locality as part of Secondary address	No
24.	Secondary Address Country	Secondary Address Country as part of Secondary address	No
25.	Secondary Address Pin Code	Secondary Address Pin Code as part of Secondary address. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
26.	Secondary Address State	Secondary Address State as part of Secondary address. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
27.	Secondary Address District	Secondary Address District as part of Secondary address. **Please Note:**	No

#	Column Name	Description	Mandatory
		Portal:	
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
28.	Secondary Address City / Village / Town	Secondary Address City / Village / Town as part of Secondary address. <u>Please Note:</u> Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No

Individual Identifiers

#	Column Name	Description	Mandatory
29.	UCIC	Unique Customer Identification Code	Yes
30.	PAN	PAN of the account holder	Yes (Threshold)
31.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the account Holder is not available	Yes, If PAN is not available
32.	PEKRN	PAN Exempt Investor Category Number of the account holder	No
33.	CKYC number	CKYC Number of the account holder	Yes (Threshold) in case PAN doesn't exist for the customer.

#	Column Name	Description	Mandatory
			No, in case of legacy customers
34.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the account Holder is not available	Yes, If CKYC is not available
35.	Passport Number	Passport Number of the account holder	Mandatory if the customer is NRE/NRO One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
36.	NREGA Card	NREGA Card number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
37.	Voter ID	Voter ID number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available.

#	Column Name	Description	Mandatory
			OVD list is subject to the regulatory body of the concerned RE
38.	Drivers License Number	Driver's License ID of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
39.	NPR	National Population Registry of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
40.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
41.	Other Identifier Name	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/

#	Column Name	Description	Mandatory
		Aadhaar ID is used for KYC, specify the name of the identifier.	Identity verified using Aadhaar ID is used for KYC.
42.	Other Identifier Number	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC, specify the number of the identifier.	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC.
43.	DIN/DPIN	Director ID number in case the individual is a director	No

Individual Profile

#	Column Name	Description	Mandatory
44.	Customer Type	Type of individual is the customer. If the customer type is selected as 'Other', RE should provide the other customer type	Yes
45.	Other Customer Type	If the customer type is selected as 'Other', then RE needs to enter in this field.	Yes, If the customer type is selected as 'Other'
46.	Customer ID	Customer ID assigned to customer	Yes
47.	Employer Name	Name of the individual's employer	No
48.	Employer Address 1	Employer Address 1 as part of Address of the employer of the individual	No
49.	Employer Address Locality	Employer Address Locality as part of Address of the employer of the individual	No
50.	Employer Address Country	Employer Address Country as part of Address of the employer of the individual	No
51.	Employer Address Pin Code	Employer Address Pin Code as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
52.	Employer Address State	Employer Address State as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
53.	Employer Address District	Employer Address District as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
54.	Employer Address City / Village / Town	Employer Address City / Village / Town. **Please Note:** **Portal:**	No

#	Column Name	Description	Mandatory
		Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
55.	Occupation	Type of Business/Occupation Individual's business/Occupation (Private Sector, Self Employed, Government sector - Public, Government Sector - Central, Government sector - State Professional, Retired, Housewife, Student, Others (Along with a free text field).	No
56.	Other Occupation	If Type of Business/Occupation is selected as 'Others', then RE needs to enter in this field.	Yes, If Occupation is selected as 'Others'
57.	Date of Customer On-boarding	Date on which the customer first opened an account with the RE	Yes
58.	Annual Income (INR)	Customer's annual income	No
59.	Customer Risk Level	Risk level assigned to the customer as per last risk assessment (Low/ Medium/ High)	Yes
60.	Date of last KYC / re-KYC	Most recent date on which the KYC of the customer was conducted	Yes
	Account Details	To be filled for every account held by the reported customer within the RE	
61.	Account Type	The type of the account needs to be selected	Yes
62.	Account Number	Account numbers of the account held by the customer.	Yes
63.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes

#	Column Name	Description	Mandatory
64.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
65.	Date of Account Opening	Date of the opening of the account	Yes
66.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
67.	Branch Code of Account	ID of the branch on which the account was opened	Yes
68.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
69.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
70.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
71.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
72.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
73.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
74.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes

Account Person Relation   The customers and non-customers should be linked to the account

#	Column Name	Description	Mandatory
75.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes
76.	Relationship Type	How the customer / non-customer is related to the mentioned account number	Yes

#	Column Name	Description	Mandatory
		(Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	
77.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
78.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
79.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.6.1.2 KYC Profile – Non-Individual (KC2)

This table provides the format for reporting the KYC profile of Non-Individual customers.

Table 65: KYC Profile - Non-Individual (KC2)

#	Column Name	Description	Mandatory
	Entity profile		
1.	UCIC	Unique customer ID number	Yes
2.	Entity Name	Name of the Entity	Yes
3.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
4.	Telephone Number	Landline phone number of the entity	No
5.	Email ID	Email ID of the customer	No
6.	Company website	Link to the official company website	No
7.	Address Line1	Address Line1 as part of Trading address of the entity.	Yes
8.	Locality	Locality as part of Trading address of the entity.	Yes
9.	Country	Country as part of Trading address of the entity.	Yes
10.	Pin Code	Pin Code as part of Trading address of the entity. **Please Note:**	Yes

#	Column Name	Description	Mandatory
		Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
11.	State	State as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
12.	District	District as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory.	Yes

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
13.	City / Village / Town	City / Village / Town as part of Trading address of the entity. <u>Please Note:</u> **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
14.	Customer Type	What type of entity is the customer (LLC/ Pvt. Limited/ HUF/ Partnership/Etc.) If the customer type is selected as 'Other', RE should provide the other customer type	Yes
15.	Other Customer Type	If the customer type is selected as 'Other', RE should provide the other customer type	Yes, If the customer type is selected as 'Other'
16.	Customer Risk Level	Risk level assigned to the customer as per most recent risk assessment (Low/ Medium/ High)	Yes
17.	On-boarding Date	Date of the onboarding of the account holder	Yes
18.	Last KYC Date	Date of the most recent KYC assessment of the customer	Yes

#	Column Name	Description	Mandatory
19.	Date of Incorporation	Date of incorporation of the customer	No
20.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	Yes (Threshold)
21.	Registered Locality	Locality as part of Registered Address of Entity	Yes (Threshold)
22.	Registered Country	Country as part of Registered Address of Entity	Yes (Threshold)
23.	Registered Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
24.	Registered State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)

#	Column Name	Description	Mandatory
25.	Registered District	District as part of Registered Address of Entity **Please Note:** Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
26.	Registered City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
27.	FCRA Status	Whether the account held is registered with FCRA (Yes/ No/ Not Available)	Yes
28.	FCRA Registration Number	FCRA Registration number of the account	Yes, if FCRA status is 'Yes'
29.	FCRA Registration State	State of FCRA registration of the account	Yes, if FCRA status is 'Yes'
30.	Lines of Business	Customer's line of Business	Yes (Threshold)

#	Column Name	Description	Mandatory
31.	Declaration (If UBO is not available)	If UBO is available, KYC details should be provided and linked to the Account with Relationship Type as 'UBO' in Account Person Relation or Policy Person Relation If the UBO (Ultimate Beneficiary owners) is not available, a declaration must be provided.	Yes (Threshold), when applicable

Entity Identifiers

#	Column Name	Description	Mandatory
32.	Company ID Type	Dropdown of the Unique ID (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	Yes, If Company ID Number is entered
33.	Company ID Number	Unique ID Number assigned to the customer (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
34.	GSTIN	GST ID number of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
35.	PAN	PAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Declaration stating PAN does not exist
36.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the entity is not available	Yes, If PAN is not available
37.	PEKRN	PEKRN of the entity	No
38.	TAN	TAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No

#	Column Name	Description	Mandatory
			identifier available) is mandatory
39.	No identifier available	No identifier available Flag to be checked if No identifier is available for the Entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Threshold Based mandatory
40.	Other Identifier Name	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC, specify the name of the identifier.	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC.
41.	Other Identifier Number	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC, specify the number of the identifier.	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC.
42.	IEC	Import export code of the account holder If IEC is not available, declaration should be provided that it is not available.	No
43.	Declaration (If IEC is not available)	Declaration to be provided by RE if IEC of the entity is not available	Yes, If IEC is not available
	Account Details	To be filled for every account held by the reported customer within the RE	
44.	Account Type	The type of the account needs to be selected	Yes
45.	Account Number	Account numbers of the account held by the customer.	Yes
46.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes
47.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
48.	Date of Account Opening	Date of the opening of the account	Yes

#	Column Name	Description	Mandatory
49.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
50.	Branch Code of Account	ID of the branch on which the account was opened	Yes
51.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
52.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
53.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
54.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
55.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
56.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
57.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes

| | Account Person Relationship | The customers and non-customers should be linked to the account | |

#	Column Name	Description	Mandatory
58.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes
59.	Relationship Type	How the customer / non-customer is related to the mentioned account number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes

#	Column Name	Description	Mandatory
60.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
61.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
62.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.6.1.3   KYC Profile – Individual Non-Customers (KCS1)

This table provides the format for reporting the KYC profile of individuals who are not the customers of the RE.

Table 66: KYC profile - Individual Non-customers

#	Column Name	Description	Mandatory
1.	First Name	First name of the individual	Yes
2.	Middle Name	Middle name of the individual	No
3.	Last Name	Last name of the individual	No
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the individual is not available	Yes, if Last name is not available
5.	Date of Birth	Date of Birth of the individual	No
6.	PAN	PAN of the account	No
7.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the individual is not available	Yes, If PAN is not available
8.	PEKRN	PAN Exempt Investor Category Number of the individual	No
9.	CKYC Number	CKYC Number of the Individual	No Declaration stating CKYC Number does not exist
10.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the individual is not available	Yes, If CKYC is not available
11.	Passport Number	Passport Number of the individual	No

#	Column Name	Description	Mandatory
12.	NREGA Card	NREGA Card number of the individual	No
13.	Voter ID	Voter ID number of the individual	No
14.	Drivers License Number	Driver's License ID of the individual	No
15.	NPR	National Population Registry of the individual	No
16.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	No
17.	DIN / DPIN	Director ID number in case the individual is a director	No
18.	Address Line1	Address Line1 as part of Individual's Address	No
19.	Locality	Locality as part of Individual's Address	No
20.	Country	Country as part of Individual's Address	No
21.	Pin Code	Pin Code as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
22.	State	State as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained	No

#	Column Name	Description	Mandatory
		by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
23.	District	District as part of Individual's Address <u>Please Note:</u> Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
24.	City / Village / Town	City / Village / Town as part of Individual's Address <u>Please Note:</u> Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
25.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
26.	Locality	Locality as part of Secondary Address of Entity	No
27.	Country	Country as part of Secondary Address of Entity	No
28.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
29.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No

#	Column Name	Description	Mandatory
30.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
31.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
32.	Mobile Number	Mobile number of the individual	No

2.6.1.4   KYC Profile – Non-Individual Non-Customers (KCS2)

This table provides the format for reporting the KYC profile of non-individuals who are not the customers of the RE.

Table 67: KYC profile - Non-individual Non-customers

#	Column Name	Description	Mandatory
1.	Full Name	Full legal name of the Entity	Yes
2.	Company ID Type	Dropdown of Company ID Type (CIN/ FCRN/ LLPIN/ FLLPIN)	Yes, If Company ID Number is entered
3.	Company ID Number	Unique Company Identification number of the entity	No
4.	GSTIN	GSTIN of the entity	No
5.	PAN	PAN of the account holder	No
6.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the Entity is not available	Yes, If PAN is not available
7.	PEKRN	PAN Exempt Investor Category Number of the Entity	No
8.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	No
9.	Locality	Locality as part of Registered Address of Entity	No
10.	Country	Country as part of Registered Address of Entity	No
11.	Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
12.	State	State as part of Registered Address of Entity	No

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
13.	District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
14.	City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field	No

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
15.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
16.	Locality	Locality as part of Secondary Address of Entity	No
17.	Country	Country as part of Secondary Address of Entity	No
18.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
19.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
20.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
21.	City / Village / Town	City / Village / Town as part of Entity Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
22.	Mobile Number	Mobile number of the account holder (Option available to add multiple values)	No

2.6.2   Transaction Format (TS8)

This format is to be used by Exchange houses to report suspicious transactions.

Table 68: Transaction formats - exchange houses (TS8)

#	Column Name	Description	Mandatory
1.	Trade Date	Date of the transaction	Yes
2.	Trade Time	Time of the transaction	No
3.	Transaction ID	Unique Transaction ID	Yes
4.	DP ID (Buyer)	Unique ID of the Depository participant	No
5.	Client ID/UCIC (Buyer)	Unique Customer Identification Code	No
6.	Related Bank Account Number (Buyer)	Account Number connected to the DP ID	No
7.	Related Bank IFSC (Buyer)	Account IFSC connected to the DP ID	No
8.	DP ID (Seller)	Unique ID of the Depository participant	No
9.	Client ID/ UCIC (Seller)	Unique Customer Identification Code	No
10.	Related Bank Account Number (Seller)	Account Number connected to the DP ID	No
11.	Related Bank IFSC (Seller)	Account IFSC connected to the DP ID	No
12.	Trade Type	Whether the traded products were Equity, Futures or Options	Yes
13.	ISIN / Product Code	International /Unique ID code of the product	No
14.	Security Code	Securities Identification Number of the product	No
15.	Commodity exchange code	Commodity exchange code of the product	No
16.	Number of Units	Number or Units/Lots which were sold/purchased	Yes
17.	Rate per Unit	Rate at which the above-mentioned units were sold/purchased	Yes
18.	Call/Put	What type of transaction was reported in case Trade Type is Futures or Options	Yes, in case Trade Type is Futures or Options

#	Column Name	Description	Mandatory
19.	Strike Price	Strike price of Futures or Options traded	Yes, in case Trade Type is Futures or Options
20.	Expiry Date	Expiry date of Futures or options traded	Yes, in case Trade Type is Futures or Options
21.	Transaction Amount	Amount of the transaction	Yes

2.6.3   Grounds of Suspicion (GS1)

Initial Display will show the KYC Profile. All but the last field will be Auto Populated by the system and will be non-editable in the GoS format.

Table 69: Grounds of Suspicion - KYC (GS1)

#	Column Name	Description	Mandatory
1.	Name	Name of the entity to be reported	Auto Populated
2.	Address		Auto Populated
3.	PAN (mandatory) PAN to be provided or bank to attest 'not available'	PAN of the entity to be reported.	Auto Populated
4.	Unique ID (CKYC/GSTN/CIN)		Auto Populated
5.	Risk		Auto Populated
6.	Profession/ LOB		Auto Populated
7.	Income (per year)		Auto Populated
8.	Role (Main / associate)	If there are multiple entities mentioned in the STR the PO would identify the main person and the associated persons	To be filled by PO

The second part will display the transactions which were reported. These transactions will be Auto Populated by the system and will be non-editable in the GoS format.

Table 70: Grounds of Suspicion - Transactions (GS1)

Type of Transaction	Debit	Credit	Total Transaction Count	Amount (in INR)
Cash				
Card				
IMPS				
UPI				
NEFT/RTGS				
CBWT				
General Transaction				

The third part will display the Account Details of all reported accounts in the following format. These fields will be Auto Populated by the system and will be non-editable in the GoS format.

Table 71: Grounds of Suspicion - Account Details (GS1)

Field		Description	Mandatory
Account number		Reported account Number	Auto Populated
Total debit in last 12 months	Number of transactions	Number of Debit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total credit in last 12 months	Number of transactions	Number of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Auto Populated

Field		Description	Mandatory
Total cash transactions in last 12 months	Number of transactions	Number of cash transactions in the 12 months preceding the first reported transaction	Auto Populated
	Deposit Amount (in INR)	Total credit amount in the 12 months preceding the first reported transaction	Auto Populated
	Withdrawal Amount (in INR)	Total debit amount in cash in the 12 months preceding the first reported transaction	Auto Populated

RE will be required to mention the below details of the fund flow on the reported transactions

Table 72: Grounds of Suspicion - Fund Flow (GS1)

Field	Description	Mandatory
Source of Funds	From whom did the concerned entity receive the funds which were reported	Yes
Destination of funds	To whom did the concerned entity send the funds which were reported	Yes

RE will then be required to add tags to the report depending on suspicions

Table 73: Grounds of Suspicion - Tagging (GS1)

Field	Description	Mandatory
Suspicion due to	A choice will need to be made from the 4 main sources of suspicion - Proceeds of crime - Unusual or complex transactions - No economic rationale or bonafide purposes - (Suspicion of) financing of terrorism	Yes
Source of alert	A choice will need to be made from the 10 main sources of STR trigger	Yes
Red Flag Indicator	A choice will need to be made from a list which will be available as a drop down based on source selected above, as per applicable RE category	Yes

Field	Description	Mandatory
Type of Suspicion	A choice will need to be made from a high-level dictionary which will be provided, with an option to add a new tag with approval of FIU	Yes

RE will then respond to queries that would be system generated based on the alerts selected above. RE will also add the detailed narration and if available, attachments.

Table 74: Grounds of Suspicion: Queries, Attachment and Narration (GS1)

Field	Description	Mandatory
Queries (One or more)	Based on the tags submitted under "Type of suspicion" by the RE, the system would prompt a set of relevant queries for the RE to answer. These queries would help the FIU understand the case better and support the respective LEA.	No
Narration	RE will be required to enter a narration, explaining the RE's point of view, explaining the reasons leading to the suspicion on the entity. This free text will be limited to 20,000 characters and will be expected to have the details of the entity, his suspicious activities and any information which might be relevant to the report	Yes
Attachments	RE will have an option to attach any documents to the report which may help the FIU or the relevant LEA in processing the report. Up to 5 attachments will be allowed to be attached, size of each not exceeding 5MB	Yes

2.7   Reporting Formats for Depositories

2.7.1   KYC formats

This section covers the KYC formats, for both customers and non-customers, to be reported by Depositories.

2.7.1.1   KYC Profile – Individuals (KC1)

This table provides the format for reporting the KYC profile of individual customers.

Table 75: KYC profile - individuals (KC1)

#	Column Name	Description	Mandatory
	Individual Details		
1.	First name	First name of the account holder	Yes
2.	Middle name	Middle name of the account holder	No
3.	Last name	Last name of the account holder	No, with declaration stating Last name does not exist
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the account Holder is not available	Yes, if Last name is not available
5.	Gender	Gender of the account holder	Yes
6.	Nationality	Nationality of the account holder	Yes
7.	Name of Father	Account Holder's Father's Name	No
8.	Name of Mother	Account Holder's Mother's Name	No
9.	Spouse/Partner Name	Account Holder's Spouse's/Partner's Name	No
10.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
11.	Alternate Mobile Number	Mobile number of the account holder	No
12.	Telephone Number	Landline Phone Number of the account holder	No
13.	Email ID	E-Mail ID of the account holder	No
14.	Date of Birth	Date of Birth of the account holder	Yes
15.	Primary Address 1	Primary Address 1 as part of primary address.	Yes
16.	Primary Address Locality	Primary Address Locality as part of primary address	Yes
17.	Primary Address Country	Primary Address Country as part of primary address	Yes
18.	Primary Address Pin Code	Primary Address Pin Code as part of primary address. **Please Note:**	Yes

#	Column Name	Description	Mandatory
		Portal:	
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
19.	Primary Address State	Primary Address State as part of primary address. <u>Please Note:</u> **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
20.	Primary Address District	Primary Address District as part of primary address. <u>Please Note:</u> **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	Yes

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
21.	Primary Address City / Village / Town	Primary Address City / Village / Town as part of primary address. Please Note: Portal: Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
22.	Secondary Address 1	Secondary Address 1 as part of Secondary address	No
23.	Secondary Address Locality	Secondary Address Locality as part of Secondary address	No
24.	Secondary Address Country	Secondary Address Country as part of Secondary address	No
25.	Secondary Address Pin Code	Secondary Address Pin Code as part of Secondary address. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. Bulk files:	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
26.	Secondary Address State	Secondary Address State as part of Secondary address. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	No
27.	Secondary Address District	Secondary Address District as part of Secondary address. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	No
28.	Secondary Address City / Village / Town	Secondary Address City / Village / Town as part of Secondary address. Please Note: Portal:	No

#	Column Name	Description	Mandatory
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	

Individual Identifiers

#	Column Name	Description	Mandatory
29.	UCIC	Unique Customer Identification Code	Yes
30.	PAN	PAN of the account holder	Yes (Threshold)
31.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the account Holder is not available	Yes, If PAN is not available
32.	PEKRN	PAN Exempt Investor Category Number of the account holder	No
33.	CKYC number	CKYC Number of the account holder	Yes (Threshold) in case PAN doesn't exist for the customer. No, in case of legacy customers
34.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the account Holder is not available	Yes, If CKYC is not available
35.	Passport Number	Passport Number of the account holder	Mandatory if the customer is NRE/NRO One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available.

#	Column Name	Description	Mandatory
			OVD list is subject to the regulatory body of the concerned RE
36.	NREGA Card	NREGA Card number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
37.	Voter ID	Voter ID number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
38.	Drivers License Number	Driver's License ID of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
39.	NPR	National Population Registry of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity

#	Column Name	Description	Mandatory
			verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
40.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
41.	Other Identifier Name	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC, specify the name of the identifier.	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC.
42.	Other Identifier Number	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC, specify the number of the identifier.	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC.
43.	DIN/DPIN	Director ID number in case the individual is a director	No

Individual Profile

#	Column Name	Description	Mandatory
44.	Customer Type	Type of individual is the customer. If the customer type is selected as 'Other', RE should provide the other customer type	Yes

#	Column Name	Description	Mandatory
45.	Other Customer Type	If the customer type is selected as 'Other', then RE needs to enter in this field.	Yes, If the customer type is selected as 'Other'
46.	Customer ID	Customer ID assigned to customer	Yes
47.	Employer Name	Name of the individual's employer	No
48.	Employer Address 1	Employer Address 1 as part of Address of the employer of the individual	No
49.	Employer Address Locality	Employer Address Locality as part of Address of the employer of the individual	No
50.	Employer Address Country	Employer Address Country as part of Address of the employer of the individual	No
51.	Employer Address Pin Code	Employer Address Pin Code as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
52.	Employer Address State	Employer Address State as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
53.	Employer Address District	Employer Address District as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
54.	Employer Address City / Village / Town	Employer Address City / Village / Town. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
55.	Occupation	Type of Business/Occupation Individual's business/Occupation (Private Sector, Self Employed, Government sector - Public, Government Sector - Central, Government sector - State Professional, Retired, Housewife, Student, Others (Along with a free text field).	No

#	Column Name	Description	Mandatory
56.	Other Occupation	If Type of Business/Occupation is selected as 'Others', then RE needs to enter in this field.	Yes, If Occupation is selected as 'Others'
57.	Date of Customer On-boarding	Date on which the customer first opened an account with the RE	Yes
58.	Annual Income (INR)	Customer's annual income	No
59.	Customer Risk Level	Risk level assigned to the customer as per last risk assessment (Low/ Medium/ High)	Yes
60.	Date of last KYC / re-KYC	Most recent date on which the KYC of the customer was conducted	Yes
	Account Details	To be filled for every account held by the reported customer within the RE	

#	Column Name	Description	Mandatory
61.	Account Type	The type of the account needs to be selected	Yes
62.	Account Number	Account numbers of the account held by the customer.	Yes
63.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes
64.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
65.	Date of Account Opening	Date of the opening of the account	Yes
66.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
67.	Branch Code of Account	ID of the branch on which the account was opened	Yes
68.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
69.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
70.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes

#	Column Name	Description	Mandatory
71.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
72.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
73.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
74.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes

	Account Person Relation	The customers and non-customers should be linked to the account	

#	Column Name	Description	Mandatory
75.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes
76.	Relationship Type	How the customer / non-customer is related to the mentioned account number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
77.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
78.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
79.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.7.1.2   KYC Profile – Non-Individual (KC2)

This table provides the format for reporting the KYC profile of Non-Individual customers.

Table 76: KYC Profile - Non-Individual (KC2)

#	Column Name	Description	Mandatory
	Entity profile		
1.	UCIC	Unique customer ID number	Yes
2.	Entity Name	Name of the Entity	Yes
3.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
4.	Telephone Number	Landline phone number of the entity	No
5.	Email ID	Email ID of the customer	No
6.	Company website	Link to the official company website	No
7.	Address Line1	Address Line1 as part of Trading address of the entity.	Yes
8.	Locality	Locality as part of Trading address of the entity.	Yes
9.	Country	Country as part of Trading address of the entity.	Yes
10.	Pin Code	Pin Code as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
11.	State	State as part of Trading address of the entity. **Please Note:** **Portal:**	Yes

#	Column Name	Description	Mandatory
		Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
12.	District	District as part of Trading address of the entity. Please Note: Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
13.	City / Village / Town	City / Village / Town as part of Trading address of the entity. Please Note: Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and	Yes

#	Column Name	Description	Mandatory
		mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
14.	Customer Type	What type of entity is the customer (LLC/ Pvt. Limited/ HUF/ Partnership/Etc.) If the customer type is selected as 'Other', RE should provide the other customer type	Yes
15.	Other Customer Type	If the customer type is selected as 'Other', RE should provide the other customer type	Yes, If the customer type is selected as 'Other'
16.	Customer Risk Level	Risk level assigned to the customer as per most recent risk assessment (Low/ Medium/ High)	Yes
17.	On-boarding Date	Date of the onboarding of the account holder	Yes
18.	Last KYC Date	Date of the most recent KYC assessment of the customer	Yes
19.	Date of Incorporation	Date of incorporation of the customer	No
20.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	Yes (Threshold)
21.	Registered Locality	Locality as part of Registered Address of Entity	Yes (Threshold)
22.	Registered Country	Country as part of Registered Address of Entity	Yes (Threshold)
23.	Registered Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** Portal:	Yes (Threshold)

#	Column Name	Description	Mandatory
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
24.	Registered State	State as part of Registered Address of Entity <u>Please Note:</u> Portal: **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
25.	Registered District	District as part of Registered Address of Entity <u>Please Note:</u> Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:**	Yes (Threshold)

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
26.	Registered City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
27.	FCRA Status	Whether the account held is registered with FCRA (Yes/ No/ Not Available)	Yes
28.	FCRA Registration Number	FCRA Registration number of the account	Yes, if FCRA status is 'Yes'
29.	FCRA Registration State	State of FCRA registration of the account	Yes, if FCRA status is 'Yes'
30.	Lines of Business	Customer's line of Business	Yes (Threshold)
31.	Declaration (If UBO is not available)	If UBO is available, KYC details should be provided and linked to the Account with Relationship Type as 'UBO' in Account Person Relation or Policy Person Relation If the UBO (Ultimate Beneficiary owners) is not available, a declaration must be provided.	Yes (Threshold), when applicable

Entity Identifiers

#	Column Name	Description	Mandatory
32.	Company ID Type	Dropdown of the Company ID Type (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	Yes, If Company ID Number is entered

#	Column Name	Description	Mandatory
33.	Company ID Number	Unique ID Number assigned to the customer (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
34.	GSTIN	GST ID number of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
35.	PAN	PAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Declaration stating PAN does not exist
36.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the entity is not available	Yes, If PAN is not available
37.	PEKRN	PEKRN of the entity	No
38.	TAN	TAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
39.	No identifier available	No identifier available Flag to be checked if No identifier is available for the Entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Threshold Based mandatory

#	Column Name	Description	Mandatory
40.	Other Identifier Name	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC, specify the name of the identifier.	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC.
41.	Other Identifier Number	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC, specify the number of the identifier.	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC.
42.	IEC	Import export code of the account holder If IEC is not available, declaration should be provided that it is not available.	No
43.	Declaration (If IEC is not available)	Declaration to be provided by RE if IEC of the entity is not available	Yes, If IEC is not available

	Account Details	To be filled for every account held by the reported customer within the RE	

#	Column Name	Description	Mandatory
44.	Account Type	The type of the account needs to be selected	Yes
45.	Account Number	Account numbers of the account held by the customer.	Yes
46.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes
47.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
48.	Date of Account Opening	Date of the opening of the account	Yes
49.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
50.	Branch Code of Account	ID of the branch on which the account was opened	Yes
51.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes

#	Column Name	Description	Mandatory
52.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
53.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
54.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
55.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
56.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
57.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes

	Account Person Relationship	The customers and non-customers should be linked to the account	

#	Column Name	Description	Mandatory
58.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes
59.	Relationship Type	How the customer / non-customer is related to the mentioned account number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
60.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
61.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
62.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.7.1.3   KYC Profile – Individual Non-Customers (KCS1)

This table provides the format for reporting the KYC profile of individuals who are not the customers of the RE.

Table 77: KYC profile - Individual Non-customers

#	Column Name	Description	Mandatory
1.	First Name	First name of the individual	Yes
2.	Middle Name	Middle name of the individual	No
3.	Last Name	Last name of the individual	No
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the individual is not available	Yes, if Last name is not available
5.	Date of Birth	Date of Birth of the individual	No
6.	PAN	PAN of the account	No
7.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the individual is not available	Yes, If PAN is not available
8.	PEKRN	PAN Exempt Investor Category Number of the individual	No
9.	CKYC Number	CKYC Number of the Individual	No Declaration stating CKYC Number does not exist
10.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the individual is not available	Yes, If CKYC is not available
11.	Passport Number	Passport Number of the individual	No
12.	NREGA Card	NREGA Card number of the individual	No
13.	Voter ID	Voter ID number of the individual	No
14.	Drivers License Number	Driver's License ID of the individual	No
15.	NPR	National Population Registry of the individual	No
16.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	No

#	Column Name	Description	Mandatory
17.	DIN / DPIN	Director ID number in case the individual is a director	No
18.	Address Line1	Address Line1 as part of Individual's Address	No
19.	Locality	Locality as part of Individual's Address	No
20.	Country	Country as part of Individual's Address	No
21.	Pin Code	Pin Code as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
22.	State	State as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
23.	District	District as part of Individual's Address	No

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
24.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
25.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
26.	Locality	Locality as part of Secondary Address of Entity	No
27.	Country	Country as part of Secondary Address of Entity	No

#	Column Name	Description	Mandatory
28.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
29.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
30.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
31.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
32.	Mobile Number	Mobile number of the individual	No

2.7.1.4   KYC Profile – Non-Individual Non-Customers (KCS2)

This table provides the format for reporting the KYC profile of non-individuals who are not the customers of the RE.

Table 78: KYC profile - Non-individual Non-customers

#	Column Name	Description	Mandatory
1.	Full Name	Full legal name of the Entity	Yes
2.	Company ID Type	Dropdown of Company ID Type (CIN/ FCRN/ LLPIN/ FLLPIN)	Yes, If Company ID Number is entered
3.	Company ID Number	Unique Company Identification number of the entity	No
4.	GSTIN	GSTIN of the entity	No
5.	PAN	PAN of the account holder	No

#	Column Name	Description	Mandatory
6.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the Entity is not available	Yes, If PAN is not available
7.	PEKRN	PAN Exempt Investor Category Number of the Entity	No
8.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	No
9.	Locality	Locality as part of Registered Address of Entity	No
10.	Country	Country as part of Registered Address of Entity	No
11.	Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
12.	State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
13.	District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
14.	City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
15.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
16.	Locality	Locality as part of Secondary Address of Entity	No
17.	Country	Country as part of Secondary Address of Entity	No

#	Column Name	Description	Mandatory
18.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
19.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
20.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
21.	City / Village / Town	City / Village / Town as part of Entity Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
22.	Mobile Number	Mobile number of the account holder (Option available to add multiple values)	No

2.7.2   Transaction format (TS9)

This format is to be used by depositories to report suspicious transactions.

Table 79: Transaction Formats - Depositories (TS9)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the relationship the entity in the report maintains with the RE(Customer/Non-Customer)	Yes
2.	Transaction Date	Date of the transaction / transfer	Yes
3.	Transaction Time	Time of the transaction / transfer	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	BO ID	Unique ID of the Beneficiary	Yes

#	Column Name	Description	Mandatory
6.	DP ID	Unique ID of the Depository	Yes
7.	BO ID Folio Valuation	Total Value of the portfolio of the beneficiary	Yes
8.	BO ID Flag	Whether the beneficiary is a buyer or a seller	Yes
9.	Customer Name	Name of the customer	Yes
10.	Transaction Type	Whether transaction was a market or an off-market transaction	Yes
11.	ISIN/Product Code	International Securities Identification Number/Unique ID code of the product	No
12.	ISIN/Product Market Rate	International Securities Identification Number/Unique ID code of the product	No
13.	Transfer Quantity	Number of units/lots traded	Yes
14.	Transfer Amount	Amount of the transaction	Yes
15.	Rate of transaction	Rate at which the off-market transaction was conducted	No
16.	Seller / Transferor Name	Name of the seller	No
17.	Buyer / Transferee Name	Name of the buyer	No
18.	Reason Code	Reason code for the transaction	Yes

2.7.3   Bulk reporting format (TS9 – B)

This format is to be used by depositories to file bulk reports.

Table 80: Depositories Bulk Reporting Format (TS9 - B)

#	Column Name	Description	Mandatory
1.	Type of Transaction being reported	List of values: Inter depository or Intra depository	Yes
2.	Alert ID	Event which triggered the bulk report (Allowable values – FIU 1, FIU 2, FIU 3, FIU 4, FIU 5)	Yes

#	Column Name	Description	Mandatory
3.	BO ID (Buyer)	ID of the Buyer	Yes (If intra Depository) One out of BO ID (Buyer) or BO ID (Seller) will be mandatory if Inter depository
4.	Buyer Name	Name of the Buyer	Yes (If intra Depository) One out Buyer Name or Seller Name will be mandatory if Inter depository
5.	Buyer PAN	PAN of the Buyer	Yes (If intra Depository) One out Buyer PAN or Seller PAN will be mandatory if Inter depository
6.	Buyer Address	Address of the Buyer, with following fields: Address Line, Locality, Country, State, District	Yes (If intra Depository) One out Buyer Address or Seller Address will be mandatory if Inter depository
7.	Buyer City	City of the Buyer	Yes (If intra Depository) One out Buyer City or Seller City will be mandatory if Inter depository
8.	Buyer PIN	PIN Code of the Buyer	Yes (If intra Depository) One out Buyer PIN or Seller PIN will be mandatory if Inter depository

#	Column Name	Description	Mandatory
9.	BO ID (Seller)	ID of the Seller	One out of BO ID (Buyer) or BO ID (Seller) will be mandatory if Inter depository
10.	Seller Name	Name of the Seller	Yes (If intra Depository) One out Buyer Name or Seller Name will be mandatory if Inter depository
11.	Seller PAN	PAN of the Seller	Yes (If intra Depository) One out Buyer PAN or Seller PAN will be mandatory if Inter depository
12.	Seller Address	Address of the Seller, with following fields: Address Line, Locality, Country, State, District	Yes (If intra Depository) One out of BO ID (Buyer) or BO ID (Seller) will be mandatory if Inter depository
13.	Seller City	City of the Seller	Yes (If intra Depository) One out Buyer City or Seller City will be mandatory if Inter depository
14.	Seller PIN	PIN Code of the Seller	Yes (If intra Depository) One out Buyer PIN or Seller PIN will be mandatory if Inter depository
15.	ISIN Code	International Securities Identification No.	Yes

#	Column Name	Description	Mandatory
16.	ISIN Name	Name of the security purchased/sold	Yes
17.	ISIN Rate	Rate of the security purchased/sold	Yes
18.	Quantity	Quantity of the security purchased/sold	Yes, for FIU 2
19.	Valuation	Valuation of the security purchased/sold	Yes
20.	Debit/Credit	Whether transaction was debit or credit	Yes (apart from FIU 2)
21.	Market Total	Total value of market transactions	Yes (apart from FIU 2)
22.	REMAT Total	Total value of REMAT transactions	Yes (apart from FIU 2)
23.	DEMAT Total	Total value of DEMAT transactions	Yes (apart from FIU 2)
24.	CA Total	Total Value of Corporate Action transactions	Yes (apart from FIU 2)
25.	IPO Total	Total value of IPO transactions	Yes (apart from FIU 2)
26.	Confis Total		Yes (apart from FIU 2)
27.	Grand Total	Total value of all transactions	Yes (apart from FIU 2)
28.	Buyer Bank Name	Name of Bank of the Buyer	No
29.	Buyer Bank Account Number	Account number of the Buyer	No
30.	Buyer Bank IFSC	IFSC code of the Buyer's account	No
31.	Seller Bank Name	Name of Bank of the Seller	No
32.	Seller Bank Account Number	Account number of the Seller	No
33.	Seller Bank IFSC	IFSC code of the Seller's account	No
34.	Reason Code 1	Reason to Indicate the key reason code for transaction value above permissible limit for the transaction.	Yes
35.	Reason Code 2	Reason to Indicate the key reason code for transaction value above permissible limit for the transaction.	No
36.	Reason Code 3	Reason to Indicate the key reason code for transaction value above permissible limit for the transaction.	No

2.7.4   Grounds of Suspicion (GS1)

Initial Display will show the KYC Profile. All but the last field will be Auto Populated by the system and will be non-editable in the GoS format.

Table 81: Grounds of Suspicion - KYC (GS1)

#	Column Name	Description	Mandatory
1.	Name	Name of the entity to be reported	Auto Populated
2.	Address		Auto Populated
3.	PAN (mandatory) PAN to be provided or bank to attest 'not available'	PAN of the entity to be reported.	Auto Populated
4.	Unique ID (CKYC/GSTN/CIN)		Auto Populated
5.	Risk		Auto Populated
6.	Profession/ LOB		Auto Populated
7.	Income (per year)		Auto Populated
8.	Role (Main / associate)	If there are multiple entities mentioned in the STR the PO would identify the main person and the associated persons	To be filled by PO

The second part will display the transactions which were reported. These transactions will be Auto Populated by the system and will be non-editable in the GoS format.

Table 82: Grounds of Suspicion - Transactions (GS1)

Type of Transaction	Debit	Credit	Total Transaction Count	Amount (in INR)
Cash				
Card				
IMPS				
UPI				

Type of Transaction	Debit	Credit	Total Transaction Count	Amount (in INR)
NEFT/RTGS				
CBWT				
General Transaction				

The third part will display the Account Details of all reported accounts in the following format. These fields will be Auto Populated by the system and will be non-editable in the GoS format.

Table 83: Grounds of Suspicion - Account Details (GS1)

Field		Description	Mandatory
Account number		Reported account Number	Auto Populated
Total debit in last 12 months	Number of transactions	Number of Debit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total credit in last 12 months	Number of transactions	Number of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total cash transactions in last 12 months	Number of transactions	Number of cash transactions in the 12 months preceding the first reported transaction	Auto Populated
	Deposit Amount (in INR)	Total credit amount in the 12 months preceding the first reported transaction	Auto Populated
	Withdrawal Amount (in INR)	Total debit amount in cash in the 12 months preceding the first reported transaction	Auto Populated

RE will be required to mention the below details of the fund flow on the reported transactions

Table 84: Grounds of Suspicion - Fund Flow (GS1)

Field	Description	Mandatory
Source of Funds	From whom did the concerned entity receive the funds which were reported	Yes
Destination of funds	To whom did the concerned entity send the funds which were reported	Yes

RE will then be required to add tags to the report depending on suspicions

Table 85: Grounds of Suspicion - Tagging (GS1)

Field	Description	Mandatory
Suspicion due to	A choice will need to be made from the 4 main sources of suspicion - Proceeds of crime - Unusual or complex transactions - No economic rationale or bonafide purposes - (Suspicion of) financing of terrorism	Yes
Source of alert	A choice will need to be made from the 10 main sources of STR trigger	Yes
Red Flag Indicator	A choice will need to be made from a list which will be available as a drop down based on source selected above, as per applicable RE category	Yes
Type of Suspicion	A choice will need to be made from a high-level dictionary which will be provided, with an option to add a new tag with approval of FIU	Yes

RE will then respond to queries that would be system generated based on the alerts selected above. RE will also add the detailed narration and if available, attachments.

Table 86: Grounds of Suspicion: Queries, Attachment and Narration (GS1)

Field	Description	Mandatory
Queries (One or more)	Based on the tags submitted under "Type of suspicion" by the RE, the system would prompt a set of relevant queries for the RE to answer. These queries would help the FIU understand the case better and support the respective LEA.	No

Field	Description	Mandatory
Narration	RE will be required to enter a narration, explaining the RE's point of view, explaining the reasons leading to the suspicion on the entity. This free text will be limited to 20,000 characters and will be expected to have the details of the entity, his suspicious activities and any information which might be relevant to the report	Yes
Attachments	RE will have an option to attach any documents to the report which may help the FIU or the relevant LEA in processing the report. Up to 5 attachments will be allowed to be attached, size of each not exceeding 5MB	Yes

2.8   Reporting Formats for Payment Aggregators and Payment Gateways

2.8.1   KYC Formats

This section covers the KYC formats, for both customers and non-customers, to be reported by Payment Aggregators and Payment Gateways.

In case of wallet transactions, RE is expected to report the KYCs for both the sender and the beneficiary of the reported transaction.

2.8.1.1   KYC Profile – Individuals (KC1)

This table provides the format for reporting the KYC profile of individual customers.

Table 87: KYC profile - individuals (KC1)

#	Column Name	Description	Mandatory
	Individual Details		
1.	First name	First name of the account holder	Yes
2.	Middle name	Middle name of the account holder	No
3.	Last name	Last name of the account holder	No, with declaration stating Last name does not exist
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the account Holder is not available	Yes, if Last name is not available
5.	Gender	Gender of the account holder	Yes

#	Column Name	Description	Mandatory
6.	Nationality	Nationality of the account holder	Yes
7.	Name of Father	Account Holder's Father's Name	No
8.	Name of Mother	Account Holder's Mother's Name	No
9.	Spouse/Partner Name	Account Holder's Spouse's/Partner's Name	No
10.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
11.	Alternate Mobile Number	Mobile number of the account holder	No
12.	Telephone Number	Landline Phone Number of the account holder	No
13.	Email ID	E-Mail ID of the account holder	No
14.	Date of Birth	Date of Birth of the account holder	Yes
15.	Primary Address 1	Primary Address 1 as part of primary address.	Yes
16.	Primary Address Locality	Primary Address Locality as part of primary address	Yes
17.	Primary Address Country	Primary Address Country as part of primary address	Yes
18.	Primary Address Pin Code	Primary Address Pin Code as part of primary address. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes

#	Column Name	Description	Mandatory
19.	Primary Address State	Primary Address State as part of primary address. Please Note: Portal: Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The State will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
20.	Primary Address District	Primary Address District as part of primary address. Please Note: Portal: Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The district will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
21.	Primary Address City / Village / Town	Primary Address City / Village / Town as part of primary address. Please Note: Portal: Indian Addresses: The City / Village / Town will be validated against metadata	Yes

#	Column Name	Description	Mandatory
		maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	Secondary Address 1	Secondary Address 1 as part of Secondary address	No
23.	Secondary Address Locality	Secondary Address Locality as part of Secondary address	No
24.	Secondary Address Country	Secondary Address Country as part of Secondary address	No
25.	Secondary Address Pin Code	Secondary Address Pin Code as part of Secondary address. Please Note: Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
26.	Secondary Address State	Secondary Address State as part of Secondary address. Please Note: Portal:	No

#	Column Name	Description	Mandatory
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
27.	Secondary Address District	Secondary Address District as part of Secondary address. Please Note: Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
28.	Secondary Address City / Village / Town	Secondary Address City / Village / Town as part of Secondary address. Please Note: Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory.	No

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	

Individual Identifiers

#	Column Name	Description	Mandatory
29.	UCIC	Unique Customer Identification Code	Yes
30.	PAN	PAN of the account holder	Yes (Threshold)
31.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the account Holder is not available	Yes, If PAN is not available
32.	PEKRN	PAN Exempt Investor Category Number of the account holder	No
33.	CKYC number	CKYC Number of the account holder	Yes (Threshold) in case PAN doesn't exist for the customer. No, in case of legacy customers
34.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the account Holder is not available	Yes, If CKYC is not available
35.	Passport Number	Passport Number of the account holder	Mandatory if the customer is NRE/NRO One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
36.	NREGA Card	NREGA Card number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar

#	Column Name	Description	Mandatory
			ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
37.	Voter ID	Voter ID number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
38.	Drivers License Number	Driver's License ID of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
39.	NPR	National Population Registry of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE

#	Column Name	Description	Mandatory
40.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
41.	Other Identifier Name	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC, specify the name of the identifier.	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC.
42.	Other Identifier Number	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC, specify the number of the identifier.	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC.
43.	DIN/DPIN	Director ID number in case the individual is a director	No

Individual Profile

#	Column Name	Description	Mandatory
44.	Customer Type	Type of individual is the customer. If the customer type is selected as 'Other', RE should provide the other customer type	Yes
45.	Other Customer Type	If the customer type is selected as 'Other', then RE needs to enter in this field.	Yes, If the customer type is selected as 'Other'
46.	Customer ID	Customer ID assigned to customer	Yes
47.	Employer Name	Name of the individual's employer	No

#	Column Name	Description	Mandatory
48.	Employer Address 1	Employer Address 1 as part of Address of the employer of the individual	No
49.	Employer Address Locality	Employer Address Locality as part of Address of the employer of the individual	No
50.	Employer Address Country	Employer Address Country as part of Address of the employer of the individual	No
51.	Employer Address Pin Code	Employer Address Pin Code as part of Address of the employer of the individual. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	No
52.	Employer Address State	Employer Address State as part of Address of the employer of the individual. Please Note: Portal: Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The State will be a free text field. Bulk files:	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
53.	Employer Address District	Employer Address District as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
54.	Employer Address City / Village / Town	Employer Address City / Village / Town. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
55.	Occupation	Type of Business/Occupation Individual's business/Occupation (Private Sector, Self Employed, Government sector - Public, Government Sector - Central, Government sector - State Professional,	No

#	Column Name	Description	Mandatory
		Retired, Housewife, Student, Others (Along with a free text field).	
56.	Other Occupation	If Type of Business/Occupation is selected as 'Others', then RE needs to enter in this field.	Yes, If Occupation is selected as 'Others'
57.	Date of Customer On-boarding	Date on which the customer first opened an account with the RE	Yes
58.	Annual Income (INR)	Customer's annual income	No
59.	Customer Risk Level	Risk level assigned to the customer as per last risk assessment (Low/ Medium/ High)	Yes
60.	Date of last KYC / re-KYC	Most recent date on which the KYC of the customer was conducted	Yes

| **Account Details** | To be filled for every account held by the reported customer within the RE |

#	Column Name	Description	Mandatory
61.	Account Type	The type of the account needs to be selected	Yes
62.	Account Number	Account numbers of the account held by the customer.	Yes
63.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes
64.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
65.	Date of Account Opening	Date of the opening of the account	Yes
66.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
67.	Branch Code of Account	ID of the branch on which the account was opened	Yes
68.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
69.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes

#	Column Name	Description	Mandatory
70.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
71.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
72.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
73.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
74.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes

Account Person Relation — The customers and non-customers should be linked to the account

#	Column Name	Description	Mandatory
75.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes
76.	Relationship Type	How the customer / non-customer is related to the mentioned account number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
77.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
78.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
79.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.8.1.2   KYC Profile – Non-Individual (KC2)

This table provides the format for reporting the KYC profile of Non-Individual customers.

Table 88: KYC Profile - Non-Individual (KC2)

#	Column Name	Description	Mandatory
	Entity profile		
1.	UCIC	Unique customer ID number	Yes
2.	Entity Name	Name of the Entity	Yes
3.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
4.	Telephone Number	Landline phone number of the entity	No
5.	Email ID	Email ID of the customer	No
6.	Company website	Link to the official company website	No
7.	Address Line1	Address Line1 as part of Trading address of the entity.	Yes
8.	Locality	Locality as part of Trading address of the entity.	Yes
9.	Country	Country as part of Trading address of the entity.	Yes
10.	Pin Code	Pin Code as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
11.	State	State as part of Trading address of the entity.	Yes

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
12.	District	District as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
13.	City / Village / Town	City / Village / Town as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown.	Yes

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
14.	Customer Type	What type of entity is the customer (LLC/ Pvt. Limited/ HUF/ Partnership/Etc.) If the customer type is selected as 'Other', RE should provide the other customer type	Yes
15.	Other Customer Type	If the customer type is selected as 'Other', RE should provide the other customer type	Yes, If the customer type is selected as 'Other'
16.	Customer Risk Level	Risk level assigned to the customer as per most recent risk assessment (Low/ Medium/ High)	Yes
17.	On-boarding Date	Date of the onboarding of the account holder	Yes
18.	Last KYC Date	Date of the most recent KYC assessment of the customer	Yes
19.	Date of Incorporation	Date of incorporation of the customer	No
20.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	Yes (Threshold)
21.	Registered Locality	Locality as part of Registered Address of Entity	Yes (Threshold)
22.	Registered Country	Country as part of Registered Address of Entity	Yes (Threshold)
23.	Registered Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:**	Yes (Threshold)

#	Column Name	Description	Mandatory
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
24.	Registered State	State as part of Registered Address of Entity <u>Please Note:</u> Portal: **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
25.	Registered District	District as part of Registered Address of Entity <u>Please Note:</u> Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:**	Yes (Threshold)

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
26.	Registered City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
27.	FCRA Status	Whether the account held is registered with FCRA (Yes/ No/ Not Available)	Yes
28.	FCRA Registration Number	FCRA Registration number of the account	Yes, if FCRA status is 'Yes'
29.	FCRA Registration State	State of FCRA registration of the account	Yes, if FCRA status is 'Yes'
30.	Lines of Business	Customer's line of Business	Yes (Threshold)
31.	Declaration (If UBO is not available)	If UBO is available, KYC details should be provided and linked to the Account with Relationship Type as 'UBO' in Account Person Relation or Policy Person Relation If the UBO (Ultimate Beneficiary owners) is not available, a declaration must be provided.	Yes (Threshold), when applicable

Entity Identifiers

#	Column Name	Description	Mandatory
32.	Company ID Type	Dropdown of the Unique ID (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	Yes, If Company ID Number is entered

#	Column Name	Description	Mandatory
33.	Company ID Number	Unique ID Number assigned to the customer (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
34.	GSTIN	GST ID number of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
35.	PAN	PAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Declaration stating PAN does not exist
36.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the entity is not available	Yes, If PAN is not available
37.	PEKRN	PEKRN of the entity	No
38.	TAN	TAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
39.	No identifier available	No identifier available Flag to be checked if No identifier is available for the Entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Threshold Based mandatory

#	Column Name	Description	Mandatory
40.	Other Identifier Name	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC, specify the name of the identifier.	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC.
41.	Other Identifier Number	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC, specify the number of the identifier.	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC.
42.	IEC	Import export code of the account holder If IEC is not available, declaration should be provided that it is not available.	No
43.	Declaration (If IEC is not available)	Declaration to be provided by RE if IEC of the entity is not available	Yes, If IEC is not available

Account Details	To be filled for every account held by the reported customer within the RE

#	Column Name	Description	Mandatory
44.	Account Type	The type of the account needs to be selected	Yes
45.	Account Number	Account numbers of the account held by the customer.	Yes
46.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes
47.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
48.	Date of Account Opening	Date of the opening of the account	Yes
49.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
50.	Branch Code of Account	ID of the branch on which the account was opened	Yes
51.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes

#	Column Name	Description	Mandatory
52.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
53.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
54.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
55.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
56.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
57.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes

	Account Person Relationship	The customers and non-customers should be linked to the account	

#	Column Name	Description	Mandatory
58.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes
59.	Relationship Type	How the customer / non-customer is related to the mentioned account number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
60.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
61.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
62.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.8.1.3 KYC Profile – Individual Non-Customers (KCS1)

This table provides the format for reporting the KYC profile of individuals who are not the customers of the RE.

Table 89: KYC profile - Individual Non-customers

#	Column Name	Description	Mandatory
1.	First Name	First name of the individual	Yes
2.	Middle Name	Middle name of the individual	No
3.	Last Name	Last name of the individual	No
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the individual is not available	Yes, if Last name is not available
5.	Date of Birth	Date of Birth of the individual	No
6.	PAN	PAN of the account	No
7.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the individual is not available	Yes, If PAN is not available
8.	PEKRN	PAN Exempt Investor Category Number of the individual	No
9.	CKYC Number	CKYC Number of the Individual	No Declaration stating CKYC Number does not exist
10.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the individual is not available	Yes, If CKYC is not available
11.	Passport Number	Passport Number of the individual	No
12.	NREGA Card	NREGA Card number of the individual	No
13.	Voter ID	Voter ID number of the individual	No
14.	Drivers License Number	Driver's License ID of the individual	No
15.	NPR	National Population Registry of the individual	No
16.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	No

#	Column Name	Description	Mandatory
17.	DIN / DPIN	Director ID number in case the individual is a director	No
18.	Address Line1	Address Line1 as part of Individual's Address	No
19.	Locality	Locality as part of Individual's Address	No
20.	Country	Country as part of Individual's Address	No
21.	Pin Code	Pin Code as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
22.	State	State as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
23.	District	District as part of Individual's Address	No

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
24.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
25.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
26.	Locality	Locality as part of Secondary Address of Entity	No
27.	Country	Country as part of Secondary Address of Entity	No

#	Column Name	Description	Mandatory
28.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
29.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
30.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
31.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
32.	Mobile Number	Mobile number of the individual	No

2.8.1.4   KYC Profile – Non-Individual Non-Customers (KCS2)

This table provides the format for reporting the KYC profile of non-individuals who are not the customers of the RE.

Table 90: KYC profile - Non-individual Non-customers

#	Column Name	Description	Mandatory
1.	Full Name	Full legal name of the Entity	Yes
2.	Company ID Type	Dropdown of Company ID Type (CIN/ FCRN/ LLPIN/ FLLPIN)	Yes, If Company ID Number is entered
3.	Company ID Number	Unique Company Identification number of the entity	No
4.	GSTIN	GSTIN of the entity	No
5.	PAN	PAN of the account holder	No

#	Column Name	Description	Mandatory
6.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the Entity is not available	Yes, If PAN is not available
7.	PEKRN	PAN Exempt Investor Category Number of the Entity	No
8.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	No
9.	Locality	Locality as part of Registered Address of Entity	No
10.	Country	Country as part of Registered Address of Entity	No
11.	Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
12.	State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
13.	District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
14.	City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
15.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
16.	Locality	Locality as part of Secondary Address of Entity	No
17.	Country	Country as part of Secondary Address of Entity	No

#	Column Name	Description	Mandatory
18.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
19.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
20.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
21.	City / Village / Town	City / Village / Town as part of Entity Address <u>Please Note:</u> **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
22.	Mobile Number	Mobile number of the account holder (Option available to add multiple values)	No

2.8.2   Transaction Formats

2.8.2.1   UPI Payment (TS3)

This transaction profile will be filled in the scenario the RE wishes to report a UPI payment

Table 91: UPI Payment (TS3)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the position of the customer in the reported transaction (Sender/Receiver)	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No

#	Column Name	Description	Mandatory
4.	Transaction ID	Unique Transaction ID	Yes
5.	Sender Name	Name of the entity sending the reported funds	No
6.	Beneficiary Name	Name of the entity receiving the reported funds	No
7.	Sender VPA	Unique VPA of the sender of the reported funds. Non-mandatory in case of incoming transactions	Yes, for Outgoing / Sender
8.	Declaration stating Sender VPA is not available	Declaration stating Sender VPA is not available	Yes, for Incoming / Receiver
9.	Sender Account number	Account Number of the sender of the reported funds	No
10.	Sender IFSC	Account IFSC Code of the sender of the reported funds	No
11.	Sender Mobile Number	Mobile number of the sender of the reported funds	No
12.	Beneficiary VPA	Unique VPA of the beneficiary of the reported funds	One of the two, Either Beneficiary Account Number or Beneficiary VPA is mandatory
13.	Beneficiary Account number	Account Number of the receiver of the reported funds	One of the two, Either Beneficiary Account Number or Beneficiary VPA is mandatory
14.	Beneficiary IFSC	Account IFSC code of the receiver of the reported funds	No
15.	Beneficiary Account branch code	Branch Code of the Account Number of the receiver of the reported funds	No
16.	Beneficiary Mobile Number	Mobile number of the beneficiary of the reported funds	No
17.	Transaction Type	Whether transaction was a debit or a credit transaction	Debit / Credit

#	Column Name	Description	Mandatory
			Automatically populated based on Relationship Flag. Debit for Relationship Flag = Sender and Credit for Relationship Flag = Receiver
18.	Transaction Amount	Amount of the transaction	Yes
19.	Narration	Purpose of the transaction	No
20.	Merchant Category Code	Merchant Category Code	No
21.	Beneficiary Account Type	Beneficiary Account Type (Consumer Account/Merchant Account/Pool Account/Virtual Account)	No

2.8.2.2   Wallet Payment (TS6)

This transaction profile will be filled in the scenario the RE wishes to report a Wallet payment

Table 92: Wallet Payment (TS6)

#	Column Name	Description	Mandatory
1.	Transaction Date	Date of the transaction	Yes
2.	Transaction Time	Time of the transaction	No
3.	Transaction ID	Unique Transaction ID	Yes
4.	Sender Name	Name of the entity sending the reported funds	Yes
5.	Sender Mobile Number	Mobile number of the entity sending the reported funds	Yes
6.	Beneficiary Name	Name of the entity receiving the reported funds	Yes
7.	Beneficiary Mobile Number	Mobile number of the entity receiving the reported funds	Yes
8.	Transaction Amount	Amount of the transaction	Yes

#	Column Name	Description	Mandatory
9.	Narration	Purpose of the transaction	Yes

2.8.2.3 Cross Border Wire Transfer (CB1)

This transaction profile will be filled in the scenario a RE wishes to report a cross-border wire transfer.

Table 93: Cross Border Wire transfer (CB1)

#	Column Name	Description	Mandatory
1.	Transaction Date	Date of the transaction	Yes
2.	Transaction Time	Time of the transaction	No
3.	Transaction ID	Unique Transaction ID	Yes
4.	Amount in Transaction Currency	Amount of the transaction in Foreign Currency	Yes
5.	Transaction currency	Foreign Currency Code	Yes
6.	Amount in INR	Amount of the transaction in Indian Rupee	Yes
7.	Sender Name	Name of the entity sending the reported funds	Yes
8.	Sender Account Number	Account number of the entity sending the reported funds	Yes, if the Sender Identifier Type is Account Number
9.	Sender Identifier Number	ID number of the entity sending the reported funds	Yes, if the Sender Identifier Type is Other ID
10.	Sender Identifier Type	Identity Type of the Sender (Account number/ Address / PAN / Passport/ Others)	Yes
11.	Sender's Other Identifier Type	If Sender Identifier Type is 'Others', provide the description of the identifier type	Yes, if the Sender Identifier Type is 'Others'
12.	Beneficiary Name	Name of the entity receiving the reported funds	Yes

#	Column Name	Description	Mandatory
13.	Beneficiary Account Number	Account number of the entity receiving the reported funds	Yes (Threshold)
14.	Beneficiary Identifier Type	Identity Type of the Beneficiary (Account number/ Address / PAN / Passport/Others)	Yes
15.	Beneficiary's Other Identifier Type	If Beneficiary Identifier Type is 'Others', provide the description of the identifier type	Yes, if the Beneficiary Identifier Type is 'Others'
16.	Beneficiary Identifier Number	ID number of the entity sending the reported funds	Yes, if the Beneficiary Identifier Type is PAN or Passport
17.	Sender Address 1	Sender Address 1 as part of address of the entity sending the reported funds.	Yes, if the Sender Identifier Type is Address
18.	Sender Address Locality	Sender Address Locality as part of address of the entity sending the reported funds	Yes, if the Sender Identifier Type is Address
19.	Sender Address Country	Sender Address Country as part of address of the entity sending the reported funds	Yes, if the Sender Identifier Type is Address
20.	Sender Address Pin Code	Sender Address Pin Code as part of address of the entity sending the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	Yes, if the Sender Identifier Type is Address

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
21.	Sender Address State	Sender Address State as part of address of the entity sending the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Sender Identifier Type is Address
22.	Sender Address District	Sender Address District as part of address of the entity sending the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses**: The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Sender Identifier Type is Address
23.	Sender Address City / Village / Town	Sender Address City / Village / Town as part of address of the entity sending the reported funds. **Please Note:** **Portal:**	Yes, if the Sender Identifier Type is Address

#	Column Name	Description	Mandatory
		Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
24.	Beneficiary Address 1	Beneficiary Address 1 as part of address of the entity receiving the reported funds.	Yes, if the Beneficiary Identifier Type is Address
25.	Beneficiary Address Locality	Beneficiary Address Locality as part of address of the entity receiving the reported funds	Yes, if the Beneficiary Identifier Type is Address
26.	Beneficiary Address Country	Beneficiary Address Country as part of address of the entity receiving the reported funds	Yes, if the Beneficiary Identifier Type is Address
27.	Beneficiary Address Pin Code	Beneficiary Address Pin Code as part of address of the entity receiving the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Beneficiary Identifier Type is Address
28.	Beneficiary Address State	Beneficiary Address State as part of address of the entity receiving the reported funds.	Yes, if the Beneficiary

#	Column Name	Description	Mandatory
		Please Note:	Identifier Type is Address
		Portal:	
		Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The State will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
29.	Beneficiary Address District	Beneficiary Address District as part of address of the entity receiving the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Beneficiary Identifier Type is Address
30.	Beneficiary Address City / Village / Town	Beneficiary Address City / Village / Town as part of address of the entity receiving the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses**: The City / Village / Town will be a free text field and mandatory field will become non-mandatory.	Yes, if the Beneficiary Identifier Type is Address

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
31.	OBO Name	Name of any involved third parties on behalf of whom the transfer is conducted. In CB1 bulk upload template, the field name in column header is 'Name'	No
32.	Address Line 1	Address Line1 as part of Address of any involved OBO parties	No
33.	Country	Locality as part of Address of any involved OBO parties	No
34.	PIN Code	Country as part of Address of any involved OBO parties	No
35.	Locality	Pin Code as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
36.	State	State as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses**: The State will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
37.	District	District as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
38.	City / Village / Town	City / Village / Town as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
39.	OBO ID	ID of any involved OBO parties.	No

#	Column Name	Description	Mandatory
		In CB1 bulk upload template, the field name in column header is 'ID'	
40.	Sender Bank BIC	BIC of the sender bank	BIC or Bank Name to be provided mandatorily for Sender bank
41.	Sender Bank Name	Name of the sender bank	BIC or Bank Name to be provided mandatorily for Sender bank
42.	Beneficiary Bank BIC	BIC of the beneficiary bank	BIC or Bank Name to be provided mandatorily for Beneficiary bank
43.	Beneficiary Bank Name	Name of the beneficiary bank	BIC or Bank Name to be provided mandatorily for Beneficiary bank
44.	Sender Correspondent Bank BIC	BIC of the sender correspondent bank, if applicable	No
45.	Sender Correspondent Bank Name	Name of the sender correspondent bank, if applicable	No
46.	Beneficiary Correspondent Bank BIC	BIC of the beneficiary correspondent bank, if applicable	No
47.	Beneficiary Correspondent Bank Name	Name of the beneficiary correspondent bank, if applicable	No

#	Column Name	Description	Mandatory
48.	Third Reimbursement Institute Bank BIC	BIC of the third reimbursement institute bank, if applicable	No
49.	Third Reimbursement Institute Bank Name	Name of the third reimbursement institute bank, if applicable	No
50.	Intermediary Institute Bank BIC	BIC of the intermediary institute bank, if applicable	No
51.	Intermediary Institute Bank Name	Name of the intermediary institute bank, if applicable	No
52.	Transaction origin Country	Country of origin of the reported transaction	Yes
53.	Transaction Destination Country	Destination country of the reported transaction	Yes
54.	Transaction institution	Name of the Financial institution conducting the reported transaction	Yes
55.	Purpose Code (RBI Code) *	Code depicting the purpose of the reported transaction	Yes
56.	Swift Message Code	Code of the SWIFT message (MT103, MT202, MT202 COV etc.)	No
57.	Swift Message Text	Text of the SWIFT message	No

2.8.2.4 General Transaction Format (GT1)

This format will be used in scenarios where the above-mentioned reporting formats do not apply.

Table 94: General Transaction Format (GT1)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag indicating the relationship that the entity in the report maintains with the RE(Customer/Non-Customer)	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes

#	Column Name	Description	Mandatory
5.	Sender Name	Name of the entity sending the reported funds (Not Available Flag)	Yes (Threshold)
6.	Sender Account Number	Account number of the entity sending the reported funds (Not Available Flag)	Yes (Threshold)
7.	Sender Mobile Number	Mobile number of the sender of the reported funds	Yes (Threshold)
8.	Sender IFSC	IFSC Code/ branch ID of the sender of the reported funds (Not Available Flag)	Yes (Threshold)
9.	Beneficiary Name	Name of the entity receiving the reported funds (Not Available Flag)	Yes (Threshold)
10.	Beneficiary Mobile Number	Mobile number of the beneficiary of the reported funds	Yes (Threshold)
11.	Beneficiary Account Number	Account number of the entity receiving the reported funds (Not Available Flag)	Yes (Threshold)
12.	Beneficiary IFSC	IFSC code/ Branch ID of the receiver of the reported funds (Not Available Flag)	Yes (Threshold)
13.	Instrument Type	What instrument/ channel was used to conduct the transaction (Cash / Cheque / DD / POS / Card/Internet Banking/Internal Transfer/Clearing Houser/E-Commerce)	Yes
14.	Instrument ID Number	ID of the instrument used to conduct the reported transaction	Yes, if the instrument type is / Cheque / DD / POS / Card
15.	Instrument Issuer Institute Name	Name of the Institute which issued the Instrument used to conduct the reported transaction	No
16.	Purpose of Transaction	Purpose of the transaction	No
17.	Amount (INR)	Amount of the transaction in Indian Rupee	Yes
18.	Amount (FC)	Amount of the transaction in FC (if applicable)	No
19.	FC Code	FC Code (if applicable)	No
20.	Transaction Type	Indicates if the transaction is credit or debit.	No

2.8.3   Grounds of Suspicion (GS1)

Initial Display will show the KYC Profile. All but the last field will be Auto Populated by the system and will be non-editable in the GoS format.

Table 95: Grounds of Suspicion - KYC (GS1)

#	Column Name	Description	Mandatory
1.	Name	Name of the entity to be reported	Auto Populated
2.	Address		Auto Populated
3.	PAN (mandatory) PAN to be provided or bank to attest 'not available'	PAN of the entity to be reported.	Auto Populated
4.	Unique ID (CKYC/GSTN/CIN)		Auto Populated
5.	Risk		Auto Populated
6.	Profession/ LOB		Auto Populated
7.	Income (per year)		Auto Populated
8.	Role (Main / associate)	If there are multiple entities mentioned in the STR the PO would identify the main person and the associated persons	To be filled by PO

The second part will display the transactions which were reported. These transactions will be Auto Populated by the system and will be non-editable in the GoS format.

Table 96: Grounds of Suspicion - Transactions (GS1)

Type of Transaction	Debit	Credit	Total Transaction Count	Amount (in INR)
Cash				
Card				
IMPS				
UPI				

Type of Transaction	Debit	Credit	Total Transaction Count	Amount (in INR)
NEFT/RTGS				
CBWT				
General Transaction				

The third part will display the Account Details of all reported accounts in the following format. These fields will be Auto Populated by the system and will be non-editable in the GoS format.

Table 97: Grounds of Suspicion - Account Details (GS1)

Field		Description	Mandatory
Account number		Reported account Number	Auto Populated
Total debit in last 12 months	Number of transactions	Number of Debit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total credit in last 12 months	Number of transactions	Number of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total cash transactions in last 12 months	Number of transactions	Number of cash transactions in the 12 months preceding the first reported transaction	Auto Populated
	Deposit Amount (in INR)	Total credit amount in the 12 months preceding the first reported transaction	Auto Populated
	Withdrawal Amount (in INR)	Total debit amount in cash in the 12 months preceding the first reported transaction	Auto Populated

RE will be required to mention the below details of the fund flow on the reported transactions

Table 98: Grounds of Suspicion - Fund Flow (GS1)

Field	Description	Mandatory
Source of Funds	From whom did the concerned entity receive the funds which were reported	Yes
Destination of funds	To whom did the concerned entity send the funds which were reported	Yes

RE will then be required to add tags to the report depending on suspicions

Table 99: Grounds of Suspicion - Tagging (GS1)

Field	Description	Mandatory
Suspicion due to	A choice will need to be made from the 4 main sources of suspicion - Proceeds of crime - Unusual or complex transactions - No economic rationale or bonafide purposes - (Suspicion of) financing of terrorism	Yes
Source of alert	A choice will need to be made from the 10 main sources of STR trigger	Yes
Red Flag Indicator	A choice will need to be made from a list which will be available as a drop down based on source selected above, as per applicable RE category	Yes
Type of suspicion	A choice will need to be made from a high-level dictionary which will be provided, with an option to add a new tag with approval of FIU	Yes

RE will then respond to queries that would be system generated based on the alerts selected above. RE will also add the detailed narration and if available, attachments.

Table 100: Grounds of Suspicion: Queries, Attachment and Narration (GS1)

Field	Description	Mandatory
Queries (One or more)	Based on the tags submitted under "Type of suspicion" by the RE, the system would prompt a set of relevant queries for the RE to answer. These queries would help the FIU understand the case better and support the respective LEA.	No

Field	Description	Mandatory
Narration	RE will be required to enter a narration, explaining the RE's point of view, explaining the reasons leading to the suspicion on the entity. This free text will be limited to 20,000 characters and will be expected to have the details of the entity, his suspicious activities and any information which might be relevant to the report	Yes
Attachments	RE will have an option to attach any documents to the report which may help the FIU or the relevant LEA in processing the report. Up to 5 attachments will be allowed to be attached, size of each not exceeding 5MB	Yes

2.9   Reporting Formats for Property Registrar

This transaction profile will be filled in the scenario the RE wishes to report a property transaction

2.9.1   Combined KYC and Transaction Profile (PT1)

Table 101: Property transaction reporting format (PT1)

#	Column Name	Description	Mandatory
1.	Unique Transaction Record Number	Unique transaction ID	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Buyer Name	Name of the entity purchasing the property	Yes
4.	Buyer PAN	PAN of the entity purchasing the property	Yes (Threshold)
5.	Declaration (If buyer PAN is not available)	Declaration to be provided by RE if Buyer PAN is not available	Yes, If Buyer PAN is not available
6.	Buyer PEKRN	PEKRN of the entity purchasing the property	No
7.	Buyer Address	Buyer Address Line 1 of the entity purchasing the property	Yes
8.	Buyer Locality	Buyer Address Locality of the entity purchasing the property	Yes

#	Column Name	Description	Mandatory
9.	Buyer Country	Buyer Address Country of the entity purchasing the property	Yes
10.	Buyer Pin Code	Buyer Address Pin Code of the entity purchasing the property. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
11.	Buyer State	Buyer Address State of the entity purchasing the property. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
12.	Buyer District	Buyer Address District of the entity purchasing the property. **Please Note:** **Portal:**	Yes

#	Column Name	Description	Mandatory
		Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
13.	Buyer City / Village / Town	Buyer Address City / Village / Town of the entity purchasing the property. <u>Please Note:</u> **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
14.	Buyer Entity Type	Entity Type of the buyer	Yes
15.	Seller Name	Name of the entity selling the property	Yes
16.	Seller PAN	PAN of the entity selling the property	Yes (Threshold)
17.	Declaration (If Seller PAN is not available)	Declaration to be provided by RE if Seller PAN is not available	Yes, If Seller PAN is not available
18.	Seller PEKRN	PEKRN of the entity selling the property	No
19.	Seller Address Line1	Seller Address 1 of the entity selling the property	Yes
20.	Seller Address Locality	Seller Address Locality of the entity selling the property	Yes

#	Column Name	Description	Mandatory
21.	Seller Address Country	Seller Address Country of the entity selling the property	Yes
22.	Seller Address Pin Code	Seller Address Pin Code of the entity selling the property. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
23.	Seller Address State	Seller Address State of the entity selling the property. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
24.	Seller Address District	Seller Address District of the entity selling the property. **Please Note:** **Portal:**	Yes

#	Column Name	Description	Mandatory
		Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
25.	Seller City / Village / Town	Seller Address City / Village / Town of the entity selling the property. <u>Please Note:</u> Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
26.	Seller Entity Type	Entity Type of the seller	Yes
27.	Property Registration ID	Unique property ID	No
28.	Property Address Line1	Property Address 1 of the property being sold	Yes
29.	Property Address Locality	Property Address Locality of the property being sold	Yes
30.	Property Address Country	Property Address Country of the property being sold	Yes
31.	Property Address Pin Code	Property Address Pin Code of the property being sold. <u>Please Note:</u>	Yes

#	Column Name	Description	Mandatory
		Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
32.	Property Address State	Property Address State of the property being sold. <u>Please Note:</u> Portal: **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
33.	Property Address District	Property Address District of the property being sold. <u>Please Note:</u> Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	Yes

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
34.	Property Address City / Village / Town	Property Address City / Village / Town of the property being sold. Please Note: Portal: Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
35.	Mode of Transaction	What instrument/channel was used to conduct the transaction	No
36.	Transaction Amount	Amount of the transaction	Yes
37.	Transaction Address Line1	Transaction Address Line 1 of the of the office/branch where transaction took place	Yes
38.	Transaction Address Locality	Transaction Address Locality of the of the office/branch where transaction took place	Yes
39.	Transaction Address Country	Transaction Address Country of the of the office/branch where transaction took place	Yes
40.	Transaction Address Pin Code	Transaction Address Pin Code of the of the office/branch where transaction took place. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	Yes

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
41.	Transaction Address State	Transaction Address State of the of the office/branch where transaction took place. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
42.	Transaction Address District	Transaction Address District of the of the office/branch where transaction took place. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes

#	Column Name	Description	Mandatory
43.	Transaction Address City / Village / Town	Transaction Address City / Village / Town of the of the office/branch where transaction took place. Please Note: Portal: Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes

2.10 Reporting Format for Money Transfer Services

This format will be used by MTSS to report CTR and suspicious transactions

2.10.1 Combined KYC and Transaction profile (MT1)

Table 102: MTSS reporting formats (MT1)

#	Column Name	Description	Mandatory
1.	UCIC	Customer ID to be provided if available	No
2.	Sender Name	Name of the entity sending the reported funds	Yes
3.	Sender Address Line1	Sender Address 1 of the entity sending the reported funds	Yes (Threshold)
4.	Sender Locality	Sender Address Locality of the entity sending the reported funds	Yes (Threshold)
5.	Sender Pin Code	Sender Address Pin Code of the entity sending the reported funds. Please Note: Portal:	Yes (Threshold)

#	Column Name	Description	Mandatory
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
6.	Sender State	Sender Address State of the entity sending the reported funds. <u>Please Note:</u> **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
7.	Sender District	Sender Address District of the entity sending the reported funds. <u>Please Note:</u> **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory.	Yes (Threshold)

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
8.	Sender City / Village / Town	Sender Address City / Village / Town of the entity sending the reported funds. <u>Please Note:</u> Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
9.	Sender Country	Country of the sender of reported funds	Yes (Threshold)
10.	Sender Mobile Number	Mobile number of the sender of the reported funds	Yes (Threshold)
11.	Beneficiary Name	Name of the entity receiving the reported funds	Yes
12.	Beneficiary Address 1	Beneficiary Address 1 as part of address of the entity receiving the reported funds.	Yes (Threshold)
13.	Beneficiary Address Locality	Beneficiary Address Locality as part of address of the entity receiving the reported funds	Yes (Threshold)
14.	Beneficiary Address Pin Code	Beneficiary Address Pin Code as part of address of the entity receiving the reported funds. **Please Note:**	Yes (Threshold)

#	Column Name	Description	Mandatory
		Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
15.	Beneficiary Address State	Beneficiary Address State as part of address of the entity receiving the reported funds. Please Note: Portal: Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The State will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
16.	Beneficiary Address District	Beneficiary Address District as part of address of the entity receiving the reported funds. Please Note: Portal: Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown.	Yes (Threshold)

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
17.	Beneficiary Address City / Village / Town	Beneficiary Address City / Village / Town as part of address of the entity receiving the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
18.	Beneficiary ID Type	ID used by the beneficiary of the reported funds	Yes (Threshold)
19.	Beneficiary ID Number	ID Number of the beneficiary of the reported funds	Yes (Threshold)
20.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	No
21.	Beneficiary Country	Country of the beneficiary of reported funds	No
22.	Beneficiary Mobile Number	Mobile number of the beneficiary of the reported funds	Yes (Threshold)
23.	Money Transfer Control Number	Unique Transaction ID	Yes

#	Column Name	Description	Mandatory
24.	Transaction Date	Date of the transaction	Yes
25.	Transaction Time	Time of the transaction	No
26.	Amount in Transaction Currency	Amount of the transaction	Yes
27.	Transaction currency Code	Foreign Currency Code	Yes
28.	Amount in INR	Amount of the transaction	Yes
29.	Sender Agent ID	Agent ID of the sender	Yes
30.	Sender Agent Country	Country of the sender's Agent	No
31.	Sender Agent Address Line1	Sender Address 1 of the Sender's Agent	Yes (Threshold)
32.	Sender Agent Locality	Sender Address Locality of the Sender's Agent	Yes (Threshold)
33.	Sender Agent Pin Code	Sender Address Pin Code of the Sender's Agent. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
34.	Sender Agent State	Sender Address State of the Sender's Agent. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata	Yes (Threshold)

#	Column Name	Description	Mandatory
		maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
35.	Sender Agent District	Sender Address District of the Sender's Agent. <u>Please Note:</u> Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
36.	Sender Agent City / Village / Town	Sender Address City / Village / Town of the Sender's Agent. <u>Please Note:</u> Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	Yes (Threshold)

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
37.	Pay-out Mode	What instrument/channel was used to conduct the transaction (Cash / Cheque / DD / Card / Transfer)	Yes
38.	Pay-out Account Number	Account Number of the account the final Pay-out was made to	Yes, If Pay-Out Mode is Transfer
39.	Pay-out IFSC	Account IFSC code of the account the final Pay-out was made to	Yes, If Pay-Out Mode is Transfer
40.	Pay-out Date	Date of the Final Pay-out	Yes
41.	Pay-out Address Line1	Address Line1 as part of the final pay-out Address	Yes
42.	Pay-out Locality	Locality as part of the final pay-out Address	Yes
43.	Pay-out Country	Country as part of the final pay-out Address	Yes
44.	Pay-out Pin Code	Pin Code of the final pay-out Address **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
45.	Pay-out State	State of the final pay-out Address **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata	Yes

#	Column Name	Description	Mandatory
		maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
46.	Pay-out District	District of the final pay-out Address <u>Please Note:</u> Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
47.	Pay-out City / Village / Town	City / Village / Town of the final pay-out Address <u>Please Note:</u> Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	Yes

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
48.	Payee Agent Network	Agent who made the final pay-out	Yes
49.	Payee Agent ID	ID of the Agent who made the final pay-out	Yes
50.	Payee Agent Address Line1	Address Line1 of the Agent who made the final pay-out	Yes
51.	Payee Agent Locality	Locality of the Agent who made the final pay-out	Yes
52.	Payee Agent Country	Country of the Agent who made the final pay-out	Yes
53.	Payee Agent Pin Code	Pin Code of the Agent who made the final pay-out **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
54.	Payee Agent State	State of the Agent who made the final pay-out **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown.	Yes

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
55.	Payee Agent District	District of the Agent who made the final pay-out <u>Please Note:</u> Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
56.	Payee Agent City / Village / Town	City / Village / Town of the Agent who made the final pay-out <u>Please Note:</u> Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes

#	Column Name	Description	Mandatory
57.	Transaction Purpose Code	Purpose of the transaction	Yes
58.	Transaction Purpose Code Description	Description of the purpose of the transaction	Yes

2.10.2   Combined KYC and Transaction Bulk Reporting Format (MT2)

This format will be used by MTSS to file bulk reports

Table 103: MTSS Bulk reporting Format (MT2)

#	Column Name	Description	Mandatory
1.	Money Transfer Control Number	Money Transfer Control Number	Yes
2.	Transaction Date	Date the Reported transaction was initiated	Yes
3.	Transaction Time	Time of the Reported transaction	No
4.	Pay Date	Date the transaction was paid out	Yes
5.	Amount in INR	Amount of the transaction in INR	Yes
6.	Sender Name	Name of the sender	Yes
7.	Sender Address Line 1	Sender Address Line 1 as part of Sender's Address	No
8.	Sender Locality	Sender Address Locality as part of Sender's Address	No
9.	Sender Country	Sender Address Country as part of Sender's Address	No
10.	Sender Pin Code	Sender Address Pin Code as part of Sender's Address Please Note: **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
11.	Sender State	Sender Address State as part of Sender's Address. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
12.	Sender District	Sender Address District as part of Sender's Address. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
13.	Sender City / Village / Town	Sender Address City / Village / Town as part of Sender's Address.	No

#	Column Name	Description	Mandatory
		Please Note:	
		Portal:	
		Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
14.	Beneficiary Name	Name of the beneficiary	Yes
15.	Beneficiary Address Line 1	Beneficiary Address Line 1 as part of Beneficiary's Address	No
16.	Beneficiary Locality	Beneficiary Address Locality as part of Beneficiary's Address	No
17.	Beneficiary Country	Beneficiary Address Country as part of Beneficiary's Address	No
18.	Beneficiary Pin Code	Beneficiary Address Pin Code as part of Beneficiary's Address Please Note: **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
19.	Beneficiary State	Beneficiary Address State as part of Beneficiary's Address.	No

#	Column Name	Description	Mandatory
		Please Note:	
		Portal:	
		Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The State will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
20.	Beneficiary District	Beneficiary Address District as part of Beneficiary's Address. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
21.	Beneficiary City / Village / Town	Beneficiary Address City / Village / Town as part of Beneficiary's Address. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory.	No

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	Beneficiary Mobile	Mobile number of the beneficiary	No
23.	Beneficiary Date of Birth	Date of birth of the beneficiary	No
24.	Beneficiary ID Type	ID used by the beneficiary	Yes
25.	Beneficiary ID Number	ID number of the ID used by the beneficiary	Yes
26.	Agent Name	Name of the pay agent	Yes
27.	Agent Code	Code Number of the pay agent	Yes
28.	Agent Address Line 1	Agent Address Line 1 as part of Agent's Address	No
29.	Agent Locality	Agent Address Locality as part of Agent's Address	No
30.	Agent Country	Agent Address Country as part of Agent's Address	No
31.	Agent Pin Code	Agent Address Pin Code as part of Agent's Address Please Note: **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
32.	Agent State	Agent Address State as part of Agent's Address. **Please Note:** **Portal:**	No

#	Column Name	Description	Mandatory
		Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The State will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
33.	Agent District	Agent Address District as part of Agent's Address.	No
		Please Note:	
		Portal:	
		Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The district will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
34.	Agent City / Village / Town	Agent Address City / Village / Town as part of Agent's Address.	No
		Please Note:	
		Portal:	
		Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	

2.10.3 Grounds of Suspicion (GS1)

Initial Display will show the KYC Profile. All but the last field will be Auto Populated by the system and will be non-editable in the GoS format.

Table 104: Grounds of Suspicion - KYC (GS1)

#	Column Name	Description	Mandatory
1.	Name	Name of the entity to be reported	Auto Populated
2.	Address		Auto Populated
3.	PAN (mandatory) PAN to be provided or bank to attest 'not available'	PAN of the entity to be reported.	Auto Populated
4.	Unique ID (CKYC/GSTN/CIN)		Auto Populated
5.	Risk		Auto Populated
6.	Profession/ LOB		Auto Populated
7.	Income (per year)		Auto Populated
8.	Role (Main / associate)	If there are multiple entities mentioned in the STR the PO would identify the main person and the associated persons	To be filled by PO

The second part will display the transactions which were reported. These transactions will be Auto Populated by the system and will be non-editable in the GoS format.

Table 105: Grounds of Suspicion - Transactions (GS1)

Type of Transaction	Debit	Credit	Total Transaction Count	Amount (in INR)
Cash				
Card				
IMPS				
UPI				
NEFT/RTGS				
CBWT				
General Transaction				

RE will be required to mention the below details of the fund flow on the reported transactions

Table 106: Grounds of Suspicion - Fund Flow (GS1)

Field	Description	Mandatory
Source of Funds	From whom did the concerned entity receive the funds which were reported	Yes
Destination of funds	To whom did the concerned entity send the funds which were reported	Yes

RE will then be required to add tags to the report depending on suspicions

Table 107: Grounds of Suspicion - Tagging (GS1)

Field	Description	Mandatory
Suspicion due to	A choice will need to be made from the 4 main sources of suspicion - Proceeds of crime - Unusual or complex transactions - No economic rationale or bonafide purposes - (Suspicion of) financing of terrorism	Yes
Source of alert	A choice will need to be made from the 10 main sources of STR trigger	Yes

Field	Description	Mandatory
Red Flag Indicator	A choice will need to be made from a list which will be available as a drop down based on source selected above, as per applicable RE category	Yes
Type of Suspicion	A choice will need to be made from a high-level dictionary which will be provided, with an option to add a new tag with approval of FIU	Yes

RE will then respond to queries that would be system generated based on the alerts selected above. RE will also add the detailed narration and if available, attachments.

Table 108: Grounds of Suspicion: Queries, Attachment and Narration (GS1)

Field	Description	Mandatory
Queries (One or more)	Based on the tags submitted under "Type of suspicion" by the RE, the system would prompt a set of relevant queries for the RE to answer. These queries would help the FIU understand the case better and support the respective LEA.	No
Narration	RE will be required to enter a narration, explaining the RE's point of view, explaining the reasons leading to the suspicion on the entity. This free text will be limited to 20,000 characters and will be expected to have the details of the entity, his suspicious activities and any information which might be relevant to the report	Yes
Attachments	RE will have an option to attach any documents to the report which may help the FIU or the relevant LEA in processing the report. Up to 5 attachments will be allowed to be attached, size of each not exceeding 5MB	Yes

2.11   Reporting Format for Card Service Operators

This reporting format is to be used by card service operators to report STR, CTR transactions and Bulk Data Upload:

2.11.1 Combined KYC and Transaction Profile (TS11)

Table 109: Card service operators (TS11)

#	Column Name	Description	Mandatory
1.	Transaction Date	Date of the transaction	Yes
2.	Transaction Time	Time of the transaction	No
3.	Transaction ID	Unique Transaction ID	Yes
4.	Name	Name of the Customer	No
5.	Card Number	Card number of the card used to conduct transaction	Yes
6.	Masked/Non-Masked	Whether the card number provided is complete or masked.	Yes
7.	Merchant Name	Name of the merchant through whom the reported transaction was conducted	Yes, for PoS transactions
8.	Merchant ID	ID of the merchant through whom the reported transaction was conducted	Yes, for PoS transactions
9.	Merchant PoS/ATM ID	PoS/ATM ID of the machine at which the reported transaction was conducted	No
10.	Merchant Country	Country of operation of the merchant through whom the reported transaction was conducted	No
11.	Merchant Category Code	Category code of the merchant through whom the reported transaction was conducted	No
12.	Address Line 1	Address Line1 as part of Address of the merchant through whom the reported transaction was conducted	No
13.	Locality	Locality as part of Address of the merchant through whom the reported transaction was conducted	No
14.	Country	Country as part of Address of the merchant through whom the reported transaction was conducted	No
15.	PIN Code	Pin Code as part of Address of the merchant through whom the reported transaction was conducted **Please Note:**	No

#	Column Name	Description	Mandatory
		Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
16.	State	State as part of Address of the merchant through whom the reported transaction was conducted **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
17.	District	District as part of Address of the merchant through whom the reported transaction was conducted **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
18.	City / Village / Town	City / Village / Town as part of Address of the merchant through whom the reported transaction was conducted **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
19.	Acquiring Bank	Name of the acquiring bank	Yes
20.	Issuing Country	The country where the card was issued	No
21.	Issuing Bank	Name of the bank that issued the card	No
22.	Transaction Type	Whether the transaction was a Reversal / Charge / ATM Cash Withdrawal / Cash Deposit at ATM / POS / Merchant Payment – Online / Cash repayment / Non-cash repayment / Others	Yes
23.	Other Transaction Type	If 'Transaction type' is selected as 'Others'.	Yes, if 'Transaction type' is selected as 'Others'
24.	Amount in FC	Amount of the transaction in Foreign Currency	No
25.	Transaction Currency Code	Currency Code of the FC in which transaction was done.	Yes
26.	Amount in INR	Amount of the transaction in Indian Rupee	Yes

2.11.2   Grounds of Suspicion (GS1)

Initial Display will show the KYC Profile. All but the last field will be Auto Populated by the system and will be non-editable in the GoS format.

Table 110: Grounds of Suspicion - KYC (GS1)

#	Column Name	Description	Mandatory
1.	Name	Name of the entity to be reported	Auto Populated
2.	Address		Auto Populated
3.	PAN (mandatory) PAN to be provided or bank to attest 'not available'	PAN of the entity to be reported.	Auto Populated
4.	Unique ID (CKYC/GSTN/CIN)		Auto Populated
5.	Risk		Auto Populated
6.	Profession/ LOB		Auto Populated
7.	Income (per year)		Auto Populated
8.	**Role (Main / associate)**	If there are multiple entities mentioned in the STR the PO would identify the main person and the associated persons	To be filled by PO

The second part will display the transactions which were reported. These transactions will be Auto Populated by the system and will be non-editable in the GoS format.

Table 111: Grounds of Suspicion - Transactions (GS1)

Type of Transaction	Debit	Credit	Total Transaction Count	Amount (in INR)
Cash				
Card				
IMPS				
UPI				

Type of Transaction	Debit	Credit	Total Transaction Count	Amount (in INR)
NEFT/RTGS				
CBWT				
General Transaction				

RE will be required to mention the below details of the fund flow on the reported transactions

Table 112: Grounds of Suspicion - Fund Flow (GS1)

Field	Description	Mandatory
Source of Funds	From whom did the concerned entity receive the funds which were reported	Yes
Destination of funds	To whom did the concerned entity send the funds which were reported	Yes

RE will then be required to add tags to the report depending on suspicions

Table 113: Grounds of Suspicion - Tagging (GS1)

Field	Description	Mandatory
Suspicion due to	A choice will need to be made from the 4 main sources of suspicion - Proceeds of crime - Unusual or complex transactions - No economic rationale or bonafide purposes - (Suspicion of) financing of terrorism	Yes
Source of alert	A choice will need to be made from the 10 main sources of STR trigger	Yes
Red Flag Indicator	A choice will need to be made from a list which will be available as a drop down based on source selected above, as per applicable RE category	Yes
Type of Suspicion	A choice will need to be made from a high-level dictionary which will be provided, with an option to add a new tag with approval of FIU	Yes

RE will then respond to queries that would be system generated based on the alerts selected above. RE will also add the detailed narration and if available, attachments.

Table 114: Grounds of Suspicion: Queries, Attachment and Narration (GS1)

Field	Description	Mandatory
Queries (One or more)	Based on the tags submitted under "Type of suspicion" by the RE, the system would prompt a set of relevant queries for the RE to answer. These queries would help the FIU understand the case better and support the respective LEA.	No
Narration	RE will be required to enter a narration, explaining the RE's point of view, explaining the reasons leading to the suspicion on the entity. This free text will be limited to 20,000 characters and will be expected to have the details of the entity, his suspicious activities and any information which might be relevant to the report	Yes
Attachments	RE will have an option to attach any documents to the report which may help the FIU or the relevant LEA in processing the report. Up to 5 attachments will be allowed to be attached, size of each not exceeding 5MB	Yes

2.12 Reporting Formats for Casinos

This section covers the reporting formats for Casinos. As per the codification provided in Table 1, this will be split into multiple formats covering KYC, transaction formats and GoS (for STR reporting).

2.12.1 KYC Formats

This section covers the KYC formats for non-customers, to be reported by Casinos.

2.12.1.1 KYC Profile – Individual Non-Customers (KCS1)

This table provides the format for reporting the KYC profile of individuals who are not the customers of the RE.

Table 115: KYC profile - Individual Non-customers

#	Column Name	Description	Mandatory
1.	First Name	First name of the individual	Yes
2.	Middle Name	Middle name of the individual	No

#	Column Name	Description	Mandatory
3.	Last Name	Last name of the individual	No
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the individual is not available	Yes, if Last name is not available
5.	Date of Birth	Date of Birth of the individual	No
6.	PAN	PAN of the account	No
7.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the individual is not available	Yes, If PAN is not available
8.	PEKRN	PAN Exempt Investor Category Number of the individual	No
9.	CKYC Number	CKYC Number of the Individual	No Declaration stating CKYC Number does not exist
10.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the individual is not available	Yes, If CKYC is not available
11.	Passport Number	Passport Number of the individual	No
12.	NREGA Card	NREGA Card number of the individual	No
13.	Voter ID	Voter ID number of the individual	No
14.	Drivers License Number	Driver's License ID of the individual	No
15.	NPR	National Population Registry of the individual	No
16.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	No
17.	DIN / DPIN	Director ID number in case the individual is a director	No
18.	Address Line1	Address Line1 as part of Individual's Address	No
19.	Locality	Locality as part of Individual's Address	No
20.	Country	Country as part of Individual's Address	No
21.	Pin Code	Pin Code as part of Individual's Address	No

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	State	State as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
23.	District	District as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory.	No

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
24.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
25.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
26.	Locality	Locality as part of Secondary Address of Entity	No
27.	Country	Country as part of Secondary Address of Entity	No
28.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field.	No

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
29.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
30.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
31.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:**	No

#	Column Name	Description	Mandatory
		Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
32.	Mobile Number	Mobile number of the individual	No

2.12.1.2 KYC Profile – Non-Individual Non-Customers (KCS2)

This table provides the format for reporting the KYC profile of non-individuals who are not the customers of the RE.

Table 116: KYC profile - Non-individual Non-customers

#	Column Name	Description	Mandatory
1.	Full Name	Full legal name of the Entity	Yes
2.	Company ID Type	Dropdown of Company ID Type (CIN/ FCRN/ LLPIN/ FLLPIN)	Yes, If Company ID Number is entered
3.	Company ID Number	Unique Company Identification number of the entity	No
4.	GSTIN	GSTIN of the entity	No
5.	PAN	PAN of the account holder	No
6.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the Entity is not available	Yes, If PAN is not available
7.	PEKRN	PAN Exempt Investor Category Number of the Entity	No
8.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	No
9.	Locality	Locality as part of Registered Address of Entity	No

#	Column Name	Description	Mandatory
10.	Country	Country as part of Registered Address of Entity	No
11.	Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
12.	State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
13.	District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained	No

#	Column Name	Description	Mandatory
		by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
14.	City / Village / Town	City / Village / Town as part of Registered Address of Entity <u>Please Note:</u> **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
15.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
16.	Locality	Locality as part of Secondary Address of Entity	No
17.	Country	Country as part of Secondary Address of Entity	No
18.	Pin Code	Pin Code as part of Secondary Address of Entity <u>Please Note:</u> **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
19.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
20.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
21.	City / Village / Town	City / Village / Town as part of Entity Address	No

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	Mobile Number	Mobile number of the account holder (Option available to add multiple values)	No

2.12.2 Transaction Formats

2.12.2.1 STR Transaction Format - STR (TS12)

This transaction format is to be used by casinos to report suspicious transactions

Table 117: STR - Casinos (TS12)

#	Column Name	Description	Mandatory
1.	Transaction ID	Unique transaction ID number	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No
4.	Mode of transaction	What instrument/channel was used to conduct the transaction	Yes
5.	Instrument ID/Card Number/ Acc. No VPA/ MMID/ Cash	The ID of the instrument used to conduct the transaction	No
6.	IFSC	The IFSC code of the account, if the transaction is routed through a bank account	No
7.	Transaction Amount	Amount of the transaction	Yes
8.	Email ID	Email ID of the customer	No

#	Column Name	Description	Mandatory
9.	Transaction type	Whether transaction was a pay-in or a pay-out transaction	Yes

2.12.2.2 CTR Transaction Format - CTR (TC3)

This transaction format is to be used by casinos to report Cash transactions

Table 118: Combines KYC and Transaction Profile - CTR (TC3)

#	Column Name	Description	Mandatory
1.	Transaction ID	Unique transaction ID number	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No
4.	Name	Name of the customer	Yes
5.	Address	Address (Line1, Locality, City, District, State, Country, Pin Code) of the Customer (Two addresses can be provided)	No
6.	Amount	Amount of the reported transaction	Yes
7.	Email ID	Email ID of the entity	No
8.	Transaction Type	Is the transaction Pay-in or Pay-out	Yes

2.12.2.3 CBWTR Transaction Format - CBWTR (CB2)

This transaction format is to be used by casinos to report Cross Border transactions

Table 119: Combined KYC and Transaction Profile - CBWTR (CB2)

#	Column Name	Description	Mandatory
1.	Transaction ID	Unique transaction ID number	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No
4.	Name	Name of the customer	Yes
5.	Address	Address (Line1, Locality, City, District, State, Country, Pin Code) of the	Yes, one address is mandatory

#	Column Name	Description	Mandatory
		Customer (Two addresses can be provided)	
6.	Mode of transaction	What instrument/channel was used to conduct the transaction	Yes
7.	Instrument ID/Card Number/ Acc. No/ VPA/ MMID	The ID of the instrument used to conduct the transaction	Yes
8.	IFSC	IFSC code of the branch related to the transaction	Yes
9.	Transaction Amount	Amount of the transaction	Yes
10.	Email ID	Email ID of the customer	No
11.	Transaction type	Whether transaction was a pay-in or a pay-out transaction	Yes

2.12.3 Grounds of Suspicion (GS1)

Initial Display will show the KYC Profile. All but the last field will be Auto Populated by the system and will be non-editable in the GoS format.

Table 120: Grounds of Suspicion - KYC (GS1)

#	Column Name	Description	Mandatory
1.	Name	Name of the entity to be reported	Auto Populated
2.	Address		Auto Populated
3.	PAN (mandatory) PAN to be provided or bank to attest 'not available'	PAN of the entity to be reported.	Auto Populated
4.	Unique ID (CKYC/GSTN/CIN)		Auto Populated
5.	Risk		Auto Populated
6.	Profession/ LOB		Auto Populated

#	Column Name	Description	Mandatory
7.	Income (per year)		Auto Populated
8.	Role (Main / associate)	If there are multiple entities mentioned in the STR the PO would identify the main person and the associated persons	To be filled by PO

The second part will display the transactions which were reported. These transactions will be Auto Populated by the system and will be non-editable in the GoS format.

Table 121: Grounds of Suspicion - Transactions (GS1)

Type of Transaction	Debit	Credit	Transaction Count	Amount (in INR)
Cash				
Card				
IMPS				
UPI				
NEFT/RTGS				
CBWT				
General Transaction				

RE will be required to mention the below details of the fund flow on the reported transactions

Table 122: Grounds of Suspicion - Fund Flow (GS1)

Field	Description	Mandatory
Source of Funds	From whom did the concerned entity receive the funds which were reported	Yes
Destination of funds	To whom did the concerned entity send the funds which were reported	Yes

RE will then be required to add tags to the report depending on suspicions

Table 123: Grounds of Suspicion - Tagging (GS1)

Field	Description	Mandatory
Suspicion due to	A choice will need to be made from the 4 main sources of suspicion - Proceeds of crime - Unusual or complex transactions - No economic rationale or bonafide purposes - (Suspicion of) financing of terrorism	Yes
Source of alert	A choice will need to be made from the 10 main sources of STR trigger	Yes
Red Flag Indicator	A choice will need to be made from a list which will be available as a drop down based on source selected above, as per applicable RE category	Yes
Type of Suspicion	A choice will need to be made from a high-level dictionary which will be provided, with an option to add a new tag with approval of FIU	Yes

RE will then respond to queries that would be system generated based on the alerts selected above. RE will also add the detailed narration and if available, attachments.

Table 124: Grounds of Suspicion: Queries, Attachment and Narration (GS1)

Field	Description	Mandatory
Queries (One or more)	Based on the tags submitted under "Type of suspicion" by the RE, the system would prompt a set of relevant queries for the RE to answer. These queries would help the FIU understand the case better and support the respective LEA.	No
Narration	RE will be required to enter a narration, explaining the RE's point of view, explaining the reasons leading to the suspicion on the entity. This free text will be limited to 20,000 characters and will be expected to have the details of the entity, his suspicious activities and any information which might be relevant to the report	Yes
Attachments	RE will have an option to attach any documents to the report which may help the FIU or the relevant LEA in processing the report.	Yes

Field	Description	Mandatory
	Up to 5 attachments will be allowed to be attached, size of each not exceeding 5MB	

2.13   Reporting Formats for FI/NBFC/Others

2.13.1   KYC Formats

This section covers the KYC formats, for both customers and non-customers, to be reported by NBFCs.

2.13.1.1 KYC Profile – Individuals (KC1)

This table provides the format for reporting the KYC profile of individual customers.

Table 125: KYC profile - individuals (KC1)

#	Column Name	Description	Mandatory
	Individual Details		
1.	First name	First name of the account holder	Yes
2.	Middle name	Middle name of the account holder	No
3.	Last name	Last name of the account holder	No, with declaration stating Last name does not exist
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the account Holder is not available	Yes, if Last name is not available
5.	Gender	Gender of the account holder	Yes
6.	Nationality	Nationality of the account holder	Yes
7.	Name of Father	Account Holder's Father's Name	No
8.	Name of Mother	Account Holder's Mother's Name	No
9.	Spouse/Partner Name	Account Holder's Spouse's/Partner's Name	No
10.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
11.	Alternate Mobile Number	Mobile number of the account holder	No
12.	Telephone Number	Landline Phone Number of the account holder	No
13.	Email ID	E-Mail ID of the account holder	No

#	Column Name	Description	Mandatory
14.	Date of Birth	Date of Birth of the account holder	Yes
15.	Primary Address 1	Primary Address 1 as part of primary address.	Yes
16.	Primary Address Locality	Primary Address Locality as part of primary address	Yes
17.	Primary Address Country	Primary Address Country as part of primary address	Yes
18.	Primary Address Pin Code	Primary Address Pin Code as part of primary address. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
19.	Primary Address State	Primary Address State as part of primary address. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	Yes

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
20.	Primary Address District	Primary Address District as part of primary address. Please Note: Portal: Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The district will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
21.	Primary Address City / Village / Town	Primary Address City / Village / Town as part of primary address. Please Note: Portal: Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
22.	Secondary Address 1	Secondary Address 1 as part of Secondary address	No

#	Column Name	Description	Mandatory
23.	Secondary Address Locality	Secondary Address Locality as part of Secondary address	No
24.	Secondary Address Country	Secondary Address Country as part of Secondary address	No
25.	Secondary Address Pin Code	Secondary Address Pin Code as part of Secondary address. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	No
26.	Secondary Address State	Secondary Address State as part of Secondary address. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	No
27.	Secondary Address District	Secondary Address District as part of Secondary address.	No

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
28.	Secondary Address City / Village / Town	Secondary Address City / Village / Town as part of Secondary address. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No

Individual Identifiers

#	Column Name	Description	Mandatory
29.	UCIC	Unique Customer Identification Code	Yes
30.	PAN	PAN of the account holder	Yes (Threshold)
31.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the account Holder is not available	Yes, If PAN is not available
32.	PEKRN	PAN Exempt Investor Category Number of the account holder	No

#	Column Name	Description	Mandatory
33.	CKYC number	CKYC Number of the account holder	Yes (Threshold) in case PAN doesn't exist for the customer. No, in case of legacy customers
34.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the account Holder is not available	Yes, If CKYC is not available
35.	Passport Number	Passport Number of the account holder	Mandatory if the customer is NRE/NRO One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
36.	NREGA Card	NREGA Card number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
37.	Voter ID	Voter ID number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case

#	Column Name	Description	Mandatory
			both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
38.	Drivers License Number	Driver's License ID of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
39.	NPR	National Population Registry of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
40.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE

#	Column Name	Description	Mandatory
41.	Other Identifier Name	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC, specify the name of the identifier.	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC.
42.	Other Identifier Number	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC, specify the number of the identifier.	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC.
43.	DIN/DPIN	Director ID number in case the individual is a director	No

Individual Profile

#	Column Name	Description	Mandatory
44.	Customer Type	Type of individual is the customer. If the customer type is selected as 'Other', RE should provide the other customer type	Yes
45.	Other Customer Type	If the customer type is selected as 'Other', then RE needs to enter in this field.	Yes, If the customer type is selected as 'Other'
46.	Customer ID	Customer ID assigned to customer	Yes
47.	Employer Name	Name of the individual's employer	No
48.	Employer Address 1	Employer Address 1 as part of Address of the employer of the individual	No
49.	Employer Address Locality	Employer Address Locality as part of Address of the employer of the individual	No
50.	Employer Address Country	Employer Address Country as part of Address of the employer of the individual	No
51.	Employer Address Pin Code	Employer Address Pin Code as part of Address of the employer of the individual.	No

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
52.	Employer Address State	Employer Address State as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
53.	Employer Address District	Employer Address District as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
54.	Employer Address City / Village / Town	Employer Address City / Village / Town. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
55.	Occupation	Type of Business/Occupation Individual's business/Occupation (Private Sector, Self Employed, Government sector - Public, Government Sector - Central, Government sector - State Professional, Retired, Housewife, Student, Others (Along with a free text field).	No
56.	Other Occupation	If Type of Business/Occupation is selected as 'Others', then RE needs to enter in this field.	Yes, If Occupation is selected as 'Others'
57.	Date of Customer On-boarding	Date on which the customer first opened an account with the RE	Yes
58.	Annual Income (INR)	Customer's annual income	No
59.	Customer Risk Level	Risk level assigned to the customer as per last risk assessment (Low/ Medium/ High)	Yes

#	Column Name	Description	Mandatory
60.	Date of last KYC / re-KYC	Most recent date on which the KYC of the customer was conducted	Yes
	Account Details	To be filled for every account held by the reported customer within the RE	
61.	Account Type	The type of the account needs to be selected	Yes
62.	Account Number	Account numbers of the account held by the customer.	Yes
63.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes
64.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
65.	Date of Account Opening	Date of the opening of the account	Yes
66.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
67.	Branch Code of Account	ID of the branch on which the account was opened	Yes
68.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
69.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
70.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
71.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
72.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
73.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes

#	Column Name	Description	Mandatory
74.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes

	Account Person Relation	The customers and non-customers should be linked to the account	

#	Column Name	Description	Mandatory
75.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes
76.	Relationship Type	How the customer / non-customer is related to the mentioned account number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
77.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
78.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
79.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.13.1.2 KYC Profile – Non-Individual (KC2)

This table provides the format for reporting the KYC profile of Non-Individual customers.

Table 126: KYC Profile - Non-Individual (KC2)

#	Column Name	Description	Mandatory
	Entity profile		
1.	UCIC	Unique customer ID number	Yes
2.	Entity Name	Name of the Entity	Yes
3.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
4.	Telephone Number	Landline phone number of the entity	No

#	Column Name	Description	Mandatory
5.	Email ID	Email ID of the customer	No
6.	Company website	Link to the official company website	No
7.	Address Line1	Address Line1 as part of Trading address of the entity.	Yes
8.	Locality	Locality as part of Trading address of the entity.	Yes
9.	Country	Country as part of Trading address of the entity.	Yes
10.	Pin Code	Pin Code as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
11.	State	State as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	Yes

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
12.	District	District as part of Trading address of the entity. Please Note: Portal: Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The district will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
13.	City / Village / Town	City / Village / Town as part of Trading address of the entity. Please Note: Portal: Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
14.	Customer Type	What type of entity is the customer (LLC/ Pvt. Limited/ HUF/ Partnership/Etc.)	Yes

#	Column Name	Description	Mandatory
		If the customer type is selected as 'Other', RE should provide the other customer type	
15.	Other Customer Type	If the customer type is selected as 'Other', RE should provide the other customer type	Yes, If the customer type is selected as 'Other'
16.	Customer Risk Level	Risk level assigned to the customer as per most recent risk assessment (Low/ Medium/ High)	Yes
17.	On-boarding Date	Date of the onboarding of the account holder	Yes
18.	Last KYC Date	Date of the most recent KYC assessment of the customer	Yes
19.	Date of Incorporation	Date of incorporation of the customer	No
20.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	Yes (Threshold)
21.	Registered Locality	Locality as part of Registered Address of Entity	Yes (Threshold)
22.	Registered Country	Country as part of Registered Address of Entity	Yes (Threshold)
23.	Registered Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)

#	Column Name	Description	Mandatory
24.	Registered State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
25.	Registered District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
26.	Registered City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown.	Yes (Threshold)

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
27.	FCRA Status	Whether the account held is registered with FCRA (Yes/ No/ Not Available)	Yes
28.	FCRA Registration Number	FCRA Registration number of the account	Yes, if FCRA status is 'Yes'
29.	FCRA Registration State	State of FCRA registration of the account	Yes, if FCRA status is 'Yes'
30.	Lines of Business	Customer's line of Business	Yes (Threshold)
31.	Declaration (If UBO is not available)	If UBO is available, KYC details should be provided and linked to the Account with Relationship Type as 'UBO' in Account Person Relation or Policy Person Relation If the UBO (Ultimate Beneficiary owners) is not available, a declaration must be provided.	Yes (Threshold), when applicable

Entity Identifiers

#	Column Name	Description	Mandatory
32.	Company ID Type	Dropdown of the Unique ID (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	Yes, If Company ID Number is entered
33.	Company ID Number	Unique ID Number assigned to the customer (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
34.	GSTIN	GST ID number of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory

#	Column Name	Description	Mandatory
35.	PAN	PAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Declaration stating PAN does not exist
36.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the entity is not available	Yes, If PAN is not available
37.	PEKRN	PEKRN of the entity	No
38.	TAN	TAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
39.	No identifier available	No identifier available Flag to be checked if No identifier is available for the Entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Threshold Based mandatory
40.	Other Identifier Name	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC, specify the name of the identifier.	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC.
41.	Other Identifier Number	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC, specify the number of the identifier.	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC.
42.	IEC	Import export code of the account holder	No

#	Column Name	Description	Mandatory
		If IEC is not available, declaration should be provided that it is not available.	
43.	Declaration (If IEC is not available)	Declaration to be provided by RE if IEC of the entity is not available	Yes, If IEC is not available
Account Details		To be filled for every account held by the reported customer within the RE	
44.	Account Type	The type of the account needs to be selected	Yes
45.	Account Number	Account numbers of the account held by the customer.	Yes
46.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes
47.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
48.	Date of Account Opening	Date of the opening of the account	Yes
49.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
50.	Branch Code of Account	ID of the branch on which the account was opened	Yes
51.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
52.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
53.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
54.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
55.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes

#	Column Name	Description	Mandatory
56.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
57.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes
	Account Person Relationship	The customers and non-customers should be linked to the account	

#	Column Name	Description	Mandatory
58.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes
59.	Relationship Type	How the customer / non-customer is related to the mentioned account number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
60.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
61.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
62.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.13.1.3 KYC Profile – Individual Non-Customers (KCS1)

This table provides the format for reporting the KYC profile of individuals who are not the customers of the RE.

Table 127: KYC profile - Individual Non-customers

#	Column Name	Description	Mandatory
1.	First Name	First name of the individual	Yes
2.	Middle Name	Middle name of the individual	No
3.	Last Name	Last name of the individual	No

#	Column Name	Description	Mandatory
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the individual is not available	Yes, if Last name is not available
5.	Date of Birth	Date of Birth of the individual	No
6.	PAN	PAN of the account	No
7.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the individual is not available	Yes, If PAN is not available
8.	PEKRN	PAN Exempt Investor Category Number of the individual	No
9.	CKYC Number	CKYC Number of the Individual	No Declaration stating CKYC Number does not exist
10.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the individual is not available	Yes, If CKYC is not available
11.	Passport Number	Passport Number of the individual	No
12.	NREGA Card	NREGA Card number of the individual	No
13.	Voter ID	Voter ID number of the individual	No
14.	Drivers License Number	Driver's License ID of the individual	No
15.	NPR	National Population Registry of the individual	No
16.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	No
17.	DIN / DPIN	Director ID number in case the individual is a director	No
18.	Address Line1	Address Line1 as part of Individual's Address	No
19.	Locality	Locality as part of Individual's Address	No
20.	Country	Country as part of Individual's Address	No
21.	Pin Code	Pin Code as part of Individual's Address **Please Note:**	No

#	Column Name	Description	Mandatory
		Portal:	
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The Pin-code will be a free text field.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	State	State as part of Individual's Address Please Note: Portal: Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The State will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	No
23.	District	District as part of Individual's Address Please Note: Portal: Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The district will be a free text field and mandatory field will become non-mandatory. Bulk files:	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
24.	City / Village / Town	City / Village / Town as part of Individual's Address Please Note: Portal: Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	No
25.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
26.	Locality	Locality as part of Secondary Address of Entity	No
27.	Country	Country as part of Secondary Address of Entity	No
28.	Pin Code	Pin Code as part of Secondary Address of Entity Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field. Bulk files:	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
29.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
30.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
31.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata	No

#	Column Name	Description	Mandatory
		maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
32.	Mobile Number	Mobile number of the individual	No

2.13.1.4 KYC Profile – Non-Individual Non-Customers (KCS2)

This table provides the format for reporting the KYC profile of non-individuals who are not the customers of the RE.

Table 128: KYC profile - Non-individual Non-customers

#	Column Name	Description	Mandatory
1.	Full Name	Full legal name of the Entity	Yes
2.	Company ID Type	Dropdown of Company ID Type (CIN/ FCRN/ LLPIN/ FLLPIN)	Yes, If Company ID Number is entered
3.	Company ID Number	Unique Company Identification number of the entity	No
4.	GSTIN	GSTIN of the entity	No
5.	PAN	PAN of the account holder	No
6.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the Entity is not available	Yes, If PAN is not available
7.	PEKRN	PAN Exempt Investor Category Number of the Entity	No
8.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	No
9.	Locality	Locality as part of Registered Address of Entity	No
10.	Country	Country as part of Registered Address of Entity	No

#	Column Name	Description	Mandatory
11.	Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
12.	State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
13.	District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
14.	City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
15.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
16.	Locality	Locality as part of Secondary Address of Entity	No
17.	Country	Country as part of Secondary Address of Entity	No
18.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field.	No

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
19.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
20.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
21.	City / Village / Town	City / Village / Town as part of Entity Address **Please Note:** **Portal:**	No

#	Column Name	Description	Mandatory
		Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	Mobile Number	Mobile number of the account holder (Option available to add multiple values)	No

2.13.2   Transaction Formats

2.13.2.1 STR Transaction Format (TS10)

This format will be used by uncategorized NBFCs to report suspicious transactions.

Table 129: Transaction Formats – NBFC (TS10)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the position of the customer in the reported transaction (Sender/Receiver)	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	Customer Name	Name of the entity sending the reported funds	No
6.	Customer Related Account Number	Account number of the entity sending the reported funds	No
7.	Customer Related IFSC/Branch ID/MICR	IFSC Code/Branch ID/MICR of the sender of the reported funds	No
8.	Customer Mobile Number	Mobile number of the beneficiary of the reported funds	No

#	Column Name	Description	Mandatory
9.	Transaction Purpose	Purpose of the transaction (Free text - Max 100 characters)	Yes
10.	Transaction Mode	What instrument/channel was used to conduct the transaction	Yes
11.	Transaction Amount	Amount of the transaction	Yes
12.	Transaction Branch ID	ID of the branch at which transaction was conducted in the case where Payment Mode is **Cash**	Yes, if Payment Mode is cash
13.	Instrument ID	ID of the instrument used to conduct transaction in the case where payment mode is **Cheque/DD/Card Number**	Yes, if Payment mode is cheque/DD/Card/ POS
14.	IFSC	IFSC Number(s) on which the reported transaction(s) took place in case payment mode is **NEFT/RTGS**	Yes, if Payment mode is NEFT/RTGS
15.	Account Number	Account Number(s) on which the reported transaction(s) took place in case payment mode is **NEFT/RTGS**	Yes, if Payment mode is NEFT/RTGS
16.	VPA	Unique VPA of the entity conducting the reported transaction in case payment mode is **UPI**	Yes, if Payment mode is UPI
17.	Wallet Name	Name of the wallet used for the transaction in case payment mode is **Wallet**	Yes, if Payment mode is Wallet

2.13.2.2 General Transaction Format (GT1)

This format will be used in scenarios where the above-mentioned reporting formats do not apply.

Table 130: General Transaction Format (GT1)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag indicating the relationship that the entity in the report maintains with the RE(Customer/Non-Customer)	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes

#	Column Name	Description	Mandatory
5.	Sender Name	Name of the entity sending the reported funds (Not Available Flag)	Yes (Threshold)
6.	Sender Account Number	Account number of the entity sending the reported funds (Not Available Flag)	Yes (Threshold)
7.	Sender Mobile Number	Mobile number of the sender of the reported funds	Yes (Threshold)
8.	Sender IFSC	IFSC Code/ branch ID of the sender of the reported funds (Not Available Flag)	Yes (Threshold)
9.	Beneficiary Name	Name of the entity receiving the reported funds (Not Available Flag)	Yes (Threshold)
10.	Beneficiary Mobile Number	Mobile number of the beneficiary of the reported funds	Yes (Threshold)
11.	Beneficiary Account Number	Account number of the entity receiving the reported funds (Not Available Flag)	Yes (Threshold)
12.	Beneficiary IFSC	IFSC code/ Branch ID of the receiver of the reported funds (Not Available Flag)	Yes (Threshold)
13.	Instrument Type	What instrument/ channel was used to conduct the transaction (Cash / Cheque / DD / POS / Card/Internet Banking/Internal Transfer/Clearing Houser/E-Commerce)	Yes
14.	Instrument ID Number	ID of the instrument used to conduct the reported transaction	Yes, if the instrument type is / Cheque / DD / POS / Card
15.	Instrument Issuer Institute Name	Name of the Institute which issued the Instrument used to conduct the reported transaction	No
16.	Purpose of Transaction	Purpose of the transaction	No
17.	Amount (INR)	Amount of the transaction in Indian Rupee	Yes
18.	Amount (FC)	Amount of the transaction in FC (if applicable)	No
19.	FC Code	FC Code (if applicable)	No
20.	Transaction Type	Indicates if the transaction is credit or debit.	No

2.13.2.3 Cash at Branch (TC2)

This transaction profile will be filled in the scenario the RE wishes to report a cash transaction conducted at a branch.

Table 131: Cash at Branch (TC2)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the relationship the entity in the report maintains with the RE (Customer/Non-Customer)	Yes
2.	Transaction ID	Unique Transaction ID	Yes
3.	Transaction Date	Date of the transaction	Yes
4.	Transaction Time	Time of the transaction	No
5.	Account Number	Account Number(s) on which the reported transaction(s) took place	Yes, for customers
6.	Transaction Amount	Amount Withdrawn/Deposited	Yes
7.	Deposit/Withdrawal	Whether the reported transaction was a deposit or a withdrawal	Yes
8.	Non-customer Reference Number	Identify the non-customer details	Yes, for Non-customers
9.	Instrument Type	What instrument was used to conduct the transaction (Cash, DD, Cheque, Card)	Yes
10.	Instrument ID	ID of the instrument used to conduct the transaction	Yes, if the instrument type is Card
11.	Transaction Branch Code	ID of the branch where the transaction was conducted	Yes
12.	Third party PAN (Non-Customer)	PAN of the entity conducting the transaction in the case where the entity is not a customer of the RE	Yes, for Non-customers
13.	Declaration (If Third party PAN is not available)	Declaration to be provided by RE if Third party PAN is not available	Yes, If PAN is not available
14.	Branch Code of Account	Branch code of the account	Yes, for customers

2.13.3   Grounds of Suspicion (GS1)

Initial Display will show the KYC Profile. All but the last field will be Auto Populated by the system and will be non-editable in the GoS format.

Table 132: Grounds of Suspicion - KYC (GS1)

#	Column Name	Description	Mandatory
1.	Name	Name of the entity to be reported	Auto Populated
2.	Address		Auto Populated
3.	PAN (mandatory) PAN to be provided or bank to attest 'not available'	PAN of the entity to be reported.	Auto Populated
4.	Unique ID (CKYC/GSTN/CIN)		Auto Populated
5.	Risk		Auto Populated
6.	Profession/ LOB		Auto Populated
7.	Income (per year)		Auto Populated
8.	Role (Main / associate)	If there are multiple entities mentioned in the STR the PO would identify the main person and the associated persons	To be filled by PO

The second part will display the transactions which were reported. These transactions will be Auto Populated by the system and will be non-editable in the GoS format.

Table 133: Grounds of Suspicion - Transactions (GS1)

Type of Transaction	Debit	Credit	Transaction Count	Amount (in INR)
Cash				
Card				
IMPS				
UPI				

Type of Transaction	Debit	Credit	Transaction Count	Amount (in INR)
NEFT/RTGS				
CBWT				
General Transaction				

The third part will display the Account Details of all reported accounts in the following format. These fields will be Auto Populated by the system and will be non-editable in the GoS format.

Table 134: Grounds of Suspicion - Transactions (GS1)

Field		Description	Mandatory
Account number		Reported account Number	Auto Populated
Total debit in last 12 months	Number of transactions	Number of Debit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total credit in last 12 months	Number of transactions	Number of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total cash transactions in last 12 months	Number of transactions	Number of cash transactions in the 12 months preceding the first reported transaction	Auto Populated
	Deposit Amount (in INR)	Total credit amount in the 12 months preceding the first reported transaction	Auto Populated
	Withdrawal Amount (in INR)	Total debit amount in cash in the 12 months preceding the first reported transaction	Auto Populated

RE will be required to mention the below details of the fund flow on the reported transactions

Table 135: Grounds of Suspicion - Fund Flow (GS1)

Field	Description	Mandatory
Source of Funds	From whom did the concerned entity receive the funds which were reported	Yes
Destination of funds	To whom did the concerned entity send the funds which were reported	Yes

RE will then be required to add tags to the report depending on suspicions

Table 136: Grounds of Suspicion - Tagging (GS1)

Field	Description	Mandatory
Suspicion due to	A choice will need to be made from the 4 main sources of suspicion - Proceeds of crime - Unusual or complex transactions - No economic rationale or bonafide purposes - (Suspicion of) financing of terrorism	Yes
Source of alert	A choice will need to be made from the 10 main sources of STR trigger	Yes
Red Flag Indicator	A choice will need to be made from a list which will be available as a drop down based on source selected above, as per applicable RE category	Yes
Type of Suspicion	A choice will need to be made from a high-level dictionary which will be provided, with an option to add a new tag with approval of FIU	Yes

RE will then respond to queries that would be system generated based on the alerts selected above. RE will also add the detailed narration and if available, attachments.

Table 137: Grounds of Suspicion: Queries, Attachment and Narration (GS1)

Field	Description	Mandatory
Queries (One or more)	Based on the tags submitted under "Type of suspicion" by the RE, the system would prompt a set of relevant queries for the RE to answer. These queries would help the FIU understand the case better and support the respective LEA.	No

Field	Description	Mandatory
Narration	RE will be required to enter a narration, explaining the RE's point of view, explaining the reasons leading to the suspicion on the entity. This free text will be limited to 20,000 characters and will be expected to have the details of the entity, his suspicious activities and any information which might be relevant to the report	Yes
Attachments	RE will have an option to attach any documents to the report which may help the FIU or the relevant LEA in processing the report. Up to 5 attachments will be allowed to be attached, size of each not exceeding 5MB	Yes

2.14 Reporting Formats for Department of Posts

This section covers the reporting formats for Department of Posts. As per the codification provided in Table 1, this will be split into multiple formats covering Banks and MTSS, transaction formats and GoS (for STR reporting).

2.14.1 KYC Formats

This section covers the KYC formats, for both customers and non-customers, to be reported by banks.

2.14.1.1 KYC Profile – Individuals (KC1)

This table provides the format for reporting the KYC profile of individual customers.

Table 138: KYC profile - individuals (KC1)

#	Column Name	Description	Mandatory
	Individual Details		
1.	First name	First name of the account holder	Yes
2.	Middle name	Middle name of the account holder	No
3.	Last name	Last name of the account holder	No, with declaration stating Last name does not exist
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the account Holder is not available	Yes, if Last name is not available
5.	Gender	Gender of the account holder	Yes

#	Column Name	Description	Mandatory
6.	Nationality	Nationality of the account holder	Yes
7.	Name of Father	Account Holder's Father's Name	No
8.	Name of Mother	Account Holder's Mother's Name	No
9.	Spouse/Partner Name	Account Holder's Spouse's/Partner's Name	No
10.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
11.	Alternate Mobile Number	Mobile number of the account holder	No
12.	Telephone Number	Landline Phone Number of the account holder	No
13.	Email ID	E-Mail ID of the account holder	No
14.	Date of Birth	Date of Birth of the account holder	Yes
15.	Primary Address 1	Primary Address 1 as part of primary address.	Yes
16.	Primary Address Locality	Primary Address Locality as part of primary address	Yes
17.	Primary Address Country	Primary Address Country as part of primary address	Yes
18.	Primary Address Pin Code	Primary Address Pin Code as part of primary address. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes

#	Column Name	Description	Mandatory
19.	Primary Address State	Primary Address State as part of primary address. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
20.	Primary Address District	Primary Address District as part of primary address. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
21.	Primary Address City / Village / Town	Primary Address City / Village / Town as part of primary address. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against	Yes

#	Column Name	Description	Mandatory
		metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	Secondary Address 1	Secondary Address 1 as part of Secondary address	No
23.	Secondary Address Locality	Secondary Address Locality as part of Secondary address	No
24.	Secondary Address Country	Secondary Address Country as part of Secondary address	No
25.	Secondary Address Pin Code	Secondary Address Pin Code as part of Secondary address. Please Note: Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
26.	Secondary Address State	Secondary Address State as part of Secondary address. Please Note: Portal:	No

#	Column Name	Description	Mandatory
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
27.	Secondary Address District	Secondary Address District as part of Secondary address. <u>Please Note:</u> **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
28.	Secondary Address City / Village / Town	Secondary Address City / Village / Town as part of Secondary address. <u>Please Note:</u> **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory.	No

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	

Individual Identifiers

#	Column Name	Description	Mandatory
29.	UCIC	Unique Customer Identification Code	Yes
30.	PAN	PAN of the account holder	Yes (Threshold)
31.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the account Holder is not available	Yes, If PAN is not available
32.	PEKRN	PAN Exempt Investor Category Number of the account holder	No
33.	CKYC number	CKYC Number of the account holder	Yes (Threshold) in case PAN doesn't exist for the customer. No, in case of legacy customers
34.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the account Holder is not available	Yes, If CKYC is not available
35.	Passport Number	Passport Number of the account holder	Mandatory if the customer is NRE/NRO One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
36.	NREGA Card	NREGA Card number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar

#	Column Name	Description	Mandatory
			ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
37.	Voter ID	Voter ID number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
38.	Drivers License Number	Driver's License ID of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
39.	NPR	National Population Registry of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE

#	Column Name	Description	Mandatory
40.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
41.	Other Identifier Name	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC, specify the name of the identifier.	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC.
42.	Other Identifier Number	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC, specify the number of the identifier.	If identifier other than PAN / CKYC / Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID is used for KYC.
43.	DIN/DPIN	Director ID number in case the individual is a director	No

Individual Profile

#	Column Name	Description	Mandatory
44.	Customer Type	Type of individual is the customer. If the customer type is selected as 'Other', RE should provide the other customer type	Yes
45.	Other Customer Type	If the customer type is selected as 'Other', then RE needs to enter in this field.	Yes, If the customer type is selected as 'Other'
46.	Customer ID	Customer ID assigned to customer	Yes
47.	Employer Name	Name of the individual's employer	No

#	Column Name	Description	Mandatory
48.	Employer Address 1	Employer Address 1 as part of Address of the employer of the individual	No
49.	Employer Address Locality	Employer Address Locality as part of Address of the employer of the individual	No
50.	Employer Address Country	Employer Address Country as part of Address of the employer of the individual	No
51.	Employer Address Pin Code	Employer Address Pin Code as part of Address of the employer of the individual. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	No
52.	Employer Address State	Employer Address State as part of Address of the employer of the individual. Please Note: Portal: Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The State will be a free text field. Bulk files:	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
53.	Employer Address District	Employer Address District as part of Address of the employer of the individual. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
54.	Employer Address City / Village / Town	Employer Address City / Village / Town. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
55.	Occupation	Type of Business/Occupation Individual's business/Occupation (Private Sector, Self Employed, Government sector - Public, Government Sector - Central, Government sector - State Professional,	No

#	Column Name	Description	Mandatory
		Retired, Housewife, Student, Others (Along with a free text field).	
56.	Other Occupation	If Type of Business/Occupation is selected as 'Others', then RE needs to enter in this field.	Yes, If Occupation is selected as 'Others'
57.	Date of Customer On-boarding	Date on which the customer first opened an account with the RE	Yes
58.	Annual Income (INR)	Customer's annual income	No
59.	Customer Risk Level	Risk level assigned to the customer as per last risk assessment (Low/ Medium/ High)	Yes
60.	Date of last KYC / re-KYC	Most recent date on which the KYC of the customer was conducted	Yes
	Account Details	To be filled for every account held by the reported customer within the RE	

#	Column Name	Description	Mandatory
61.	Account Type	The type of the account needs to be selected	Yes
62.	Account Number	Account numbers of the account held by the customer.	Yes
63.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes
64.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
65.	Date of Account Opening	Date of the opening of the account	Yes
66.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
67.	Branch Code of Account	ID of the branch on which the account was opened	Yes
68.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
69.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes

#	Column Name	Description	Mandatory
70.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
71.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
72.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
73.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
74.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes

	Account Person Relation	The customers and non-customers should be linked to the account	

#	Column Name	Description	Mandatory
75.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes
76.	Relationship Type	How the customer / non-customer is related to the mentioned account number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
77.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
78.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
79.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.14.1.2 KYC Profile – Non-Individual (KC2)
This table provides the format for reporting the KYC profile of Non-Individual customers.

Table 139: KYC Profile - Non-Individual (KC2)

#	Column Name	Description	Mandatory
	Entity profile		
1.	UCIC	Unique customer ID number	Yes
2.	Entity Name	Name of the Entity	Yes
3.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
4.	Telephone Number	Landline phone number of the entity	No
5.	Email ID	Email ID of the customer	No
6.	Company website	Link to the official company website	No
7.	Address Line1	Address Line1 as part of Trading address of the entity.	Yes
8.	Locality	Locality as part of Trading address of the entity.	Yes
9.	Country	Country as part of Trading address of the entity.	Yes
10.	Pin Code	Pin Code as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
11.	State	State as part of Trading address of the entity. **Please Note:** **Portal:**	Yes

#	Column Name	Description	Mandatory
		Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The State will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
12.	District	District as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
13.	City / Village / Town	City / Village / Town as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and	Yes

#	Column Name	Description	Mandatory
		mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
14.	Customer Type	What type of entity is the customer (LLC/ Pvt. Limited/ HUF/ Partnership/Etc.) If the customer type is selected as 'Other', RE should provide the other customer type	Yes
15.	Other Customer Type	If the customer type is selected as 'Other', RE should provide the other customer type	Yes, If the customer type is selected as 'Other'
16.	Customer Risk Level	Risk level assigned to the customer as per most recent risk assessment (Low/ Medium/ High)	Yes
17.	On-boarding Date	Date of the onboarding of the account holder	Yes
18.	Last KYC Date	Date of the most recent KYC assessment of the customer	Yes
19.	Date of Incorporation	Date of incorporation of the customer	No
20.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	Yes (Threshold)
21.	Registered Locality	Locality as part of Registered Address of Entity	Yes (Threshold)
22.	Registered Country	Country as part of Registered Address of Entity	Yes (Threshold)
23.	Registered Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained	Yes (Threshold)

#	Column Name	Description	Mandatory
		by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
24.	Registered State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
25.	Registered District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)

#	Column Name	Description	Mandatory
26.	Registered City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
27.	FCRA Status	Whether the account held is registered with FCRA (Yes/ No/ Not Available)	Yes
28.	FCRA Registration Number	FCRA Registration number of the account	Yes, if FCRA status is 'Yes'
29.	FCRA Registration State	State of FCRA registration of the account	Yes, if FCRA status is 'Yes'
30.	Lines of Business	Customer's line of Business	Yes (Threshold)
31.	Declaration (If UBO is not available)	If UBO is available, KYC details should be provided and linked to the Account with Relationship Type as 'UBO' in Account Person Relation or Policy Person Relation If the UBO (Ultimate Beneficiary owners) is not available, a declaration must be provided.	Yes (Threshold), when applicable

Entity Identifiers

#	Column Name	Description	Mandatory
32.	Company ID Type	Dropdown of the Unique ID (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	Yes, If Company ID Number is entered
33.	Company ID Number	Unique ID Number assigned to the customer (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No

#	Column Name	Description	Mandatory
			identifier available) is mandatory
34.	GSTIN	GST ID number of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
35.	PAN	PAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Declaration stating PAN does not exist
36.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the entity is not available	Yes, If PAN is not available
37.	PEKRN	PEKRN of the entity	No
38.	TAN	TAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
39.	No identifier available	No identifier available Flag to be checked if No identifier is available for the Entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Threshold Based mandatory
40.	Other Identifier Name	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC, specify the name of the identifier.	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC.

#	Column Name	Description	Mandatory
41.	Other Identifier Number	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC, specify the number of the identifier.	If identifier other than Unique Identification number, GSTIN, PAN, TAN is used for KYC.
42.	IEC	Import export code of the account holder If IEC is not available, declaration should be provided that it is not available.	No
43.	Declaration (If IEC is not available)	Declaration to be provided by RE if IEC of the entity is not available	Yes, If IEC is not available
Account Details		To be filled for every account held by the reported customer within the RE	

#	Column Name	Description	Mandatory
44.	Account Type	The type of the account needs to be selected	Yes
45.	Account Number	Account numbers of the account held by the customer.	Yes
46.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes
47.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
48.	Date of Account Opening	Date of the opening of the account	Yes
49.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
50.	Branch Code of Account	ID of the branch on which the account was opened	Yes
51.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
52.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
53.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes

#	Column Name	Description	Mandatory
54.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
55.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
56.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
57.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes

	Account Person Relationship	The customers and non-customers should be linked to the account	

#	Column Name	Description	Mandatory
58.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes
59.	Relationship Type	How the customer / non-customer is related to the mentioned account number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
60.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
61.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
62.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.14.1.3 KYC Profile – Individuals (KC3)

This table provides the format for reporting the KYC profile of individual customers.

Table 140: KYC profile - individuals (KC3)

#	Column Name	Description	Mandatory
	Individual Details		
1.	First name	First name of the account holder	Yes
2.	Middle name	Middle name of the account holder	No
3.	Last name	Last name of the account holder	No, with declaration stating Last name does not exist
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the account Holder is not available	Yes, if Last name is not available
5.	Gender	Gender of the account holder	Yes
6.	Nationality	Nationality of the account holder	Yes
7.	Name of Father	Account Holder's Father's Name	No
8.	Name of Mother	Account Holder's Mother's Name	No
9.	Spouse/Partner Name	Account Holder's Spouse's/Partner's Name	No
10.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
11.	Alternate Mobile Number	Mobile number of the account holder	No
12.	Telephone Number	Landline Phone Number of the account holder	No
13.	Email ID	E-Mail ID of the account holder	No
14.	Date of Birth	Date of Birth of the account holder	Yes
15.	Primary Address 1	Primary Address 1 as part of primary address.	Yes
16.	Primary Address Locality	Primary Address Locality as part of primary address	Yes
17.	Primary Address Country	Primary Address Country as part of primary address	Yes
18.	Primary Address Pin Code	Primary Address Pin Code as part of primary address. **Please Note:** **Portal:**	Yes

#	Column Name	Description	Mandatory
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
19.	Primary Address State	Primary Address State as part of primary address. <u>Please Note:</u> Portal: **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
20.	Primary Address District	Primary Address District as part of primary address. <u>Please Note:</u> Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	Yes

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
21.	Primary Address City / Village / Town	Primary Address City / Village / Town as part of primary address. Please Note: Portal: Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
22.	Secondary Address 1	Secondary Address 1 as part of Secondary address	No
23.	Secondary Address Locality	Secondary Address Locality as part of Secondary address	No
24.	Secondary Address Country	Secondary Address Country as part of Secondary address	No
25.	Secondary Address Pin Code	Secondary Address Pin Code as part of Secondary address. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. Bulk files:	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
26.	Secondary Address State	Secondary Address State as part of Secondary address. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	No
27.	Secondary Address District	Secondary Address District as part of Secondary address. Please Note: Portal: Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	No
28.	Secondary Address City / Village / Town	Secondary Address City / Village / Town as part of Secondary address. Please Note: Portal:	No

#	Column Name	Description	Mandatory
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	

Individual Identifiers

#	Column Name	Description	Mandatory
29.	UCIC	Unique Customer Identification Code	Yes
30.	PAN	PAN of the account holder	Yes (Threshold)
31.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the account Holder is not available	Yes, If PAN is not available
32.	PEKRN	PAN Exempt Investor Category Number of the account holder	No
33.	CKYC number	CKYC Number of the account holder	Yes (Threshold) in case PAN doesn't exist for the customer. No, in case of legacy customers
34.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the account Holder is not available	Yes, If CKYC is not available
35.	Passport Number	Passport Number of the account holder	Mandatory if the customer is NRE/NRO One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available.

#	Column Name	Description	Mandatory
			OVD list is subject to the regulatory body of the concerned RE
36.	NREGA Card	NREGA Card number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
37.	Voter ID	Voter ID number of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
38.	Drivers License Number	Driver's License ID of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
39.	NPR	National Population Registry of the account holder	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity

#	Column Name	Description	Mandatory
			verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
40.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	One out of the 6 (Passport/ NREGA card/ Voter ID/ Driver's License/ NPR/ Identity verified using Aadhaar ID) is mandatory in case both PAN and CKYC are not available. OVD list is subject to the regulatory body of the concerned RE
41.	DIN/DPIN	Director ID number in case the individual is a director	No

Individual Profile

#	Column Name	Description	Mandatory
42.	Customer Type	Type of individual is the customer. If the customer type is selected as 'Other', RE should provide the other customer type	Yes
43.	Other Customer Type	If the customer type is selected as 'Other', then RE needs to enter in this field.	Yes, If the customer type is selected as 'Other'
44.	Customer ID	Customer ID assigned to customer	Yes
45.	Employer Name	Name of the individual's employer	No
46.	Employer Address 1	Employer Address 1 as part of Address of the employer of the individual	No
47.	Employer Address Locality	Employer Address Locality as part of Address of the employer of the individual	No
48.	Employer Address Country	Employer Address Country as part of Address of the employer of the individual	No

#	Column Name	Description	Mandatory
49.	Employer Address Pin Code	Employer Address Pin Code as part of Address of the employer of the individual. **Please Note:** Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
50.	Employer Address State	Employer Address State as part of Address of the employer of the individual. **Please Note:** Portal: **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
51.	Employer Address District	Employer Address District as part of Address of the employer of the individual. **Please Note:** Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field.	No

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
52.	Employer Address City / Village / Town	Employer Address City / Village / Town. <u>Please Note:</u> **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
53.	Occupation	Type of Business/Occupation Individual's business/Occupation (Private Sector, Self Employed, Government sector - Public, Government Sector - Central, Government sector - State Professional, Retired, Housewife, Student, Others (Along with a free text field).	No
54.	Other Occupation	If Type of Business/Occupation is selected as 'Others', then RE needs to enter in this field.	Yes, If Occupation is selected as 'Others'
55.	Date of Customer On-boarding	Date on which the customer first opened an account with the RE	Yes
56.	Annual Income (INR)	Customer's annual income	No
57.	Customer Risk Level	Risk level assigned to the customer as per last risk assessment (Low/ Medium/ High)	Yes
58.	Date of last KYC / re-KYC	Most recent date on which the KYC of the customer was conducted	Yes
	Policy Profile	To be filled for every Policy held by the reported customer within the RE	

#	Column Name	Description	Mandatory
59.	Policy Type	Type of policy of all the policies held by the customer	Yes
60.	Policy Number	Policy Numbers of all the policies held by the customer	Yes
61.	Policy Status	Status of the policy (Active, Dormant, Closed)	Yes
62.	Date of policy opening	Starting date of the policy	Yes
63.	Date of policy closing	Closing date of the policy	Yes, In case of closed accounts
64.	Branch code of policy	Branch ID where policy was started	Yes
65.	Mandate Account Number	Account number related to the policy, which pays the premium	Yes
66.	Mandate Account IFSC	Account IFSC of the account related to the policy, which pays the premium	Yes
67.	Mandate Account Number Name	Account Name related to the policy, which pays the premium	Yes
68.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
69.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
70.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
71.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
72.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
73.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
74.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes

#	Column Name	Description	Mandatory
	Policy Person Relationship	The customers and non-customers should be linked to the policy	
75.	Policy Number	Policy Numbers of all the policies held by the customer	Yes
76.	Relationship Type	How the customer / non-customer is related to the mentioned Policy number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
77.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
78.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
79.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.14.1.4 KYC Profile – Entities (KC4)

This table provides the format for reporting the KYC profile of entities customers.

Table 141: KYC Profile - Entities (KC4)

#	Column Name	Description	Mandatory
	Entity profile		
1.	UCIC	Unique customer ID number	Yes
2.	Entity Name	Name of the Entity	Yes
3.	Mobile Number	Mobile number of the account holder	Yes (Threshold)
4.	Telephone Number	Landline phone number of the entity	No
5.	Email ID	Email ID of the customer	No
6.	Company website	Link to the official company website	No

#	Column Name	Description	Mandatory
7.	Address Line1	Address Line1 as part of Trading address of the entity.	Yes
8.	Locality	Locality as part of Trading address of the entity.	Yes
9.	Country	Country as part of Trading address of the entity.	Yes
10.	Pin Code	Pin Code as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
11.	State	State as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes

#	Column Name	Description	Mandatory
12.	District	District as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
13.	City / Village / Town	City / Village / Town as part of Trading address of the entity. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
14.	Customer Type	What type of entity is the customer (LLC/ Pvt. Limited/ HUF/ Partnership/Etc.) If the customer type is selected as 'Other', RE should provide the other customer type	Yes

#	Column Name	Description	Mandatory
15.	Other Customer Type	If the customer type is selected as 'Other', RE should provide the other customer type	Yes, If the customer type is selected as 'Other'
16.	Customer Risk Level	Risk level assigned to the customer as per most recent risk assessment (Low/ Medium/ High)	Yes
17.	On-boarding Date	Date of the onboarding of the account holder	Yes
18.	Last KYC Date	Date of the most recent KYC assessment of the customer	Yes
19.	Date of Incorporation	Date of incorporation of the customer	No
20.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	Yes (Threshold)
21.	Registered Locality	Locality as part of Registered Address of Entity	Yes (Threshold)
22.	Registered Country	Country as part of Registered Address of Entity	Yes (Threshold)
23.	Registered Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
24.	Registered State	State as part of Registered Address of Entity **Please Note:**	Yes (Threshold)

#	Column Name	Description	Mandatory
		Portal: Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The State will be a free text field. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
25.	Registered District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
26.	Registered City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:**	Yes (Threshold)

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
27.	FCRA Status	Whether the account held is registered with FCRA (Yes/ No/ Not Available)	Yes
28.	FCRA Registration Number	FCRA Registration number of the account	Yes, if FCRA status is 'Yes'
29.	FCRA Registration State	State of FCRA registration of the account	Yes, if FCRA status is 'Yes'
30.	Lines of Business	Customer's line of Business	Yes (Threshold)
31.	Declaration (If UBO is not available)	If UBO is available, KYC details should be provided and linked to the Account with Relationship Type as 'UBO' in Account Person Relation or Policy Person Relation If the UBO (Ultimate Beneficiary owners) is not available, a declaration must be provided.	Yes (Threshold), when applicable

Entity Identifiers

#	Column Name	Description	Mandatory
32.	Company ID Type	Dropdown of the Company ID Type (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	Yes, If Company ID Number is entered
33.	Company ID Number	Unique ID Number assigned to the customer (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
34.	GSTIN	GST ID number of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
35.	PAN	PAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No

#	Column Name	Description	Mandatory
			identifier available) is mandatory Declaration stating PAN does not exist
36.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the entity is not available	Yes, If PAN is not available
37.	PEKRN	PEKRN of the entity	No
38.	TAN	TAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
39.	No identifier available	No identifier available Flag to be checked if No identifier is available for the Entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Threshold Based mandatory
40.	IEC	Import export code of the account holder If IEC is not available, declaration should be provided that it is not available.	No
41.	Declaration (If IEC is not available)	Declaration to be provided by RE if IEC of the entity is not available	Yes, If IEC is not available
	Policy Profile	To be filled for every Policy held by the reported customer within the RE	
42.	Policy Type	Type of policy of all the policies held by the customer	Yes
43.	Policy Number	Policy Numbers of all the policies held by the customer	Yes
44.	Policy Status	Status of the policy (Active, Dormant, Closed)	Yes

#	Column Name	Description	Mandatory
45.	Date of policy opening	Starting date of the policy	Yes
46.	Date of policy closing	Closing date of the policy	Yes, In case of closed accounts
47.	Branch code of policy	Branch ID where policy was started	Yes
48.	Mandate Account Number	Account number related to the policy, which pays the premium	Yes
49.	Mandate Account IFSC	Account IFSC of the account related to the policy, which pays the premium	Yes
50.	Mandate Account Holder Name	Account Name related to the policy, which pays the premium	Yes
51.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
52.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
53.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
54.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
55.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
56.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
57.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes
	Policy Person Relationship	The customers and non-customers should be linked to the policy	

#	Column Name	Description	Mandatory
58.	Policy Number	Policy Numbers of all the policies held by the customer	Yes
59.	Relationship Type	How the customer / non-customer is related to the mentioned policy number (Life Assured / Proposer / Beneficiary / Assignee)	Yes
60.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
61.	Unique Reference Number	Specify the UCIC of the KYC of the linked person	Yes, if the linked person is a customer
62.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.14.1.5 KYC Profile – Individual Non-Customers (KCS1)

This table provides the format for reporting the KYC profile of individuals who are not the customers of the RE.

Table 142: KYC Profile - Individual Non-customers

#	Column Name	Description	Mandatory
1.	First Name	First name of the individual	Yes
2.	Middle Name	Middle name of the individual	No
3.	Last Name	Last name of the individual	No
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the individual is not available	Yes, if Last name is not available
5.	Date of Birth	Date of Birth of the individual	No
6.	PAN	PAN of the account	No
7.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the individual is not available	Yes, If PAN is not available
8.	PEKRN	PAN Exempt Investor Category Number of the individual	No
9.	CKYC Number	CKYC Number of the Individual	No

#	Column Name	Description	Mandatory
			Declaration stating CKYC Number does not exist
10.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the individual is not available	Yes, If CKYC is not available
11.	Passport Number	Passport Number of the individual	No
12.	NREGA Card	NREGA Card number of the individual	No
13.	Voter ID	Voter ID number of the individual	No
14.	Drivers License Number	Driver's License ID of the individual	No
15.	NPR	National Population Registry of the individual	No
16.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	No
17.	DIN / DPIN	Director ID number in case the individual is a director	No
18.	Address Line1	Address Line1 as part of Individual's Address	No
19.	Locality	Locality as part of Individual's Address	No
20.	Country	Country as part of Individual's Address	No
21.	Pin Code	Pin Code as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
22.	State	State as part of Individual's Address	No

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
23.	District	District as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
24.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and	No

#	Column Name	Description	Mandatory
		mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
25.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
26.	Locality	Locality as part of Secondary Address of Entity	No
27.	Country	Country as part of Secondary Address of Entity	No
28.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
29.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field.	No

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
30.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
31.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
32.	Mobile Number	Mobile number of the individual	No

2.14.1.6 KYC Profile – Non-Individual Non-Customers (KCS2)
This table provides the format for reporting the KYC profile of non-individuals who are not the customers of the RE.

Table 143: KYC profile - Non-Individual Non-Customers

#	Column Name	Description	Mandatory
1.	Full Name	Full legal name of the Entity	Yes
2.	Company ID Type	Dropdown of Company ID Type (CIN/ FCRN/ LLPIN/ FLLPIN)	Yes, If Company ID Number is entered
3.	Company ID Number	Unique Company Identification number of the entity	No
4.	GSTIN	GSTIN of the entity	No
5.	PAN	PAN of the account holder	No
6.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the Entity is not available	Yes, If PAN is not available
7.	PEKRN	PAN Exempt Investor Category Number of the Entity	No
8.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	No
9.	Locality	Locality as part of Registered Address of Entity	No
10.	Country	Country as part of Registered Address of Entity	No
11.	Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
12.	State	State as part of Registered Address of Entity	No

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
13.	District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
14.	City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field	No

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
15.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
16.	Locality	Locality as part of Secondary Address of Entity	No
17.	Country	Country as part of Secondary Address of Entity	No
18.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
19.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
20.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
21.	City / Village / Town	City / Village / Town as part of Entity Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
22.	Mobile Number	Mobile number of the account holder (Option available to add multiple values)	No

2.14.2 Transaction Formats

2.14.2.1 Cash at ATM (TC1)

This transaction format / template will be filled in the scenario the RE wishes to report a cash transaction conducted at an ATM/CDM.

Table 144: Cash at ATM (TC1)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the relationship the entity in the report maintains with the RE (Customer/Non-Customer)	Yes
2.	ATM ID/ CAM ID	ID of the ATM from which cash was withdrawn	No
3.	Transaction ID	Unique Transaction ID	Yes
4.	Switch provider Transaction ID (If applicable)	Unique Transaction ID	No
5.	Transaction Amount	Amount Deposited / Withdrawn	Yes
6.	Deposit/Withdrawal	Whether the reported transaction was a deposit or a withdrawal	Yes
7.	Transaction Date	Date of the transaction	Yes
8.	Transaction Time	Time of the transaction	No
9.	Account Number	Account Number(s) on which the reported transaction(s) took place	Yes, only for customers
10.	Card Number	Card number of the card used to conduct transaction	Yes, only for customers
11.	Card Type	Type of card used to conduct transaction (Credit/Debit/Forex/Gift/Prepaid)	No
12.	Card Issuing Bank	Issuing Bank of the card used to conduct transaction	Yes (Threshold), only for non-customers
13.	Card Issuing Country	Country in which the card was issued	Yes (Threshold), only for non-customers
14.	Transaction Status	Whether the transaction was successful	Yes

#	Column Name	Description	Mandatory
15.	Branch Code of Account	Branch code of the account	Yes, only for customers

2.14.2.2 Cash at Branch (TC2)

This transaction profile will be filled in the scenario the RE wishes to report a cash transaction conducted at a branch.

Table 145: Cash at Branch (TC2)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the relationship the entity in the report maintains with the RE (Customer/Non-Customer)	Yes
2.	Transaction ID	Unique Transaction ID (It is inferred same as Receipt No. in case of Insurance RE)	Yes
3.	Transaction Date	Date of the transaction	Yes
4.	Transaction Time	Time of the transaction	No
5.	Account Number	Account Number(s) on which the reported transaction(s) took place. (Policy No. will be use in the case of Insurance RE)	Yes, for customers
6.	Transaction Amount	Amount Withdrawn/Deposited	Yes
7.	Deposit/Withdrawal	Whether the reported transaction was a deposit or a withdrawal. For Insurance RE- Deposit and Withdrawal can be inferred for the following: **Deposit**: Premium Payment, Repayment of Loan. **Withdrawal:** Disbursement of Loan / all Claims / Survival Benefits/Surrender.	Yes
8.	Non-customer Reference Number	Identify the non-customer details	Yes, for Non-customers
9.	Instrument Type	What instrument Channel or Mode of Payment was used to conduct the transaction (Cash, DD, Cheque, Card)	Yes

#	Column Name	Description	Mandatory
10.	Instrument ID	ID of the instrument used to conduct the transaction	Yes, if the instrument type is Card
11.	Transaction Branch Code	ID of the branch where the transaction was conducted	Yes
12.	Third party PAN (Non-Customer)	PAN of the entity conducting the transaction in the case where the entity is not a customer of the RE	Yes, for Non-customers
13.	Declaration (If Third party PAN is not available)	Declaration to be provided by RE if Third party PAN is not available	Yes, If PAN is not available
14.	Branch Code of Account	Branch code of the account	Yes, for customers

2.14.2.3 NEFT/RTGS payment (TS1)

This transaction profile will be filled in the scenario the RE wishes to report a NEFT/RTGS payment

Table 146: NEFT/RTGS Payment (TS1)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the position of the customer in the reported transaction (Sender/Receiver)	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	Sender Name	Name of the entity sending the reported funds. Non mandatory in case the transaction type is incoming.	Yes, for Outgoing / Sender Flag
6.	Beneficiary Name	Name of the entity receiving the reported funds	Yes
7.	Sender IFSC	IFSC Code of the sender of the reported funds. Non mandatory in case the transaction type is incoming.	Yes, for Outgoing / Sender Flag
8.	Sender Account Number	Account number of the entity sending the reported funds. Non mandatory in case the transaction type is incoming.	Yes, for Outgoing / Sender Flag

#	Column Name	Description	Mandatory
9.	Beneficiary IFSC	IFSC code of the receiver of the reported funds	Yes
10.	Beneficiary Account Number	Account number of the entity receiving the reported funds	Yes
11.	Transaction Type	Whether transaction was an incoming or an outgoing transaction.	Debit / Credit Automatically populated based on Relationship Flag. Debit for Relationship Flag = Sender and Credit for Relationship Flag = Receiver
12.	Transaction Amount	Amount of the transaction	Yes
13.	Narration	Purpose of the transaction	No

2.14.2.4 IMPS payment (TS2)

This transaction profile will be filled in the scenario the RE wishes to report an IMPS payment.

Table 147: IMPS Payment (TS2)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the position of the customer in the reported transaction (Sender/Receiver)	Yes
2.	Transaction ID	Unique Transaction ID	Yes
3.	Transaction Date	Date of the transaction	Yes
4.	Transaction Time	Time of the transaction	No
5.	Sender Name	Name of the entity sending the reported funds	No

#	Column Name	Description	Mandatory
6.	Beneficiary Name	Name of the entity receiving the reported funds	No
7.	Sender Mobile Number	Mobile number of the sender of the reported funds	OUTGOING – Either Sender Mobile Number or Sender account number is mandatory INCOMING – Neither Mobile Number nor Account number are mandatory
8.	Beneficiary Mobile Number	Mobile number of the beneficiary of the reported funds	One of the two, Beneficiary Mobile Number or Beneficiary Account number is mandatory
9.	Sender Account Number	Account number of the sender of the reported funds	OUTGOING – Either Sender Mobile Number or Sender account number is mandatory INCOMING – Neither Mobile Number nor Account number are mandatory
10.	Sender IFSC	Account IFSC Code of the sender of the reported funds	No
11.	Beneficiary Account Number	Account Number of the receiver of the reported funds	One of the two, Beneficiary Mobile Number or Beneficiary Account number is mandatory

#	Column Name	Description	Mandatory
12.	Beneficiary IFSC	Account IFSC code of the receiver of the reported funds	No
13.	Transaction Type	Whether transaction was an incoming (Credit) or an outgoing (Debit) transaction	Debit / Credit Automatically populated based on Relationship Flag. Debit for Relationship Flag = Sender and Credit for Relationship Flag = Receiver
14.	Transaction Amount	Amount of the transaction	Yes
15.	Narration	Purpose of the transaction	No

2.14.2.5 UPI Payment (TS3)

This transaction profile will be filled in the scenario the RE wishes to report a UPI payment

Table 148: UPI payment (TS3)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the position of the customer in the reported transaction (Sender/Receiver)	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	Sender Name	Name of the entity sending the reported funds	No
6.	Beneficiary Name	Name of the entity receiving the reported funds	No
7.	Sender VPA	Unique VPA of the sender of the reported funds. Non-mandatory in case of incoming transactions	Yes, for Outgoing / Sender

#	Column Name	Description	Mandatory
8.	Declaration stating Sender VPA is not available	Declaration stating Sender VPA is not available	Yes, for Incoming / Receiver
9.	Sender Account number	Account Number of the sender of the reported funds	No
10.	Sender IFSC	Account IFSC Code of the sender of the reported funds	No
11.	Sender Mobile Number	Mobile number of the sender of the reported funds	No
12.	Beneficiary VPA	Unique VPA of the beneficiary of the reported funds	One of the two, Either Beneficiary Account Number or Beneficiary VPA is mandatory
13.	Beneficiary Account number	Account Number of the receiver of the reported funds	One of the two, Either Beneficiary Account Number or Beneficiary VPA is mandatory
14.	Beneficiary IFSC	Account IFSC code of the receiver of the reported funds	No
15.	Beneficiary Account branch code	Branch Code of the Account Number of the receiver of the reported funds	No
16.	Beneficiary Mobile Number	Mobile number of the beneficiary of the reported funds	No
17.	Transaction Type	Whether transaction was a debit or a credit transaction	Debit / Credit Automatically populated based on

#	Column Name	Description	Mandatory
			Relationship Flag. Debit for Relationship Flag = Sender and Credit for Relationship Flag = Receiver
18.	Transaction Amount	Amount of the transaction	Yes
19.	Narration	Purpose of the transaction	No
20.	Merchant Category Code	Merchant Category Code	No
21.	Beneficiary Account Type	Beneficiary Account Type (Consumer Account/Merchant Account/Pool Account/Virtual Account)	No

2.14.2.6 Cross Border Wire Transfer (CB1)

This transaction profile will be filled in the scenario a bank wishes to report a cross-border wire transfer.

Table 149: Cross Border Wire transfer (CB1)

#	Column Name	Description	Mandatory
1.	Transaction Date	Date of the transaction	Yes
2.	Transaction Time	Time of the transaction	No
3.	Transaction ID	Unique Transaction ID	Yes
4.	Amount in Transaction Currency	Amount of the transaction in Foreign Currency	Yes
5.	Transaction currency	Foreign Currency Code	Yes
6.	Amount in INR	Amount of the transaction in Indian Rupee	Yes
7.	Sender Name	Name of the entity sending the reported funds	Yes

#	Column Name	Description	Mandatory
8.	Sender Account Number	Account number of the entity sending the reported funds	Yes, if the Sender Identifier Type is Account Number
9.	Sender Identifier Number	ID number of the entity sending the reported funds	Yes, if the Sender Identifier Type is Other ID
10.	Sender Identifier Type	Identity Type of the Sender (Account number/ Address / PAN / Passport/ Others)	Yes
11.	Sender's Other Identifier Type	If Sender Identifier Type is 'Others', provide the description of the identifier type	Yes, if the Sender Identifier Type is 'Others'
12.	Beneficiary Name	Name of the entity receiving the reported funds	Yes
13.	Beneficiary Account Number	Account number of the entity receiving the reported funds	Yes (Threshold)
14.	Beneficiary Identifier Type	Identity Type of the Beneficiary (Account number/ Address / PAN / Passport/Others)	Yes
15.	Beneficiary's Other Identifier Type	If Beneficiary Identifier Type is 'Others', provide the description of the identifier type	Yes, if the Beneficiary Identifier Type is 'Others'
16.	Beneficiary Identifier Number	ID number of the entity sending the reported funds	Yes, if the Beneficiary Identifier Type is PAN or Passport
17.	Sender Address 1	Sender Address 1 as part of address of the entity sending the reported funds.	Yes, if the Sender Identifier Type is Address
18.	Sender Address Locality	Sender Address Locality as part of address of the entity sending the reported funds	Yes, if the Sender Identifier Type is Address

#	Column Name	Description	Mandatory
19.	Sender Address Country	Sender Address Country as part of address of the entity sending the reported funds	Yes, if the Sender Identifier Type is Address
20.	Sender Address Pin Code	Sender Address Pin Code as part of address of the entity sending the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Sender Identifier Type is Address
21.	Sender Address State	Sender Address State as part of address of the entity sending the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Sender Identifier Type is Address
22.	Sender Address District	Sender Address District as part of address of the entity sending the reported funds. **Please Note:** **Portal:**	Yes, if the Sender Identifier Type is Address

#	Column Name	Description	Mandatory
		Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
23.	Sender Address City / Village / Town	Sender Address City / Village / Town as part of address of the entity sending the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Sender Identifier Type is Address
24.	Beneficiary Address 1	Beneficiary Address 1 as part of address of the entity receiving the reported funds.	Yes, if the Beneficiary Identifier Type is Address
25.	Beneficiary Address Locality	Beneficiary Address Locality as part of address of the entity receiving the reported funds	Yes, if the Beneficiary Identifier Type is Address
26.	Beneficiary Address Country	Beneficiary Address Country as part of address of the entity receiving the reported funds	Yes, if the Beneficiary Identifier Type is Address
27.	Beneficiary Address Pin Code	Beneficiary Address Pin Code as part of address of the entity receiving the reported funds.	Yes, if the Beneficiary

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Identifier Type is Address
28.	Beneficiary Address State	Beneficiary Address State as part of address of the entity receiving the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Beneficiary Identifier Type is Address
29.	Beneficiary Address District	Beneficiary Address District as part of address of the entity receiving the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory.	Yes, if the Beneficiary Identifier Type is Address

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
30.	Beneficiary Address City / Village / Town	Beneficiary Address City / Village / Town as part of address of the entity receiving the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes, if the Beneficiary Identifier Type is Address
31.	OBO Name	Name of any involved third parties on behalf of whom the transfer is conducted. In CB1 bulk upload template, the field name in column header is 'Name'	No
32.	Address Line 1	Address Line1 as part of Address of any involved OBO parties	No
33.	Country	Locality as part of Address of any involved OBO parties	No
34.	PIN Code	Country as part of Address of any involved OBO parties	No
35.	Locality	Pin Code as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
36.	State	State as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
37.	District	District as part of Address of any involved OBO parties **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
38.	City / Village / Town	City / Village / Town as part of Address of any involved OBO parties	No

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
39.	OBO ID	ID of any involved OBO parties. In CB1 bulk upload template, the field name in column header is 'ID'	No
40.	Sender Bank BIC	BIC of the sender bank	BIC or Bank Name to be provided mandatorily for Sender bank
41.	Sender Bank Name	Name of the sender bank	BIC or Bank Name to be provided mandatorily for Sender bank
42.	Beneficiary Bank BIC	BIC of the beneficiary bank	BIC or Bank Name to be provided mandatorily for Beneficiary bank
43.	Beneficiary Bank Name	Name of the beneficiary bank	BIC or Bank Name to be provided mandatorily

#	Column Name	Description	Mandatory
			for Beneficiary bank
44.	Sender Correspondent Bank BIC	BIC of the sender correspondent bank, if applicable	No
45.	Sender Correspondent Bank Name	Name of the sender correspondent bank, if applicable	No
46.	Beneficiary Correspondent Bank BIC	BIC of the beneficiary correspondent bank, if applicable	No
47.	Beneficiary Correspondent Bank Name	Name of the beneficiary correspondent bank, if applicable	No
48.	Third Reimbursement Institute Bank BIC	BIC of the third reimbursement institute bank, if applicable	No
49.	Third Reimbursement Institute Bank Name	Name of the third reimbursement institute bank, if applicable	No
50.	Intermediary Institute Bank BIC	BIC of the intermediary institute bank, if applicable	No
51.	Intermediary Institute Bank Name	Name of the intermediary institute bank, if applicable	No
52.	Transaction origin Country	Country of origin of the reported transaction	Yes
53.	Transaction Destination Country	Destination country of the reported transaction	Yes
54.	Transaction institution	Name of the Financial institution conducting the reported transaction	Yes
55.	Purpose Code (RBI Code) *	Code depicting the purpose of the reported transaction	Yes
56.	Swift Message Code	Code of the SWIFT message (MT103, MT202, MT202 COV etc.)	No
57.	Swift Message Text	Text of the SWIFT message	No

2.14.2.7 Counterfeit Currency Transaction (CC1)

This transaction profile will be filled in the scenario the RE wishes to report a counterfeit currency transaction.

Table 150: Counterfeit Currency Transaction (CC1)

#	Column Name	Description	Mandatory
	Counterfeit Transaction Details	This is used to capture the details of counterfeit transaction.	
1.	Transaction ID	Unique Transaction ID	Yes
2.	Date of Detection	Date of the transaction	Yes
3.	Detected At	Location of detection of counterfeit instrument	Yes
4.	Branch or CAM ID	ID of the branch where the transaction was conducted	Yes
5.	Total Amount of Transaction	The total amount of the transaction involved in detection of counterfeit currency	Yes
6.	Tendering Person Name	Name of the entity depositing the counterfeit instrument	No
7.	Tendering Person PAN Number (Non-customer)	Number of counterfeit instruments detected	Yes
8.	Declaration (If Tendering Person PAN Number is not available)	Declaration (If Tendering Person PAN Number is not available)	Declaration to be provided by RE if PAN of the Tendering Person PAN is not available
9.	FICN / Fake Foreign Currency Face Value	The fake Indian currency note, or fake foreign currency note value. This amount should reconcile with the sum of fake currency values provided in counterfeit details.	Yes
10.	Narration	Free text narration summarising the report	Yes
11.	Account Number	Account Number(s) on which the reported transaction(s) took place	No

#	Column Name	Description	Mandatory
12.	Account Holder	Name of the account holder in whose account the counterfeit funds were being deposited	No
13.	Police Informed	Whether the police were informed of the detection of counterfeit Instrument (Yes/ No/ N.A.)	Yes
14.	FIR Details	If the police department has been informed and FIR has been registered, provide details of the FIR filed	No
	Counterfeit Instruments Details	This is used to enter the details of the counterfeit instruments involved in the transaction.	
15.	Transaction ID	Unique Transaction ID	Yes
16.	Instrument Type	What instrument was detected to be counterfeit. Acceptable Values are Cash Cheque, DD, Others	Yes
17.	Instrument Serial Numbers	Serial number(s) of the counterfeit instrument(s) detected	No
18.	Instrument Denomination	What is the denomination of the counterfeit currency, in case the Counterfeit Instrument Type is Cash Multiple denominations are allowed. The sum of all such fake currency values should reconcile with the FICN / FCRN Face Value provided in transaction details.	Yes, if Counterfeit Instrument Type is Cash
19.	Instrument Count	Number of counterfeit instruments detected	Yes
20.	Currency Code	The currency code of the counterfeit instrument, if the 'Counterfeit Instrument Type' is 'Cash'	No
21.	Other Instrument Type	The instrument type, if the 'Counterfeit Instrument Type' is 'Other'	No
22.	Amount	The total amount of the transaction involved in detection of counterfeit currency	Yes

2.14.2.8 Wallet Payment (TS6)

This transaction profile will be filled in the scenario the RE wishes to report a Wallet payment.

Table 151: Wallet Payment (TS6)

#	Column Name	Description	Mandatory
1.	Transaction Date	Date of the transaction	Yes
2.	Transaction Time	Time of the transaction	No
3.	Transaction ID	Unique Transaction ID	Yes
4.	Sender Name	Name of the entity sending the reported funds	Yes
5.	Sender Mobile Number	Mobile number of the entity sending the reported funds	Yes
6.	Beneficiary Name	Name of the entity receiving the reported funds	Yes
7.	Beneficiary Mobile Number	Mobile number of the entity receiving the reported funds	Yes
8.	Transaction Amount	Amount of the transaction	Yes
9.	Narration	Purpose of the transaction	Yes

2.14.2.9 Non-Profit Organization Reporting Procedure

The following procedure is to be followed by banks to report NTRs on incoming transactions to Non-profit organizations.

1. Identify transaction mode before filing of report. Acceptable values are:
    a. RTGS/NEFT
    b. IMPS
    c. UPI
    d. Cash
    e. MTSS
    f. Cheque
    g. DD
    h. Cross Border Wire Transfer
    i. Others
2. According to value entered in the above field the corresponding formats to be used for reporting.

Table 152: NTR reporting procedure

S. No	Mode of Transaction	Reporting Format to be Used
1	RTGS/NEFT	TS1
2	IMPS	TS2
3	UPI	TS3
4	Cash	TC2
5	MTSS	MT1

S. No	Mode of Transaction	Reporting Format to be Used
6	Cheque	GT1
7	DD	GT1
8	Cross Border Wire Transfer	CB1
9	Others	GT1

2.14.2.10   General Transaction Format (GT1)

This format will be used in scenarios where the above-mentioned reporting formats do not apply.

Table 153: General Transaction reporting format (GT1)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag indicating the relationship that the entity in the report maintains with the RE(Customer/Non-Customer)	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Transaction Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	Sender Name	Name of the entity sending the reported funds (Not Available Flag)	Yes (Threshold)
6.	Sender Account Number	Account number of the entity sending the reported funds (Not Available Flag)	Yes (Threshold)
7.	Sender Mobile Number	Mobile number of the sender of the reported funds	Yes (Threshold)
8.	Sender IFSC	IFSC Code/ branch ID of the sender of the reported funds (Not Available Flag)	Yes (Threshold)
9.	Beneficiary Name	Name of the entity receiving the reported funds (Not Available Flag)	Yes (Threshold)
10.	Beneficiary Mobile Number	Mobile number of the beneficiary of the reported funds	Yes (Threshold)
11.	Beneficiary Account Number	Account number of the entity receiving the reported funds (Not Available Flag)	Yes (Threshold)
12.	Beneficiary IFSC	IFSC code/ Branch ID of the receiver of the reported funds (Not Available Flag)	Yes (Threshold)
13.	Instrument Type	What instrument/ channel was used to conduct the transaction (Cash / Cheque / DD / POS /	Yes

#	Column Name	Description	Mandatory
		Card/Internet Banking/Internal Transfer/Clearing Houser/E-Commerce)	
14.	Instrument ID Number	ID of the instrument used to conduct the reported transaction	Yes, if the instrument type is / Cheque / DD / POS / Card
15.	Instrument Issuer Institute Name	Name of the Institute which issued the Instrument used to conduct the reported transaction	Yes
16.	Purpose of Transaction	Purpose of the transaction	No
17.	Amount (INR)	Amount of the transaction in Indian Rupee	Yes
18.	Amount (FC)	Amount of the transaction in FC (if applicable)	No
19.	FC Code	FC Code (if applicable)	No
20.	Transaction Type	Indicates if the transaction is credit or debit.	No

2.14.2.11   Combined KYC and Transaction profile (MT1)

Table 154: MTSS reporting formats (MT1)

#	Column Name	Description	Mandatory
1.	UCIC	Customer ID to be provided if available	No
2.	Sender Name	Name of the entity sending the reported funds	Yes
3.	Sender Address Line1	Sender Address 1 of the entity sending the reported funds	Yes (Threshold)
4.	Sender Locality	Sender Address Locality of the entity sending the reported funds	Yes (Threshold)
5.	Sender Pin Code	Sender Address Pin Code of the entity sending the reported funds. **Please Note:** **Portal:**	Yes (Threshold)

#	Column Name	Description	Mandatory
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
6.	Sender State	Sender Address State of the entity sending the reported funds. Please Note: Portal: **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
7.	Sender District	Sender Address District of the entity sending the reported funds. Please Note: Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	Yes (Threshold)

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
8.	Sender City / Village / Town	Sender Address City / Village / Town of the entity sending the reported funds. Please Note: Portal: Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory. Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
9.	Sender Country	Country of the sender of reported funds	Yes (Threshold)
10.	Sender Mobile Number	Mobile number of the sender of the reported funds	Yes (Threshold)
11.	Beneficiary Name	Name of the entity receiving the reported funds	Yes
12.	Beneficiary Address 1	Beneficiary Address 1 as part of address of the entity receiving the reported funds.	Yes (Threshold)
13.	Beneficiary Address Locality	Beneficiary Address Locality as part of address of the entity receiving the reported funds	Yes (Threshold)
14.	Beneficiary Address Pin Code	Beneficiary Address Pin Code as part of address of the entity receiving the reported funds. Please Note: Portal:	Yes (Threshold)

#	Column Name	Description	Mandatory
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
15.	Beneficiary Address State	Beneficiary Address State as part of address of the entity receiving the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
16.	Beneficiary Address District	Beneficiary Address District as part of address of the entity receiving the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	Yes (Threshold)

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
17.	Beneficiary Address City / Village / Town	Beneficiary Address City / Village / Town as part of address of the entity receiving the reported funds. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
18.	Beneficiary ID Type	ID used by the beneficiary of the reported funds	Yes (Threshold)
19.	Beneficiary ID Number	ID Number of the beneficiary of the reported funds	Yes (Threshold)
20.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	No
21.	Beneficiary Country	Country of the beneficiary of reported funds	No
22.	Beneficiary Mobile Number	Mobile number of the beneficiary of the reported funds	Yes (Threshold)
23.	Money Transfer Control Number	Unique Transaction ID	Yes

#	Column Name	Description	Mandatory
24.	Transaction Date	Date of the transaction	Yes
25.	Transaction Time	Time of the transaction	No
26.	Amount in Transaction Currency	Amount of the transaction	Yes
27.	Transaction currency Code	Foreign Currency Code	Yes
28.	Amount in INR	Amount of the transaction	Yes
29.	Sender Agent ID	Agent ID of the sender	Yes
30.	Sender Agent Country	Country of the sender's Agent	No
31.	Sender Agent Address Line1	Sender Address 1 of the Sender's Agent	Yes (Threshold)
32.	Sender Agent Locality	Sender Address Locality of the Sender's Agent	Yes (Threshold)
33.	Sender Agent Pin Code	Sender Address Pin Code of the Sender's Agent. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
34.	Sender Agent State	**Sender Address State of the Sender's Agent.**	Yes (Threshold)

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
35.	Sender Agent District	Sender Address District of the Sender's Agent. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes (Threshold)
36.	Sender Agent City / Village / Town	Sender Address City / Village / Town of the Sender's Agent. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and	Yes (Threshold)

#	Column Name	Description	Mandatory
		mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
37.	Pay-out Mode	What instrument/channel was used to conduct the transaction (Cash / Cheque / DD / Card / Transfer)	Yes
38.	Pay-out Account Number	Account Number of the account the final Pay-out was made to	Yes, If Pay-Out Mode is Transfer
39.	Pay-out IFSC	Account IFSC code of the account the final Pay-out was made to	Yes, If Pay-Out Mode is Transfer
40.	Pay-out Date	Date of the Final Pay-out	Yes
41.	Pay-out Address Line1	Address Line1 as part of the final pay-out Address	Yes
42.	Pay-out Locality	Locality as part of the final pay-out Address	Yes
43.	Pay-out Country	Country as part of the final pay-out Address	Yes
44.	Pay-out Pin Code	Pin Code of the final pay-out Address **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
45.	Pay-out State	State of the final pay-out Address	Yes

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
46.	Pay-out District	District of the final pay-out Address **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
47.	Pay-out City / Village / Town	City / Village / Town of the final pay-out Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and	Yes

#	Column Name	Description	Mandatory
		mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
48.	Payee Agent Network	Agent who made the final pay-out	Yes
49.	Payee Agent ID	ID of the Agent who made the final pay-out	Yes
50.	Payee Agent Address Line1	Address Line1 of the Agent who made the final pay-out	Yes
51.	Payee Agent Locality	Locality of the Agent who made the final pay-out	Yes
52.	Payee Agent Country	Country of the Agent who made the final pay-out	Yes
53.	Payee Agent Pin Code	Pin Code of the Agent who made the final pay-out **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
54.	Payee Agent State	State of the Agent who made the final pay-out **Please Note:** **Portal:**	Yes

#	Column Name	Description	Mandatory
		Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
55.	Payee Agent District	District of the Agent who made the final pay-out <u>Please Note:</u> Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
56.	Payee Agent City / Village / Town	City / Village / Town of the Agent who made the final pay-out <u>Please Note:</u> Portal: **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:**	Yes

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
57.	Transaction Purpose Code	Purpose of the transaction	Yes
58.	Transaction Purpose Code Description	Description of the purpose of the transaction	Yes

2.14.2.12 STR Transaction Format (TS4)

This format is to be used by insurance companies to report suspicious transactions.

Table 155: Transaction Formats – Insurance (TS4)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Flag Indicating the relationship the entity in the report maintains with the RE (Customer/Non-Customer)	Yes
2.	Date	Date of the transaction	Yes
3.	Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	Customer Name	Name of the Customer	Yes
6.	Policy Number	Policy Number(s) on which the reported transaction(s) took place	Yes
7.	EIA Number	Electronic Insurance Number related to the transaction	No
8.	Transaction Amount	Amount of the transaction	Yes
9.	Transaction Type	Whether transaction was a debit or a credit transaction	Yes
10.	Mandate Account Number	Account number which is connected to the folio (Option available to add multiple values)	Yes

#	Column Name	Description	Mandatory
11.	Mandate Account IFSC	IFSC of the Account which is connected to the folio (Option available to add multiple values)	Yes
12.	Payment Mode	What instrument/ channel was used to conduct the transaction (Cash/ Cheque/DD/Card/POS/ NEFT/ RTGS/ UPI/ IMPS/ Wallet)	Yes
13.	Transaction Branch ID	ID of the branch at which transaction was conducted in the case where Payment Mode is **Cash**	Yes, if Payment Mode is cash
14.	Instrument ID	ID of the instrument used to conduct transaction in the case where payment mode is **Cash/Cheque/DD**	Yes, if Payment mode is cash/cheque/DD
15.	Issuing Bank Name	Name of the bank which issued the card used to conduct the reported transaction in the case where payment mode is **Card/POS**	No
16.	Issuing Bank Country	Country of the bank which issued the card used to conduct the reported transaction in the case where payment mode is **Card/POS**	No
17.	Card Number	Card number of the card used to conduct transaction in the case where payment mode is **Card/POS**	No
18.	IFSC	IFSC Number(s) on which the reported transaction(s) took place in case payment mode is **NEFT/RTGS**	No
19.	Account Number	Account Number(s) on which the reported transaction(s) took place in case payment mode is **NEFT/RTGS**	No
20.	VPA	**Unique VPA of the entity conducting the reported transaction** in case payment mode is **UPI**	No
21.	Mobile Number	**Mobile number of the entity conducting the reported transaction** in case payment mode is **IMPS**	No

#	Column Name	Description	Mandatory
22.	Wallet Name	Name of the wallet used for the transaction in case payment mode is **Wallet**	Yes (Threshold)
23.	Premium Type	Is the premium type Pay-in/ Pay-out	Yes
24.	Pay-in Type	Is the transaction regular or advance	Yes, if Premium Type is Pay-in
25.	Pay-out Type	Is the transaction upon maturity or pre-mature	Yes, if Premium Type is Pay-out

2.14.3 Grounds of Suspicion (GS1)

Initial Display will show the KYC Profile. All but the last field will be Auto Populated by the system and will be non-editable in the GoS format.

Table 156: Grounds of Suspicion - KYC (GS1)

#	Column Name	Description	Mandatory
1.	Name	Name of the entity to be reported	Auto Populated
2.	Address		Auto Populated
3.	PAN (mandatory) PAN to be provided or bank to attest 'not available'	PAN of the entity to be reported.	Auto Populated
4.	Unique ID (CKYC/GSTN/CIN)		Auto Populated
5.	Risk		Auto Populated
6.	Profession/ LOB		Auto Populated
7.	Income (per year)		Auto Populated
8.	**Role (Main / associate)**	If there are multiple entities mentioned in the STR the PO would identify the main person and the associated persons	To be filled by PO

The second part will display the transactions which were reported. These transactions will be Auto Populated by the system and will be non-editable in the GoS format.

Table 157: Grounds of Suspicion - Transactions (GS1)

Type of Transaction	Total Debit	Total Credit	Transaction Count	Amount (in INR)
Cash				
Card				
IMPS				
UPI				
NEFT/RTGS				
CBWT				
General Transaction				

The third part will display the account/Policy profile of all reported accounts in the following format. These fields will be Auto Populated by the system based on the entered Account or Policy Number and will be non-editable in the GoS format.

Table 158: Grounds of Suspicion - Account Details (GS1)

Field		Description	Mandatory
Account number		Reported account Number	Auto Populated
Total debit in last 12 months	Number of transactions	Number of Debit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total credit in last 12 months	Number of transactions	Number of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Auto Populated

Field		Description	Mandatory
Total cash transactions in last 12 months	Number of transactions	Number of cash transactions in the 12 months preceding the first reported transaction	Auto Populated
	Deposit Amount (in INR)	Total credit amount in the 12 months preceding the first reported transaction	Auto Populated
	Withdrawal Amount (in INR)	Total debit amount in cash in the 12 months preceding the first reported transaction	Auto Populated

Ground of Suspicion for Policy Profile:

Table 159: Grounds of Suspicion - Policy Profile (GS1)

Field		Description	Mandatory
Policy number		Reported policy Number	Auto Populated
Total debit in last 12 months	Number of transactions	Number of Debit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total credit in last 12 months	Number of transactions	Number of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total cash transactions in last 12 months	Number of transactions	Number of cash transactions in the 12 months preceding the first reported transaction	Auto Populated
	Deposit Amount (in INR)	Total credit amount in the 12 months preceding the first reported transaction	Auto Populated
	Withdrawal Amount (in INR)	Total debit amount in cash in the 12 months preceding the first reported transaction	Auto Populated

RE will be required to mention the below details of the fund flow on the reported transactions

Table 160: Grounds of Suspicion - Fund Flow (GS1)

Field	Description	Mandatory
Source of Funds	Free text field detailing from whom did the concerned entity receive the funds which were reported	Yes
Destination of funds	Free text field detailing to whom did the concerned entity send the funds which were reported	Yes

RE will then be required to add tags to the report depending on suspicions

Table 161: Grounds of Suspicion - Tagging (GS1)

Field	Description	Mandatory
Suspicion due to	A choice will need to be made from the 4 main sources of suspicion - Proceeds of crime - Unusual or complex transactions - No economic rationale or bonafide purposes - (Suspicion of) financing of terrorism	Yes
Source of alert	A choice will need to be made from the 10 main sources of STR trigger	Yes
Red Flag Indicator	A choice will need to be made from a list which will be available as a drop down based on source selected above, as per applicable RE category	Yes
Type of suspicion	A choice will need to be made from a high-level dictionary which will be provided, with an option to add a new tag.	Yes

RE will then respond to queries that would be system generated based on the alerts selected above. RE will also add the detailed narration and if available, attachments.

Table 162: Grounds of Suspicion: Queries, Attachment and Narration (GS1)

Field	Description	Mandatory
Queries (One or more)	Based on the tags submitted under "Type of suspicion" by the RE, the system would prompt a set of relevant queries for the RE to answer.	No

Field	Description	Mandatory
	These queries would help the FIU understand the case better and support the respective LEA.	
Narration	RE will be required to enter a narration, explaining the RE's point of view, explaining the reasons leading to the suspicion on the entity. This free text will be limited to 20,000 characters and will be expected to have the details of the entity, his suspicious activities and any information which might be relevant to the report	Yes
Attachments	RE will have an option to attach any documents to the report which may help the FIU or the relevant LEA in processing the report. Up to 5 attachments will be allowed to be attached, size of each not exceeding 5MB	Yes

2.15   Reporting Formats for Real Estate

This section covers the reporting formats for Real Estate.

2.15.1   KYC Formats

This section covers the KYC formats, for both customers and non-customers, to be reported by Real Estate.

2.15.1.1 KYC Profile – Individuals (KC5)

This table provides the format for reporting the KYC profile of individual customers.

Table 163: KYC Profile – Individuals (KC5)

#	Column Name	Description	Mandatory
1.	Unique Client ID	Unique client id maintained by RE for the individual. This will be used to link the individual to the property	Yes
2.	Type of Individual	Indicates if the Individual is client / beneficial owner / Related to juridical person	Yes
3.	First name	First name of the client / beneficial owner	Yes
4.	Middle name	Middle name of the client / beneficial owner	No

#	Column Name	Description	Mandatory
5.	Last name	Last name of the client / beneficial owner	No, with declaration stating Last name does not exist
6.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the client / beneficial owner is not available	Yes, if Last name is not available
7.	Gender	Gender of the client / beneficial owner	Yes
8.	Nationality	Nationality of the client / beneficial owner	Yes
9.	Name of Father	Client / beneficial owner's Father's Name	No
10.	Name of Mother	Client / beneficial owner's Mother's Name	No
11.	Spouse/Partner Name	Client / beneficial owner's Spouse's/Partner's Name	No
12.	Mobile Number	Mobile number of the client / beneficial owner	Yes (Threshold)
13.	Telephone Number	Landline Phone Number of the client / beneficial owner	No
14.	Email ID	E-Mail ID of the client / beneficial owner	No
15.	Date of Birth	Date of Birth of the client / beneficial owner	Yes
16.	Address Proof Type	Provide the name of the document used to verify the permanent address: 1. Telephone Bill 2. Bank Account Statement 3. Letter from Public Authority 4. Electricity Bill 5. Ration Card 6. Letter from Employer 7. Others	Yes
17.	Other Address Proof Type	Provide the other address proof type, if 'Address Proof Type' is selected as 'Others'.	No
18.	Permanent Address 1	Address Line 1 as part of permanent address.	Yes
19.	Permanent Address Locality	Locality as part of permanent address	Yes
20.	Permanent Address Country	Country as part of permanent address	Yes

#	Column Name	Description	Mandatory
21.	Permanent Address Pin Code	Permanent Address Pin Code as part of permanent address. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
22.	Permanent Address State	Permanent Address State as part of permanent address. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
23.	Permanent Address District	Permanent Address District as part of permanent address. **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown.	Yes

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
24.	Permanent Address City / Village / Town	Permanent Address City / Village / Town as part of permanent address. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
25.	Identifier Type	One out of the following should be provided: 1. PAN 2. Passport 3. Voter's Identity Card 4. Driving License 5. Identity Card Issue by Employer 6. Letter from Authorized Person	Yes
26.	Customer Risk Level	Risk level assigned to the individual as per last risk assessment (Low / High)	Yes
Related Juridical Person – To be provided if the 'Type of Individual' is 'Related to juridical person'			
27.	Name	Name of the Juridical Person	No
28.	Relationship Type	One out of the following should be provided: 1. Partner 2. Trustee 3. Settler 4. Beneficiary 5. Authorised Signatory	No

#	Column Name	Description	Mandatory
		6. Founder 7. Manager 8. Director 9. Author of Trust 10. Senior Managing Officer	
		Property Details	
29.	Property ID	The unique id of the property as registered with registrar	Yes
30.	Property Type	The type of property: 1. Land 2. Residential 3. Commercial 4. Industrial 5. Others	Yes
31.	Other Property Types	Other property types if 'Property Type' is selected as 'Others'.	No
32.	Total consideration Value	The total consideration value of the property	No
33.	Source of Finance	The source of finance of the transaction 1. Mortgage 2. Loan 3. Self-financed 4. Inheritance 5. Transfer 6. Others	Yes
34.	Other Source of Finance	The other source of finance if 'Source of Finance' is selected as 'Others'.	No
35.	Sub-registrar Jurisdiction	Sub-registrar Jurisdiction	No
36.	Property Address 1	Address Line 1 as part of Property address.	Yes
37.	Property Address Locality	Locality as part of Property address	Yes
38.	Property Address Country	Country as part of Property address	Yes
39.	Property Address Pin Code	Pin Code as part of Property address. **Please Note:**	Yes

#	Column Name	Description	Mandatory
		Portal:	
		Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
40.	Property Address State	State as part of Property address.	Yes
		Please Note:	
		Portal:	
		Indian Addresses: The State will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The State will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	
		Separate fields are provisioned for Indian and Non-Indian addresses.	
41.	Property Address District	District as part of Property address.	Yes
		Please Note:	
		Portal:	
		Indian Addresses: The district will be validated against metadata maintained by FIU and will be available as dropdown.	
		Non-Indian Addresses: The district will be a free text field and mandatory field will become non-mandatory.	
		Bulk files:	

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses	
42.	Property Address City / Village / Town	City / Village / Town as part of Property address. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
		Person to Property Relationship	
43.	Property ID	The unique id of the property as registered with registrar	Yes
44.	Unique Client ID	Unique client id maintained by RE for the individual or non-individual. This will be used to link the individual to the property	Yes
45.	Relationship Type	Relationship of the person with the property type. 1. Buyer 2. Seller 3. Transferor 4. Transferee 5. Beneficial Owner 6. Others	Yes
46.	Other Relationship Type	Other relationship type if 'Relationship Type' is selected as 'Others'	No

2.15.1.2 KYC Profile – Non-Individual (KC6)

This table provides the format for reporting the KYC profile of non-individual customers.

Table 164: KYC Profile – Non-Individual (KC6)

#	Column Name	Description	Mandatory
1.	Unique Client ID	Unique client id maintained by RE for the individual. This will be used to link the individual to the property	Yes
2.	Name	Name of the Non-Individual	Yes
3.	Principal place of business	Principal place of business of the Non-Individual	Yes
4.	Mobile Number	Mobile number of the Non-Individual	Yes (Threshold)
5.	Telephone Number	Landline Phone Number of the Non-Individual	No
6.	Fax Number	Fax Number of the Non-Individual	No
7.	Email ID	E-Mail ID of the client / beneficial owner	No
8.	Address Proof Type	Provide the name of the document used to verify the permanent address: 1. Telephone Bill 2. Bank Account Statement 3. Letter from Public Authority 4. Electricity Bill 5. Ration Card 6. Letter from Employer 7. Others	Yes
9.	Other Address Proof Type	Provide the other address proof type, if 'Address Proof Type' is selected as 'Others'.	No
10.	Mailing Address 1	Address Line 1 as part of mailing address.	Yes
11.	Mailing Address Locality	Locality as part of mailing address	Yes
12.	Mailing Address Country	Country as part of mailing address	Yes
13.	Mailing Address Pin Code	Pin Code as part of mailing address. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.	Yes

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses	
14.	Mailing Address State	State as part of mailing address. **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
15.	Mailing Address District	District as part of mailing address. **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses	Yes
16.	Mailing Address City / Village / Town	City / Village / Town as part of mailing address. **Please Note:** **Portal:**	Yes

#	Column Name	Description	Mandatory
		Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
17.	Valid Documents	Name of one of the valid documents should be provided: 1. Certificate of incorporation and memorandum & articles of association 2. Resolution of Board of Directors 3. Power of Attorney 4. PAN allotment letter 5. Telephone bill 6. Registration Certificate 7. Partnership Deed 8. Other Valid Document 9. Resolution of managing body	Yes
18.	Customer Risk Level	Risk level assigned to the individual as per last risk assessment (Low / High)	Yes
19.	Main Entity in STR	If this Non-individual is the main entity in the suspicious transaction report, then provide value as 'Yes'. This field is not applicable for CTR and CCR.	No
		Property Details	
20.	Property ID	The unique id of the property as registered with registrar	Yes
21.	Property Type	The type of property: 1. Land 2. Residential 3. Commercial 4. Industrial 5. Others	Yes
22.	Other Property Types	Other property types if 'Property Type' is selected as 'Others'.	No

#	Column Name	Description	Mandatory
23.	Total consideration Value	The total consideration value of the property	No
24.	Source of Finance	The source of finance of the transaction 1. Mortgage 2. Loan 3. Self-financed 4. Inheritance 5. Transfer 6. Others	Yes
25.	Other Source of Finance	The other source of finance if 'Source of Finance' is selected as 'Others'.	No
26.	Sub-registrar Jurisdiction	Sub-registrar Jurisdiction	No
27.	Property Address 1	Address Line 1 as part of Property address.	Yes
28.	Property Address Locality	Locality as part of Property address	Yes
29.	Property Address Country	Country as part of Property address	Yes
30.	Property Address Pin Code	Pin Code as part of Property address. **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses	Yes
31.	Property Address State	State as part of Property address. **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown.	Yes

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
32.	Property Address District	District as part of Property address. **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses	Yes
33.	Property Address City / Village / Town	City / Village / Town as part of Property address. **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	Yes
		Person to Property Relationship	
34.	Property ID	The unique id of the property as registered with registrar	Yes

#	Column Name	Description	Mandatory
35.	Unique Client ID	Unique client id maintained by RE for the individual or non-individual. This will be used to link the individual to the property	Yes
36.	Relationship Type	Relationship of the person with the property type. 1. Buyer 2. Seller 3. Transferor 4. Transferee 5. Beneficial Owner 6. Others	Yes
37.	Other Relationship Type	Other relationship type if 'Relationship Type' is selected as 'Others'	No

2.15.1.3 KYC Profile – Individual Non-Customers (KCS3)

This table provides the format for reporting the KYC profile of individuals who are not the customers of the RE.

Table 165: KYC Profile - Individual Non-customers (KCS1)

#	Column Name	Description	Mandatory
1.	First Name	First name of the individual	Yes
2.	Middle Name	Middle name of the individual	No
3.	Last Name	Last name of the individual	No
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the individual is not available	Yes, if Last name is not available
5.	Date of Birth	Date of Birth of the individual	No
6.	PAN	PAN of the account	No
7.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the individual is not available	Yes, If PAN is not available
8.	PEKRN	PAN Exempt Investor Category Number of the individual	No
9.	CKYC Number	CKYC Number of the Individual	No Declaration stating CKYC Number does not exist

#	Column Name	Description	Mandatory
10.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the individual is not available	Yes, If CKYC is not available
11.	Passport Number	Passport Number of the individual	No
12.	NREGA Card	NREGA Card number of the individual	No
13.	Voter ID	Voter ID number of the individual	No
14.	Drivers License Number	Driver's License ID of the individual	No
15.	NPR	National Population Registry of the individual	No
16.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	No
17.	DIN / DPIN	Director ID number in case the individual is a director	No
18.	Address Line1	Address Line1 as part of Individual's Address	No
19.	Locality	Locality as part of Individual's Address	No
20.	Country	Country as part of Individual's Address	No
21.	Pin Code	Pin Code as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
22.	State	State as part of Individual's Address **Please Note:**	No

#	Column Name	Description	Mandatory
		Portal: **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
23.	District	District as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
24.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and	No

#	Column Name	Description	Mandatory
		mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
25.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
26.	Locality	Locality as part of Secondary Address of Entity	No
27.	Country	Country as part of Secondary Address of Entity	No
28.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
29.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field.	No

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
30.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
31.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
32.	Mobile Number	Mobile number of the individual	No

2.15.1.4 KYC Profile – Non-Individual Non-Customers (KCS4)

This table provides the format for reporting the KYC profile of non-individuals who are not the customers of the RE.

Table 166: KYC profile - Non-Individual Non-Customers (KCS2)

#	Column Name	Description	Mandatory
1.	Full Name	Full legal name of the Entity	Yes
2.	Company ID Type	Dropdown of Company ID Type (CIN/ FCRN/ LLPIN/ FLLPIN)	Yes, If Company ID Number is entered
3.	Company ID Number	Unique Company Identification number of the entity	No
4.	GSTIN	GSTIN of the entity	No
5.	PAN	PAN of the account holder	No
6.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the Entity is not available	Yes, If PAN is not available
7.	PEKRN	PAN Exempt Investor Category Number of the Entity	No
8.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	No
9.	Locality	Locality as part of Registered Address of Entity	No
10.	Country	Country as part of Registered Address of Entity	No
11.	Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
12.	State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
13.	District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
14.	City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata	No

#	Column Name	Description	Mandatory
		maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
15.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
16.	Locality	Locality as part of Secondary Address of Entity	No
17.	Country	Country as part of Secondary Address of Entity	No
18.	Pin Code	Pin Code as part of Secondary Address of Entity Please Note: Portal: **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
19.	State	State as part of Secondary Address of Entity Please Note: Portal: **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
20.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
21.	City / Village / Town	City / Village / Town as part of Entity Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
22.	Mobile Number	Mobile number of the account holder (Option available to add multiple values)	No

2.15.2   Transaction Formats

2.15.2.1 Suspicious Real Estate Transaction (TS13)

This table provides the format for reporting the suspicious transaction.

Table 167: Suspicious Real Estate Transaction (TS13)

#	Column Name	Description	Mandatory
1.	Date	Date of the transaction	Yes
2.	Time	Time of the transaction	No
3.	Transaction ID	Unique Transaction ID	Yes
4.	Transaction Amount	Amount of the transaction	Yes
5.	Transaction Type	Whether transaction was a debit or a credit transaction	Yes
6.	Payment Mode	What instrument/ channel was used to conduct the transaction (Cash/Cheque/DD/Card Payment/POS/ NEFT/ RTGS/ UPI/ IMPS/ Wallet)	Yes
7.	Transaction Branch ID	ID of the branch at which transaction was conducted in the case where Payment Mode is **Cash**	Yes, if Payment Mode is cash
8.	Instrument ID	ID of the instrument used to conduct transaction in the case where payment mode is **Cash/Cheque/DD**	Yes, if Payment mode is cash/cheque/DD
9.	Issuing Bank Name	Name of the bank which issued the card used to conduct the reported transaction in the case where payment mode is **Card Payment/POS**	No
10.	Issuing Bank Country	Country of the bank which issued the card used to conduct the reported transaction in the case where payment mode is **Card Payment/POS**	No
11.	Card Number	Card number of the card used to conduct transaction in the case where payment mode is **Card Payment/POS**	No
12.	IFSC	IFSC Number(s) on which the reported transaction(s) took place in case payment mode is **NEFT/RTGS/Cheque/DD**	No

#	Column Name	Description	Mandatory
13.	Account Number	Account Number(s) on which the reported transaction(s) took place in case payment mode is **NEFT/RTGS/Cheque/DD**	No
14.	VPA	Unique VPA of the entity conducting the reported transaction in case payment mode is **UPI**	No
15.	Mobile Number	Mobile number of the entity conducting the reported transaction in case payment mode is **IMPS**	No
16.	Wallet Name	Name of the wallet used for the transaction in case payment mode is **Wallet**	Yes (Threshold)

2.15.2.2 Real Estate Cash Transaction (TC4)

This table provides the format for reporting the cash transactions.

Table 167: Real Estate Cash Transaction (TC4)

#	Column Name	Description	Mandatory
1.	Date	Date of the transaction	Yes
2.	Time	Time of the transaction	No
3.	Transaction ID	Unique Transaction ID	Yes
4.	Transaction Amount	Amount of the transaction	Yes
5.	Transaction Type	Whether transaction was a debit or a credit transaction	Yes
6.	Transaction Branch ID	ID of the branch at which transaction was conducted	No

2.15.2.3 Real Estate Counterfeit Transaction (CC2)

This transaction profile will be filled in the scenario the RE wishes to report a counterfeit currency transaction.

Table 168: Real Estate Counterfeit Transaction (CC2)

#	Column Name	Description	Mandatory
1.	Transaction ID	Unique Transaction ID	Yes

#	Column Name	Description	Mandatory
2.	Date of Detection	Date of the transaction	Yes
3.	Branch ID	ID of the branch where the transaction was conducted	Yes
4.	Total Amount of Transaction	The total amount of the transaction involved in detection of counterfeit currency	Yes
5.	Tendering Person Name	Name of the entity depositing the counterfeit instrument	No
6.	FICN / Fake Foreign Currency Face Value	The fake Indian currency note, or fake foreign currency note value. This amount should reconcile with the sum of fake currency values provided in counterfeit details.	Yes
7.	Narration	Free text narration summarising the report	Yes
8.	Police Informed	Whether the police were informed of the detection of counterfeit Instrument (Yes/ No/ N.A.)	Yes
9.	FIR Details	If the police department has been informed and FIR has been registered, provide details of the FIR filed	No
Counterfeit Instrument			
10.	Transaction ID	Unique Transaction ID	Yes
11.	Instrument Type	What instrument was detected to be counterfeit. Acceptable Values are Cash Cheque, DD, Others	Yes
12.	Instrument Serial Numbers	Serial number(s) of the counterfeit instrument(s) detected	No
13.	Instrument Denomination	What is the denomination of the counterfeit currency, in case the Counterfeit Instrument Type is Cash Multiple denominations are allowed. The sum of all such fake currency values should reconcile with the FICN / FCRN Face Value provided in transaction details.	Yes, if Counterfeit Instrument Type is Cash
14.	Instrument Count	Number of counterfeit instruments detected	Yes
15.	Currency Code	The currency code of the counterfeit instrument, if the 'Counterfeit Instrument Type' is 'Cash'	No

#	Column Name	Description	Mandatory
16.	Other Instrument Type	The instrument type, if the 'Counterfeit Instrument Type' is 'Other'	No
17.	Amount	The total amount of the transaction involved in detection of counterfeit currency	Yes

2.15.3 Grounds of Suspicion (GS1)

Initial Display will show the KYC Profile. All but the last field will be Auto Populated by the system and will be non-editable in the GoS format.

Table 169: Grounds of Suspicion - KYC (GS1)

#	Column Name	Description	Mandatory
1.	Name	Name of the entity to be reported	Auto Populated
2.	Address		Auto Populated
3.	PAN (mandatory) PAN to be provided or bank to attest 'not available'	PAN of the entity to be reported.	Auto Populated
4.	Unique ID (CKYC/GSTN/CIN)		Auto Populated
5.	Risk		Auto Populated
6.	Profession/ LOB		Auto Populated
7.	Income (per year)		Auto Populated
8.	Role (Main / associate)	If there are multiple entities mentioned in the STR the PO would identify the main person and the associated persons	To be filled by PO

The second part will display the transactions which were reported. These transactions will be Auto Populated by the system and will be non-editable in the GoS format.

Table 170: Grounds of Suspicion - Transactions (GS1)

Type of Transaction	Total Debit	Total Credit	Transaction Count	Amount (in INR)
Suspicious Transaction				

The third part will display the account/Policy/Property profile of all reported accounts in the following format. These fields will be Auto Populated by the system based on the entered Account or Policy Number or Property and will be non-editable in the GoS format.

Ground of Suspicion for Property Profile:

Table 171: Property Profile

Column Name	Description	Mandatory
Property ID	The unique id of the property as registered with registrar	Auto Populated
Property Type	The type of property: 1. Land 2. Residential 3. Commercial 4. Industrial 5. Others	Auto Populated
Other Property Types	Other property types if 'Property Type' is selected as 'Others'.	Auto Populated
Total consideration Value	The total consideration value of the property	Auto Populated
Source of Finance	The source of finance of the transaction 1. Mortgage 2. Loan 3. Self-financed 4. Inheritance 5. Transfer 6. Others	Auto Populated
Sub-registrar Jurisdiction	Sub-registrar Jurisdiction	Auto Populated

RE will be required to mention the below details of the fund flow on the reported transactions

Table 172: Grounds of Suspicion - Fund Flow (GS1)

Field	Description	Mandatory

Source of Funds	Free text field detailing from whom did the concerned entity receive the funds which were reported	Yes
Destination of funds	Free text field detailing to whom did the concerned entity send the funds which were reported	Yes

RE will then be required to add tags to the report depending on suspicions.

Table 173: Grounds of Suspicion - Tagging (GS1)

Field	Description	Mandatory
Suspicion due to	A choice will need to be made from the 4 main sources of suspicion - Proceeds of crime - Unusual or complex transactions - No economic rationale or bonafide purposes - (Suspicion of) financing of terrorism	Yes
Source of alert	A choice will need to be made from the 10 main sources of STR trigger	Yes
Red Flag Indicator	A choice will need to be made from a list which will be available as a drop down based on source selected above, as per applicable RE category	Yes
Type of suspicion	A choice will need to be made from a high-level dictionary which will be provided, with an option to add a new tag.	Yes

RE will then respond to queries that would be system generated based on the alerts selected above. RE will also add the detailed narration and if available, attachments.

Table 174: Grounds of Suspicion: Queries, Attachment and Narration (GS1)

Field	Description	Mandatory
Queries (One or more)	Based on the tags submitted under "Type of suspicion" by the RE, the system would prompt a set of relevant queries for the RE to answer. These queries would help the FIU understand the case better and support the respective LEA.	No
Narration	RE will be required to enter a narration, explaining the RE's point of view, explaining the reasons leading to the suspicion on the entity. This free text will be limited to	Yes

Field	Description	Mandatory
	20,000 characters and will be expected to have the details of the entity, his suspicious activities and any information which might be relevant to the report	
Attachments	RE will have an option to attach any documents to the report which may help the FIU or the relevant LEA in processing the report. Up to 5 attachments will be allowed to be attached, size of each not exceeding 5MB	Yes

2.16   Reporting Formats for Dealer in Precious Metals and Stones

This section covers the reporting formats for Dealer in Precious Metals and Stones.

2.16.1   KYC Formats

This section covers the KYC formats, to be reported by Dealer in Precious Metals and Stones.

2.16.1.1 KYC Profile – Individual Non-Customers (KCS1)

This table provides the format for reporting the KYC profile of individuals who are not the customers of the RE.

Table 175: KYC Profile - Individual Non-customers (KCS1)

#	Column Name	Description	Mandatory
1.	First Name	First name of the individual	Yes
2.	Middle Name	Middle name of the individual	No
3.	Last Name	Last name of the individual	No
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the individual is not available	Yes, if Last name is not available
5.	Date of Birth	Date of Birth of the individual	No
6.	PAN	PAN of the account	No
7.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the individual is not available	Yes, If PAN is not available
8.	PEKRN	PAN Exempt Investor Category Number of the individual	No
9.	CKYC Number	CKYC Number of the Individual	No

#	Column Name	Description	Mandatory
			Declaration stating CKYC Number does not exist
10.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the individual is not available	Yes, If CKYC is not available
11.	Passport Number	Passport Number of the individual	No
12.	NREGA Card	NREGA Card number of the individual	No
13.	Voter ID	Voter ID number of the individual	No
14.	Drivers License Number	Driver's License ID of the individual	No
15.	NPR	National Population Registry of the individual	No
16.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	No
17.	DIN / DPIN	Director ID number in case the individual is a director	No
18.	Address Line1	Address Line1 as part of Individual's Address	No
19.	Locality	Locality as part of Individual's Address	No
20.	Country	Country as part of Individual's Address	No
21.	Pin Code	Pin Code as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
22.	State	State as part of Individual's Address	No

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
23.	District	District as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
24.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field and	No

#	Column Name	Description	Mandatory
		mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
25.	Mobile Number	Mobile number of the individual	No
26.	Secondary Address Line1	Address Line1 as part of Secondary Address of Individual	No
27.	Locality	Locality as part of Secondary Address of Individual	No
28.	Country	Country as part of Secondary Address of Individual	No
29.	Pin Code	Pin Code as part of Secondary Address of Individual **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
30.	State	State as part of Secondary Address of Individual **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
31.	District	District as part of Secondary Address of Individual **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
32.	City / Village / Town	City / Village / Town as part of Secondary Address of Individual **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No

2.16.1.2 KYC Profile – Non-Individual Non-Customers (KCS2)

This table provides the format for reporting the KYC profile of non-individuals who are not the customers of the RE.

Table 176: KYC profile - Non-Individual Non-Customers (KCS2)

#	Column Name	Description	Mandatory
1.	Full Name	Full legal name of the Entity	Yes
2.	Company ID Type	Dropdown of Company ID Type (CIN/ FCRN/ LLPIN/ FLLPIN)	No (Yes, If Company ID Number is entered)
3.	Company ID Number	Unique Company Identification number of the entity	No
4.	GSTIN	GSTIN of the entity	No
5.	PAN	PAN of the account holder	No
6.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the Entity is not available	Yes, If PAN is not available
7.	PEKRN	PAN Exempt Investor Category Number of the Entity	No
8.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	No
9.	Locality	Locality as part of Registered Address of Entity	No
10.	Country	Country as part of Registered Address of Entity	No
11.	Pin Code	Pin Code as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field.	No

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
12.	State	State as part of Registered Address of Entity <u>Please Note:</u> **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
13.	District	District as part of Registered Address of Entity <u>Please Note:</u> **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
14.	City / Village / Town	City / Village / Town as part of Registered Address of Entity <u>Please Note:</u> **Portal:**	No

#	Column Name	Description	Mandatory
		Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
15.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
16.	Locality	Locality as part of Secondary Address of Entity	No
17.	Country	Country as part of Secondary Address of Entity	No
18.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
19.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained	No

#	Column Name	Description	Mandatory
		by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
20.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
21.	City / Village / Town	City / Village / Town as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No

#	Column Name	Description	Mandatory
22.	Mobile Number	Mobile number of the account holder (Option available to add multiple values)	No

2.16.2   Transaction Formats

2.16.2.1 Suspicious Dealer in Precious Metals and Stones Transaction (TS15)

This table provides the format for reporting the suspicious transaction.

Table 177: Suspicious Dealer in Precious Metals and Stones Transaction (TS15)

#	Column Name	Description	Mandatory
1.	Transaction ID	Unique transaction record number	Yes
2.	Transaction Date	Date of the transaction	Yes
3.	Customer Name	Name of the main customer	Yes
4.	Transaction Amount	Amount of the transaction	Yes
5.	Transaction Type	Whether the transaction is debit or credit. Valid values are • Purchase • Sale	Yes
6.	Transaction Mode	The mode of transaction. Valid values are: • Cash • Cheque • DD • Bank Transfer • UPI • Wallet • Card	Yes
7.	Instrument ID / Account Number	Mandatory if the mode of transaction is cheque / DD / Bank Transfer / UPI / Wallet / Card	No
8.	IFSC	Mandatory if the mode of transaction is Bank Transfer	No
9.	RE Branch ID	Branch code where the transaction is conducted	Yes

#	Column Name	Description	Mandatory
10.	Precious Metal / Stone Type	Precious Metal / Stone Type related to the transaction	Yes
11.	Narration	Provide narration of transaction	No

2.16.3   Grounds of Suspicion (GS1)

Initial Display will show the KYC Profile. All but the last field will be Auto Populated by the system and will be non-editable in the GoS format.

Table 178: Grounds of Suspicion - KYC (GS1)

#	Column Name	Description	Mandatory
1.	Name	Name of the entity to be reported	Auto Populated
2.	Address		Auto Populated
3.	PAN (mandatory) PAN to be provided or bank to attest 'not available'	PAN of the entity to be reported.	Auto Populated
4.	Unique ID (CKYC/GSTN/CIN)		Auto Populated
5.	Risk		Auto Populated
6.	Profession/ LOB		Auto Populated
7.	Income (per year)		Auto Populated
8.	Role (Main / associate)	If there are multiple entities mentioned in the STR the PO would identify the main person and the associated persons	To be filled by PO

The second part will display the transactions which were reported. These transactions will be Auto Populated by the system and will be non-editable in the GoS format.

Table 179: Grounds of Suspicion - Transactions (GS1)

Type of Transaction	Total Debit	Total Credit	Transaction Count	Amount (in INR)
Suspicious Transaction				

The third part will display the account/Policy/Property profile of all reported accounts in the following format. These fields will be Auto Populated by the system based on the entered Account or Policy Number or Property and will be non-editable in the GoS format.

This Section is not applicable for Dealer in Precious Metals and Stones.

RE will be required to mention the below details of the fund flow on the reported transactions

Table 180: Grounds of Suspicion - Fund Flow (GS1)

Field	Description	Mandatory
Source of Funds	Free text field detailing from whom did the concerned entity receive the funds which were reported	Yes
Destination of funds	Free text field detailing to whom did the concerned entity send the funds which were reported	Yes

RE will then be required to add tags to the report depending on suspicions

Table 181: Grounds of Suspicion - Tagging (GS1)

Field	Description	Mandatory
Suspicion due to	A choice will need to be made from the 4 main sources of suspicion - Proceeds of crime - Unusual or complex transactions - No economic rationale or bonafide purposes - (Suspicion of) financing of terrorism	Yes
Source of alert	A choice will need to be made from the 10 main sources of STR trigger	Yes
Red Flag Indicator	A choice will need to be made from a list which will be available as a drop down based on source selected above, as per applicable RE category	Yes
Type of suspicion	A choice will need to be made from a high-level dictionary which will be provided, with an option to add a new tag.	Yes

RE will then respond to queries that would be system generated based on the alerts selected above. RE will also add the detailed narration and if available, attachments.

Table 182: Grounds of Suspicion: Queries, Attachment and Narration (GS1)

Field	Description	Mandatory
Queries (One or more)	Based on the tags submitted under "Type of suspicion" by the RE, the system would prompt a set of relevant queries for the RE to answer. These queries would help the FIU understand the case better and support the respective LEA.	No
Narration	RE will be required to enter a narration, explaining the RE's point of view, explaining the reasons leading to the suspicion on the entity. This free text will be limited to 20,000 characters and will be expected to have the details of the entity, his suspicious activities and any information which might be relevant to the report	Yes
Attachments	RE will have an option to attach any documents to the report which may help the FIU or the relevant LEA in processing the report. Up to 5 attachments will be allowed to be attached, size of each not exceeding 5MB	Yes

2.17   Reporting Formats for Virtual Digital Assets Service Provider

This section covers the reporting formats for Virtual Digital Assets Service Provider.

2.17.1   KYC Formats

This section covers the KYC formats, for both customers and non-customers, to be reported by Virtual Digital Assets Service Provider.

2.17.1.1 KYC Profile – Individuals (KC7)

This table provides the format for reporting the KYC profile of individual customers.

Table 183: KYC Profile – Individuals (KC7)

#	Column Name	Description	Mandatory
1.	Unique ID	Unique Customer Identification Code	Yes
2.	First name	First name of the client / beneficial owner	Yes
3.	Middle name	Middle name of the client / beneficial owner	No

#	Column Name	Description	Mandatory
4.	Last name	Last name of the client / beneficial owner	No, with declaration stating Last name does not exist
5.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the client / beneficial owner is not available	Yes, if Last name is not available
6.	Gender	Gender of the client / beneficial owner	No
7.	Nationality	Nationality of the client / beneficial owner	Yes
8.	Name of Father	Client / beneficial owner's Father's Name	No
9.	Name of Mother	Client / beneficial owner's Mother's Name	No
10.	Spouse/Partner Name	Client / beneficial owner's Spouse's/Partner's Name	No
11.	Mobile Number	Mobile number of the client / beneficial owner	Yes (Threshold)
12.	Telephone Number	Landline Phone Number of the client / beneficial owner	No
13.	Email ID	E-Mail ID of the client / beneficial owner	No
14.	Date of Birth	Date of Birth of the client / beneficial owner	Yes
15.	Permanent Address 1	Address Line 1 as part of permanent address.	Yes
16.	Permanent Address Locality	Locality as part of permanent address	Yes
17.	Permanent Address Country	Country as part of permanent address	Yes
18.	Permanent Address Pin Code	Pin Code as part of permanent address.	Yes
19.	Permanent Address State	State as part of permanent address.	Yes
20.	Permanent Address District	District as part of permanent address.	Yes
21.	Permanent Address City / Village / Town	City / Village / Town as part of permanent address.	Yes
22.	PAN	PAN of the account holder	Yes (Threshold)

#	Column Name	Description	Mandatory
23.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the account Holder is not available	Yes, If PAN is not available
24.	Other Identifier Type	One out of the following should be provided: 1. CKCYC 2. Passport 3. Voter's Identity Card 4. Driving License 5. Identity Card Issue by Employer 6. Letter from Authorised Person	Yes, If PAN is not available
25.	Customer Risk Level	Risk level assigned to the individual as per last risk assessment (Low / Medium/ High)	Yes

Account Details To be filled for every account held by the reported customer within the RE

#	Column Name	Description	Mandatory
26.	Account Type	The type of the account needs to be selected	Yes
27.	Account Number	Account numbers of the account held by the customer.	Yes
28.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes
29.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
30.	Date of Account Opening	Date of the opening of the account	Yes
31.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
32.	Branch Code of Account	ID of the branch on which the account was opened	Yes
33.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
34.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
35.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
36.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes

#	Column Name	Description	Mandatory
37.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
38.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
39.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes
40.	Reason for Account Freeze	Reason to entered if Account Status is 'Frozen'	Yes, If Account Status = Frozen

| | Account Person Relation | The customers and non-customers should be linked to the account | |

#	Column Name	Description	Mandatory
41.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes
42.	Relationship Type	How the customer / non-customer is related to the mentioned account number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
43.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
44.	Unique Reference Number	Specify the UCIC/ Unique ID of the KYC of the linked person	Yes, if the linked person is a customer
45.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.17.1.2 KYC Profile – Non-Individual (KC8)

This table provides the format for reporting the KYC profile of non-individual customers.

Table 184: KYC Profile – Non-Individual (KC8)

#	Column Name	Description	Mandatory
1.	Unique ID	Unique Customer Identification Code	Yes
2.	Name	Name of the Non-Individual	Yes

#	Column Name	Description	Mandatory
3.	Principal place of business	Principal place of business of the Non-Individual	No
4.	Mobile Number	Mobile number of the Non-Individual	Yes (Threshold)
5.	Telephone Number	Landline Phone Number of the Non-Individual	No
6.	Fax Number	Fax Number of the Non-Individual	No
7.	Email ID	E-Mail ID of the client / beneficial owner	No
8.	Address 1	Address Line 1 as part of address.	Yes
9.	Address Locality	Locality as part of address	Yes
10.	Address Country	Country as part of address	Yes
11.	Address Pin Code	Pin Code as part of address.	Yes
12.	Address State	State as part of address.	Yes
13.	Address District	District as part of address.	Yes
14.	Address City / Village / Town	City / Village / Town as part of address.	Yes
15.	Valid Documents	Name of one of the valid documents should be provided: 1. Certificate of incorporation and memorandum & articles of association 2. Resolution of Board of Directors 3. Power of Attorney 4. PAN allotment letter 5. Telephone bill 6. Registration Certificate 7. Partnership Deed 8. Other Valid Document 9. Resolution of managing body	Yes
16.	Name of Other Valid Document	Name of Other Valid Document	Yes, if Valid Documents = 'Other Valid Document'
17.	Customer Risk Level	Risk level assigned to the individual as per last risk assessment (Low / Medium/ High)	Yes
18.	Company ID Type	Dropdown of the Company ID Type (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	Yes, If Company ID Number is entered

#	Column Name	Description	Mandatory
19.	Company ID Number	Unique ID Number assigned to the customer (CIN / FCRN / LLPIN / FLLPIN / SEBI ID)	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
20.	GSTIN	GST ID number of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
21.	PAN	PAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Declaration stating PAN does not exist
22.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the entity is not available	Yes, If PAN is not available
23.	PEKRN	PEKRN of the entity	No
24.	TAN	TAN of the entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory
25.	No identifier available	No identifier available Flag to be checked if No identifier is available for the Entity	One out of the 5 identifiers (Unique Identification number, GSTIN, PAN, TAN, No identifier available) is mandatory Threshold Based mandatory

#	Column Name	Description	Mandatory
	Account Details	To be filled for every account held by the reported customer within the RE	
26.	Account Type	The type of the account needs to be selected	Yes
27.	Account Number	Account numbers of the account held by the customer.	Yes
28.	Account Status	Status of the account (Active/ Dormant/ Closed/Inactive/Blocked/Frozen)	Yes
29.	Reason for Account Freeze	Specify the reason of Account Freeze	Yes, if Account Status=Frozen
30.	Date of Account Opening	Date of the opening of the account	Yes
31.	Date of Account Closing	Date of closing of the account	Yes, In case of Closed accounts
32.	Branch Code of Account	ID of the branch on which the account was opened	Yes
33.	No Of Debits (In last 12 months)	Number of Debit transactions in the 12 months preceding the first reported transaction	Yes
34.	Total Debit Amount (In last 12 months)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Yes
35.	No Of Credits (In last 12 months)	Number of credit transactions in the 12 months preceding the first reported transaction	Yes
36.	Total Credit Amount (In last 12 months)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Yes
37.	No Of Cash Transaction (In last 12 months)	Number of cash transactions in the 12 months preceding the first reported transaction	Yes
38.	Total Cash Deposit (In last 12 months)	Total credit amount in the 12 months preceding the first reported transaction	Yes
39.	Total Cash Withdrawal (In last 12 months)	Total debit amount in cash in the 12 months preceding the first reported transaction	Yes

#	Column Name	Description	Mandatory
40.	Reason for Account Freeze	Reason to entered if Account Status is 'Frozen'	Yes, If Account Status = Frozen

	Account Person Relation	The customers and non-customers should be linked to the account	

#	Column Name	Description	Mandatory
41.	Account Number	Will be dropdown of the already entered Account Number in the Account Details	Yes
42.	Relationship Type	How the customer / non-customer is related to the mentioned account number (Primary Account Holder, Secondary Account Holder, Authorised Signatory, Beneficiary, Nominee, Guarantor)	Yes
43.	Individual / Non-Individual	Specify if the KYC of the linked person is individual or non-individual	Yes
44.	Unique Reference Number	Specify the UCIC/ Unique ID of the KYC of the linked person	Yes, if the linked person is a customer
45.	Name of non-customer	Specify the name of the non-customer, the details need to be provided as simplified KYC	Yes, if the linked person is a non-customer

2.17.1.3 KYC Profile – Individual Non-Customers (KCS1)

This table provides the format for reporting the KYC profile of individuals who are not the customers of the RE.

Table 185: KYC Profile - Individual Non-customers (KCS1)

#	Column Name	Description	Mandatory
1.	First Name	First name of the individual	Yes
2.	Middle Name	Middle name of the individual	No
3.	Last Name	Last name of the individual	No
4.	Declaration (If Last name is not available)	Declaration to be provided by RE if Last Name of the individual is not available	Yes, if Last name is not available
5.	Date of Birth	Date of Birth of the individual	No

#	Column Name	Description	Mandatory
6.	PAN	PAN of the account	No
7.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the individual is not available	Yes, If PAN is not available
8.	PEKRN	PAN Exempt Investor Category Number of the individual	No
9.	CKYC Number	CKYC Number of the Individual	No Declaration stating CKYC Number does not exist
10.	Declaration (If CKYC is not available)	Declaration to be provided by RE if CKYC Number of the individual is not available	Yes, If CKYC is not available
11.	Passport Number	Passport Number of the individual	No
12.	NREGA Card	NREGA Card number of the individual	No
13.	Voter ID	Voter ID number of the individual	No
14.	Drivers License Number	Driver's License ID of the individual	No
15.	NPR	National Population Registry of the individual	No
16.	Identity verified using Aadhaar ID	Identity verified using Aadhaar ID Flag	No
17.	DIN / DPIN	Director ID number in case the individual is a director	No
18.	Address Line1	Address Line1 as part of Individual's Address	No
19.	Locality	Locality as part of Individual's Address	No
20.	Country	Country as part of Individual's Address	No
21.	Pin Code	Pin Code as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained	No

#	Column Name	Description	Mandatory
		by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	State	State as part of Individual's Address <u>Please Note:</u> Portal: **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
23.	District	District as part of Individual's Address <u>Please Note:</u> Portal: **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field and mandatory field will become non-mandatory. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No

#	Column Name	Description	Mandatory
24.	City / Village / Town	City / Village / Town as part of Individual's Address

Please Note:

Portal:

Indian Addresses: The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown.

Non-Indian Addresses: The City / Village / Town will be a free text field and mandatory field will become non-mandatory.

Bulk files:

Separate fields are provisioned for Indian and Non-Indian addresses. | No |
25.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
26.	Locality	Locality as part of Secondary Address of Entity	No
27.	Country	Country as part of Secondary Address of Entity	No
28.	Pin Code	Pin Code as part of Secondary Address of Entity

Please Note:

Portal:

Indian Addresses: The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown.

Non-Indian Addresses: The Pin-code will be a free text field.

Bulk files:

Separate fields are provisioned for Indian and Non-Indian addresses. | No |

#	Column Name	Description	Mandatory
29.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
30.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
31.	City / Village / Town	City / Village / Town as part of Individual's Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown.	No

#	Column Name	Description	Mandatory
		Non-Indian Addresses: The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
32.	Mobile Number	Mobile number of the individual	No

2.17.1.4 KYC Profile – Non-Individual Non-Customers (KCS2)

This table provides the format for reporting the KYC profile of non-individuals who are not the customers of the RE.

Table 186: KYC profile - Non-Individual Non-Customers (KCS2)

#	Column Name	Description	Mandatory
1.	Full Name	Full legal name of the Entity	Yes
2.	Company ID Type	Dropdown of Company ID Type (CIN/ FCRN/ LLPIN/ FLLPIN)	Yes, If Company ID Number is entered
3.	Company ID Number	Unique Company Identification number of the entity	No
4.	GSTIN	GSTIN of the entity	No
5.	PAN	PAN of the account holder	No
6.	Declaration (If PAN is not available)	Declaration to be provided by RE if PAN of the Entity is not available	Yes, If PAN is not available
7.	PEKRN	PAN Exempt Investor Category Number of the Entity	No
8.	Registered Address Line1	Address Line1 as part of Registered Address of Entity	No
9.	Locality	Locality as part of Registered Address of Entity	No
10.	Country	Country as part of Registered Address of Entity	No
11.	Pin Code	Pin Code as part of Registered Address of Entity	No

#	Column Name	Description	Mandatory
		Please Note: **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
12.	State	State as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
13.	District	District as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field.	No

#	Column Name	Description	Mandatory
		Bulk files: Separate fields are provisioned for Indian and Non-Indian addresses.	
14.	City / Village / Town	City / Village / Town as part of Registered Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
15.	Secondary Address Line1	Address Line1 as part of Secondary Address of Entity	No
16.	Locality	Locality as part of Secondary Address of Entity	No
17.	Country	Country as part of Secondary Address of Entity	No
18.	Pin Code	Pin Code as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The Pin-code will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The Pin-code will be a free text field. **Bulk files:**	No

#	Column Name	Description	Mandatory
		Separate fields are provisioned for Indian and Non-Indian addresses.	
19.	State	State as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The State will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The State will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
20.	District	District as part of Secondary Address of Entity **Please Note:** **Portal:** **Indian Addresses:** The district will be validated against metadata maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The district will be a free text field. **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	No
21.	City / Village / Town	City / Village / Town as part of Entity Address **Please Note:** **Portal:** **Indian Addresses:** The City / Village / Town will be validated against metadata	No

#	Column Name	Description	Mandatory
		maintained by FIU and will be available as dropdown. **Non-Indian Addresses:** The City / Village / Town will be a free text field **Bulk files:** Separate fields are provisioned for Indian and Non-Indian addresses.	
22.	Mobile Number	Mobile number of the account holder (Option available to add multiple values)	No

2.17.2   Transaction Formats

2.17.2.1 Suspicious Virtual Digital Assets Service Provider Transaction (TS14)

This table provides the format for reporting the suspicious transaction.

Table 187: Suspicious Virtual Digital Assets Service Provider Transaction (TS14)

#	Column Name	Description	Mandatory
1.	Relationship Flag	Sender/Receiver	Yes
2.	Date	Date of the transaction	Yes
3.	Time	Time of the transaction	No
4.	Transaction ID	Unique Transaction ID	Yes
5.	Transaction Amount	Amount of the transaction	Yes
6.	Transaction Type	Type of the transaction ❑ Exchange with fiat currency – purchase ❑ Exchange with fiat currency – sale ❑ Exchange between Virtual Asset ❑ Transfer of asset ❑ Safekeeping of asset ❑ Participation / Provision of services	Yes
7.	Digital Asset Type	Type of the Digital Asset	Yes
8.	Digital Asset Quantity	Quantity of the Digital Asset	Yes

#	Column Name	Description	Mandatory
9.	Digital Asset Transaction Rate in Fiat Currency	Transaction Rate of Digital Asset in Fiat Currency	Yes
10.	Fiat Currency	Type of the Fiat Currency	Yes
11.	Transaction value in Fiat Currency	Transaction value in Fiat Currency	Yes, if Transaction Type is • Exchange with fiat currency – purchase • Exchange with fiat currency – sale Yes, if Transaction Type is • Transfer of asset • Safekeeping of asset • Participation / Provision of services
12.	Counterparty Exchange Name	Counterparty Exchange Name	Yes, if Transaction Type is • Exchange between Virtual Asset
13.	Counterparty Name	Name of the Counterparty	Yes, if Transaction Type is • Exchange between Virtual Asset • Transfer of asset
14.	Counterparty Virtual Asset Quantity	Counterparty Virtual Asset Quantity	Yes, if Transaction Type is • Exchange between Virtual Asset • Transfer of asset
15.	Counterparty Virtual Asset Type/Name	Type of the Digital Asset	Yes, if Transaction Type is • Exchange between Virtual Asset • Transfer of asset

#	Column Name	Description	Mandatory
16.	Customer Name	Customer Name	Yes
17.	Customer Wallet Address	Customer Public Wallet Address	No
18.	Counterparty Public Wallet Address	Counterparty Public Wallet Address	No
19.	Related Bank Account Number	Related Bank Account Number associated with the transaction	No
20.	Related Bank Account IFSC Code	Related Bank Account IFSC associated with the transaction	Yes, if the Related Bank Account Number is provided

2.17.3   Grounds of Suspicion (GS1)

Initial Display will show the KYC Profile. All but the last field will be Auto Populated by the system and will be non-editable in the GoS format.

Table 188: Grounds of Suspicion - KYC (GS1)

#	Column Name	Description	Mandatory
1.	Name	Name of the entity to be reported	Auto Populated
2.	Address		Auto Populated
3.	PAN (mandatory) PAN to be provided or bank to attest 'not available'	PAN of the entity to be reported.	Auto Populated
4.	Unique ID (CKYC/GSTN/CIN)		Auto Populated
5.	Risk		Auto Populated
6.	Profession/ LOB		Auto Populated
7.	Income (per year)		Auto Populated

#	Column Name	Description	Mandatory
8.	Role (Main / associate)	If there are multiple entities mentioned in the STR the PO would identify the main person and the associated persons	To be filled by PO

The second part will display the transactions which were reported. These transactions will be Auto Populated by the system and will be non-editable in the GoS format.

Table 189: Grounds of Suspicion - Transactions (GS1)

Type of Transaction	Total Debit	Total Credit	Transaction Count	Amount (in INR)
Suspicious Transaction				

The third part will display the Account Details of all reported accounts in the following format. These fields will be Auto Populated by the system based on the details entered in Account Details and will be non-editable in the GoS format.

Table 190: Grounds of Suspicion - Account Details (GS1)

Field		Description	Mandatory
Account number		Reported account Number	Auto Populated
Total debit in last 12 months	Number of transactions	Number of Debit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of debit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total credit in last 12 months	Number of transactions	Number of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
	Amount (in INR)	Total amount of credit transactions in the 12 months preceding the first reported transaction	Auto Populated
Total cash transactions	Number of transactions	Number of cash transactions in the 12 months preceding the first reported transaction	Auto Populated

Field		Description	Mandatory
in last 12 months	Deposit Amount (in INR)	Total credit amount in the 12 months preceding the first reported transaction	Auto Populated
	Withdrawal Amount (in INR)	Total debit amount in cash in the 12 months preceding the first reported transaction	Auto Populated

RE will be required to mention the below details of the fund flow on the reported transactions

Table 191: Grounds of Suspicion - Fund Flow (GS1)

Field	Description	Mandatory
Source of Funds	Free text field detailing from whom did the concerned entity receive the funds which were reported	Yes
Destination of funds	Free text field detailing to whom did the concerned entity send the funds which were reported	Yes

RE will then be required to add tags to the report depending on suspicions

Table 192: Grounds of Suspicion - Tagging (GS1)

Field	Description	Mandatory
Suspicion due to	A choice will need to be made from the 4 main sources of suspicion - Proceeds of crime - Unusual or complex transactions - No economic rationale or bonafide purposes - (Suspicion of) financing of terrorism	Yes
Source of alert	A choice will need to be made from the 10 main sources of STR trigger	Yes
Red Flag Indicator	A choice will need to be made from a list which will be available as a drop down based on source selected above, as per applicable RE category	Yes
Type of suspicion	A choice will need to be made from a high-level dictionary which will be provided, with an option to add a new tag.	Yes

RE will then respond to queries that would be system generated based on the alerts selected above. RE will also add the detailed narration and if available, attachments.

Table 193: Grounds of Suspicion: Queries, Attachment and Narration (GS1)

Field	Description	Mandatory
Queries (One or more)	Based on the tags submitted under "Type of suspicion" by the RE, the system would prompt a set of relevant queries for the RE to answer. These queries would help the FIU understand the case better and support the respective LEA.	No
Narration	RE will be required to enter a narration, explaining the RE's point of view, explaining the reasons leading to the suspicion on the entity. This free text will be limited to 20,000 characters and will be expected to have the details of the entity, his suspicious activities and any information which might be relevant to the report	Yes
Attachments	RE will have an option to attach any documents to the report which may help the FIU or the relevant LEA in processing the report. Up to 5 attachments will be allowed to be attached, size of each not exceeding 5MB	Yes