

Annexure A

Guidelines for Preparation of Statement of Financial Transactions (SFT)

The guidelines for preparation of Statement of Financial Transactions (SFT) for Mutual Fund transactions are as under:

1. The Mutual Fund transaction summary file will be used for pre-filling the gain/income/loss from Mutual Fund transactions.
2. The Mutual Fund Transaction Summary is required to be prepared for user-initiated debit transactions during the reporting period. For debits through transfers, information need not be provided if transferor and transferee are same person.
3. In case of a minor, details of legal or natural guardian (PAN, Name etc.) may be provided.
4. Data with respect to exchange traded funds and exchange-based transactions, may not be provided.
5. The Estimated Sale Consideration for the debit transaction should be determined on the best possible available price of the asset with the RTA. In case the sale consideration related to a sale/transfer is not available, Redemption Offer Price (Exit Load adjusted NAV) on the date of sale/transfer may be taken. The taxpayer will be able to modify the sales consideration before filing the return.
6. The securities should be classified into specified security class for determining the type of asset (short term/long term) and applicable rate.
7. The period of holding (difference between date of sale and date of acquisition of any security) should be used to classify the asset as short term or long-term asset. First in First out (FIFO) method should be used for identification of corresponding purchases and computation of period of holding. Any capital asset held by the taxpayer for a period of more than minimum period of holding will be treated as long-term capital asset and remaining assets will be classified as short-term asset. The specified minimum period of holding for different asset class is as under:

Security Class Code	Security Class Description	Minimum Period of Holding	Remarks
EMF	Unit of Equity Oriented Mutual Fund	12 months	-
UTI	Unit of UTI	12 months	Only if it is not Specified Mutual Fund as per section 76 of Income-tax Act, 2025. If it is Specified Mutual Fund, the

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			asset will always be short-term capital asset.
OTU	Other Units	12 months if listed/ 24 months if unlisted	Only if it is not Specified Mutual Fund as per section 76 of Income-tax Act, 2025. If it is Specified Mutual Fund, the asset will always be short-term capital asset.

The term "listed" above refers to being listed on any recognised stock exchange in India.

8. For every debit transaction, the corresponding credit should be identified using First in First Out (FIFO) method. The estimated cost of acquisition for the credit should be determined on the best possible available price with the RTA. In case the cost of acquisition related to a credit/transfer is not available, NAV for the end of the day of the credit may be taken. The taxpayer will be able to modify the cost of acquisition before filing the return.
9. In relation to a long-term capital asset, being a unit of an equity-oriented fund or a unit of a business trust referred to in section 198, acquired before the 1st day of February, 2018, cost of acquisition shall be, subject to sub-section 9(a) and (b) of section 90 of Income-tax Act, 2025, higher of (i) the cost of acquisition of such asset; and (ii) lower of (A) the fair market value of such asset as on 31st January, 2018; and (B) the full value of consideration received or accruing as a result of the transfer of the capital asset.
10. The Cost Inflation Index should be used to determine estimated indexed cost of acquisition wherever applicable.
11. The details of clients and summary values for the transactions for the reporting period should be reported in MF Account Summary (MF_ACC_SUMM.TXT)
12. The details of transactions effected through transmission and recorded by the RTA during the year along with off-market transactions recorded in the RTA system should be reported in Mutual Funds Off-Market Transactions (MF_OFF_TRN.TXT)

Annexure B

Guidelines for Submission of Statement of Financial Transactions (SFT)

1. Reporting entities are required to prepare the data file in prescribed format from their internal system. Reporting entities are required to submit the data files using SFTP Server using the login credentials (communicated separately). A separate control statement (refer Annexure C) is required to be signed, verified and furnished by the Designated Director.
2. Any file which does not meet the validation requirements will be rejected.
3. In case Reporting Entity needs to modify uploaded data, Correction Statement is required to be filed. In the Correction Statement, only those records should be uploaded in which correction is required. In case Reporting Entity needs to delete uploaded data, Deletion request is required to be filed.

Annexure C
Control Statement for Mutual Fund Transactions (RTA)

Number of Records Values			
A.1	Reporting Entity Name		
A.2	ITDREIN		
A.3	Registration Number		
A.4	Statement Type		
A.5	Statement Number		
A.6	Original Statement Id		
A.7	Reason for Correction		
A.8	Statement Date		
A.9	Reporting Period Start Date		
A.10	Reporting Period End Date		
Number of Records			
B.1	Mutual Fund Batch File (MF_BATCH.TXT)		
B.2	Mutual Fund Account Summary (MF_ACC_SUMM.TXT)		
B.3	Mutual Fund Transaction Summary (MF_TRN_SUMM.TXT)		
B.4	Mutual Fund Off-Market Transaction (MF_OFF_TRN.TXT)		
Sum of Key Values in Rs. (Refer Mutual Fund Account Summary)			
C.1	Opening Value		
C.2	Purchase Value		
C.3	Sale Value		
C.4	Closing Value		

I, declare that to the best of my knowledge and belief, the information given in the data files is correct and complete and is in accordance with the provisions of the Income-tax Act, 2025.

Name _____

Designation _____

Annexure D

Data Structure

The information is required to be uploaded in data file. The data file should be in ASCII format with one report per line. All fields in each file should be delimited with the delimiter “|”. The first record in the file should contain header text.

D.1. Mutual Fund Batch File (MF_BATCH.TXT)

This file contains details of reporting entity, principal officer and files uploaded by the reporting entity

#	Field	Mandatory	Format	Remarks
1.	Reporting Entity Name	Y	VARCHAR (150)	Reporting Entity Name
2.	ITDREIN	Y	VARCHAR (20)	Registration number allotted by ITD
3.	Registration Number	N	VARCHAR (150)	SEBI Registration number
4.	Statement Type	Y	VARCHAR (2)	NB - New Statement containing new information DB - Deletion Statement CB - Correction Statement containing corrections for previously submitted information
5.	Statement Number	Y	VARCHAR (20)	Internal reference number for reporting entity
6.	Original Statement Id	Y	DECIMAL (18,0)	Statement ID of the original Statement which is being replaced deleted or referred in the current Statement. In case the Statement is new and unrelated to any previous Statement, mention '0' here.

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#	Field	Mandatory	Format	Remarks
7.	Reason for Correction	Y	VARCHAR (1)	Reason for revision to be stated when the original Statement is corrected. (Refer Permissible values)
8.	Statement Date	Y	DATE	Statement Date DD-MM-YYYY
9.	Reporting Period Start Date	Y	DATE	First day of the reporting period DD-MM-YYYY
10.	Reporting Period End Date	Y	DATE	Last day of the reporting period DD-MM-YYYY
11.	Principal Officer Name	Y	VARCHAR (150)	
12.	Principal Officer Designation	Y	VARCHAR (150)	
13.	Principal Officer Address	Y	VARCHAR (500)	
14.	Principal Officer Mobile	Y	VARCHAR (15)	
15.	Principal Officer Email	Y	VARCHAR (50)	

D.2. Mutual Fund Account Summary (MF_ACC_SUMM.TXT)

This file contains details of a person and summary values of the financial transactions for the reporting period.

#	Field	Mandatory	Format	Remarks
1.	Sequence Number	Y	DECIMAL (18,0)	Running sequence number for each line in the file. This number will be used during validation checks.
2.	Financial Year	Y	VARCHAR (4)	FY in which transaction was recorded-YYYY
3.	Reporting Period	Y	DATE	Last day of the reporting period DD-MM-YYYY
4.	AMC Name	Y	VARCHAR (100)	AMC's Name
5.	AMC Code	Y	VARCHAR (5)	
6.	Client ID	Y	VARCHAR (20)	Unique Client ID maintained by the reporting entity

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#	Field	Mandatory	Format	Remarks
7.	Client PAN	Y	VARCHAR (10)	PAN of the Client. Mention PANNOTAVBL if no PAN is available.
8.	Client Name	Y	VARCHAR (250)	First Holder's name
9.	Client Type	Y	VARCHAR (1)	R - Resident N- Non-resident F - FII Z – Not Classified
10.	Client Status	Y	VARCHAR (1)	M – Minor O - Other X - Not Classified
11.	Guardian Name	N	VARCHAR(250)	Mandatory if Client Status is 'Minor'
12.	Guardian PAN	N	VARCHAR(10)	Mandatory if Client Status is 'Minor'. Mention PANNOTAVBL if no PAN is available.
13.	Client Aadhaar	N	VARCHAR (12)	First Holder's Aadhaar
14.	Client DOB	N	DATE	First Holder's DOB/DOI in DD-MM-YYYY
15.	Client Address	Y	VARCHAR (400)	First Holder's Address
16.	Client City	N	VARCHAR (40)	First Holder's Address-city
17.	Client State code	N	VARCHAR (2)	First Holder's Address- State (Refer Permissible values)
18.	Client Pincode	N	DECIMAL (6,0)	First Holder's Address- Pincode
19.	Client Mobile Number	N	VARCHAR (15)	First Holder's Mobile Number
20.	Client E-mail ID	N	VARCHAR (100)	First Holder's E-mail ID
21.	Joint holding	Y	VARCHAR (1)	Whether joint holding exists (Y/N)
22.	Second Holder PAN	N	VARCHAR (10)	Mandatory if Joint holding exists. Mention PANNOTAVBL if no PAN is available.
23.	Second Holder Name	N	VARCHAR (250)	Mandatory if Joint holding exists

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#	Field	Mandatory	Format	Remarks
24.	Second Holder DOB	N	DATE	Second Holder's DOB/DOI in DD-MM-YYYY
25.	Third Holder PAN	N	VARCHAR (10)	Mandatory if Joint holding exists. Mention PANNOTAVBL if no PAN is available.
26.	Third Holder Name	N	VARCHAR (250)	Mandatory if Joint holding exists
27.	Third Holder DOB	N	DATE	Third Holder's DOB/DOI in DD-MM-YYYY
28.	Opening Value	Y	DECIMAL (18,2)	Value of Holding as on first day of reporting period
29.	Purchase Value	Y	DECIMAL (18,2)	Sum of purchase cost (net of transaction charges and stamp duty) during reporting period
30.	Transaction Charges	Y	DECIMAL (18,2)	Sum of transaction charges during reporting period
31.	Stamp Duty	Y	DECIMAL (18,2)	Sum of stamp duty during reporting period
32.	Sale Value	Y	DECIMAL (18,2)	Sum of Value of Units Sold (including TDS and excluding STT and Exit Load) during reporting period
33.	STT	Y	DECIMAL (18,2)	Sum of STT during reporting period
34.	Dividend Paid	Y	DECIMAL (18,2)	Sum of dividend received (inclusive of TDS) during reporting period
35.	Closing Value	Y	DECIMAL (18,2)	Total Value of Holding as on the last day of reporting period

Note: Refer Guidelines for preparation of SFT for more details

D.3. Mutual Fund Transaction Summary (MF_TRN_SUMM.TXT)

This file shall contain details of security level transaction summary in respect of sales/debits during the reporting period.

#	Field	Mandatory	Format	Remarks
1.	Sequence Number	Y	DECIMAL (18,0)	Running sequence number for each line in the file. This number will be used during validation checks.

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#	Field	Mandatory	Format	Remarks
2.	Financial Year	Y	VARCHAR (4)	FY in which sale transaction was recorded- YYYY
3.	Reporting Period	Y	DATE	Last day of the reporting period DD/MM/YYYY
4.	AMC Code	Y	VARCHAR (5)	
5.	Client ID	Y	VARCHAR (20)	Client ID maintained by the reporting entity
6.	Client PAN	Y	VARCHAR (10)	PAN of the Client. Mention PANNOTAVBL if no PAN is available.
7.	Client Name	Y	VARCHAR (250)	First Holder's name
8.	Security Class Code	Y	VARCHAR (3)	See permissible values
9.	Security Code	Y	VARCHAR (12)	Unique security code (e.g. ISIN). Mention ISINNOTAVBLE if no ISIN is available.
10.	Security Name	Y	VARCHAR (200)	Name of security (scheme, plan and option)
11.	Debit Date	Y	DATE	Date of Debit in DD/MM/YYYY
12.	Debit Type	Y	VARCHAR (1)	Refer Guidelines A – AMC (redemption) T – Transfer
13.	Credit Type	Y	VARCHAR (1)	Refer Guidelines A – AMC (purchase) T – Transfer
14.	Asset Type	Y	VARCHAR (1)	Refer Guidelines S – Short Term L – Long Term
15.	Units	Y	DECIMAL (18,3)	Units sold or transferred. Refer Guidelines.
16.	Unit price	Y	DECIMAL (18,2)	Estimated sale price per unit
17.	Sale Consideration	Y	DECIMAL (18,2)	Estimated sale consideration
18.	COA	Y	DECIMAL (18,2)	Estimated Cost of acquisition without indexation

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#	Field	Mandatory	Format	Remarks
19.	Unit FMV	Y	DECIMAL (18,2)	FMV per unit as on 31.01.2018. Refer Guidelines
20.	Total FMV	Y	DECIMAL (18,2)	Total FMV as on 31.01.2018.
21.	Adjusted FMV	N	DECIMAL (18,2)	If the long-term capital asset was acquired before 01.02.2018, Lower of Sale Consideration and Total FMV.
22.	Adjusted COA	N	DECIMAL (18,2)	Cost of acquisition without indexation (higher of COA and Adjusted FMV)
23.	Indexed COA	N	DECIMAL (18,2)	Wherever applicable
24.	STT	Y	DECIMAL (18,2)	STT

Note: Refer Guidelines for preparation of SFT for more details

D.4. Mutual Funds Off-Market Transaction (MF_OFF_TRN.TXT)

This file shall contain details of Mutual Fund off-market transactions recorded for a person/client during the year.

#	Field	Mandatory	Format	Remarks
1.	Sequence Number	Y	DECIMAL (18,0)	Running sequence number for each line in the file.
2.	Financial Year	Y	VARCHAR (4)	
3.	Reporting Period	Y	DATE	Last day of the reporting period DD-MM-YYYY
4.	Transfer Date	Y	DATE	Date format- DD-MM-YYYY
5.	Transferor AMC Code	Y	VARCHAR (5)	
6.	Transferor Client ID	Y	VARCHAR (20)	
7.	Transferor PAN	Y	VARCHAR (10)	Mention PANNOTAVBL if no PAN is available.
8.	Transferor Name	Y	VARCHAR (250)	First Holder's name
9.	Transferee AMC Code	Y	VARCHAR (5)	
10.	Transferee Client ID	Y	VARCHAR (20)	
11.	Transferee PAN	Y	VARCHAR (10)	Mention PANNOTAVBL if no PAN is available.

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#	Field	Mandatory	Format	Remarks
12.	Transferee Name	Y	VARCHAR (250)	
13.	Security Class Code		VARCHAR (3)	Refer Permissible values
14.	Security Code	Y	VARCHAR (12)	Unique Security Code (e.g. ISIN)
15.	Security Name	Y	VARCHAR (200)	Name of Security
16.	Quantity transferred	Y	DECIMAL (18,3)	No of Units transferred
17.	Reported Consideration	N	DECIMAL (18,2)	Consideration reported during transfer
18.	EOD Unit Price	Y	DECIMAL (18,2)	Redemption Offer Price (Exit Load adjusted NAV) on the date of transfer
19.	EOD Value	Y	DECIMAL (18,2)	Estimated Transaction Value (End of day price)
20.	Reason Code	Y	VARCHAR (3)	Refer Permissible Values
21.	Remarks	N	VARCHAR (100)	Reason

Note: Refer Guidelines for preparation of SFT for more details

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Permissible Values - Statement Type

#	Code	Description
1.	NB	New Batch (Statement) containing new information
2.	DB	Deletion Batch (Statement)
3.	CB	Correction Batch (Statement) containing corrections for previously submitted information

Permissible Values - Reason for Correction

#	Code	Description
1.	A	Acknowledgement of original Statement had many errors which are being resolved
2.	B	Errors in original Statement are being corrected suo-motu
3.	C	The correction report is on account of additional information being submitted
4.	N	Not applicable as this is a new statement/test data/ there is no data to report
5.	Z	Other reason

Permissible Values – Security Class Code

#	Security Class Code	Description
1.	EMF	Unit of Equity Oriented Mutual Fund
2.	UTI	Unit of UTI
3.	OTU	Other Units

Permissible Values – Transaction Reason

#	Reason Code	Reason Description
1.	TRD	Transmission (change in holding in event of death of a holder)
2.	OTH	Other
3.	ZZZ	Not Specified

Permissible Values - State code

#	State/Union Territories	Code
1.	Andaman and Nicobar	AN
2.	Andhra Pradesh	AP
3.	Arunachal Pradesh	AR
4.	Assam	AS
5.	Bihar	BR
6.	Chandigarh	CH
7.	Dadra and Nagar Haveli and Daman and Diu	DD
8.	Delhi	DL
9.	Goa	GA
10.	Gujarat	GJ
11.	Haryana	HR
12.	Himachal Pradesh	HP
13.	Jammu and Kashmir	JK
14.	Karnataka	KA
15.	Keralam	KL
16.	Lakshadweep	LD
17.	Madhya Pradesh	MP
18.	Maharashtra	MH
19.	Manipur	MN
20.	Meghalaya	ML
21.	Mizoram	MZ
22.	Nagaland	NL
23.	Odisha	OD
24.	Puducherry	PY
25.	Punjab	PN
26.	Rajasthan	RJ
27.	Sikkim	SK
28.	Tamil Nadu	TN
29.	Telangana	TS
30.	Tripura	TR
31.	Uttar Pradesh	UP
32.	West Bengal	WB
33.	Ladakh	LA
34.	Chhattisgarh	CG
35.	Uttarakhand	UK
36.	Jharkhand	JH

Table - Capital Gain Index Chart

Financial Year	Cost Inflation Index (CII)
2001-02 (Base year)	100
2002-03	105
2003-04	109
2004-05	113
2005-06	117
2006-07	122
2007-08	129
2008-09	137
2009-10	148
2010-11	167
2011-12	184
2012-13	200
2013-14	220
2014-15	240
2015-16	254
2016-17	264
2017-18	272
2018-19	280
2019-20	289
2020-21	301
2021-22	317
2022-23	331
2023-24	348
2024-25	363
2025-26	376
2026-27	384

Annexure E

Validation Rules

The errors have been classified in following categories:

Errors	Record or report level errors which need to be resolved by user as per the specific error code.
Defects	The reporting entity needs to correct and submit the reports again in the corrected statement.
Exceptions	The exceptions should be reviewed by the reporting person/entities and if any information is available, the reporting entity may provide the information. If any defect is noticed, the reporting entity needs to rectify the defect by submitting a correction statement.

The validation rules are as under:

#	Error Message	Error Type	File Rejection
1.	Control Statement Values Mismatch	Error	Y
2.	Sequence Number in Submitted file is not running sequence number	Error	Y
3.	Client Data not provided for reported transaction	Defect	N
4.	Mandatory Field is blank	Defect	N
5.	Invalid PAN reported	Exception	N
6.	Excessive Value Reported	Exception	N
7.	Mismatch identified after matching data with other submitted data	Exception	N