



# Functional & System Requirement Specifications

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Integrated e-Filing and CPC 2.0 Project

Integration– Banks

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## Definition/ Acronyms/ Abbreviation:

Sl.	Acronym/ Abbreviation/Definitions	Description / Full Form
1	HTTP	Hypertext Transfer Protocol
2	PAN	Permanent Account Number
3	XML	Extensible Markup Language
4	EVC	Electronic Verification Code
5	ATM	Auto Teller Machine

## 1 Brief about Efiling2.0

Integrated e-Filing and CPC envisions to redefine income tax filing and processing in India to provide a best-in-class experience to all taxpayers.

The objectives of the proposed integrated Efiling and CPC 2.0 project are –

1. To partner with government to reform tax processing in the country
2. To provide a differentiated experience to tax payer
3. To enhance departmental efficiency and effectiveness

The above is planned to be achieved by –

1. Providing ease in filing returns using wizard based forms and generating pre-filled returns for the tax payers.
2. Actively promoting e-verification of returns and establish complete (100%) paperless environment.
3. Reducing processing time of returns on year-on-year (YoY) basis and achieve real time processing of returns and credit of refunds.
4. Educating and empowering the taxpayer by pro-actively engaging with taxpayer through digital media
5. Pro-actively communicating and engaging with taxpayer and enhancing transparency
6. Reducing errors, grievances, rectifications on a YoY basis and achieve “first-time-right” outcome
7. Facilitating taxpayer and consistently reducing the outstanding demand
8. Ensuring real time data exchange with all stakeholders and achieve total seamless integration
9. Continuously promoting tax compliance in the country resulting into reduction of tax delinquency

## 2 Scope

The scope of this document is to provide the technical and operational details to integrate Efiling2.0 with the banks. It will also include the test strategy.

### 3 Need for Change

As per the ITD requirement, Efiling to be integrated with the banks to provide all Efiling related services to the registered users having valid bank account with the RBI approved banks in India without the need of specific service wise integration. The existing validation framework was designed only for enabling e-verification. This functionality to be enhanced to use the same for pre-validation of account with right account status captured so as to leverage for issuance of refund through ECS.

The existing framework, does not permit bank from providing mobile number linked to the bank account other than of Indian mobile issued from India. On account of which Non-resident Indians having Indian bank account are unable to validate their account as well as use it for verification purpose.

Banks share their IFSC with smaller banks including cooperative banks which are integrated with them for availing RTGS/NEFT. However they are unable to validate the account details of such integrated bank account holders.

### 4 Integration Details

The Efiling2.0 system will integrate with Banks to make use of the below list of e-Filing services provided through their respective bank.

- e-Filing login through Net Banking  
Registered Efiling user can login to Efiling through net banking login seamlessly if the PAN is linked with the bank account
- Pre-validate bank account details  
Registered Efiling user can pre-validate their bank account details. Pre-validated bank account details can be used for e-Verification of Returns, forms, Password reset and Refund processing.
- Generate EVC through ATM  
Registered Efiling user can generate EVC through their bank ATM to e-Verify the Return/other forms.

### 5 Integration Approach

Integration approach for Inbound and Outbound calls to Efiling System are updated as below.

#### 5.1 Inbound Redirect

This section talks about Inbound redirect requests with SSO.

##### 5.1.1 e-Filing Login through Net banking

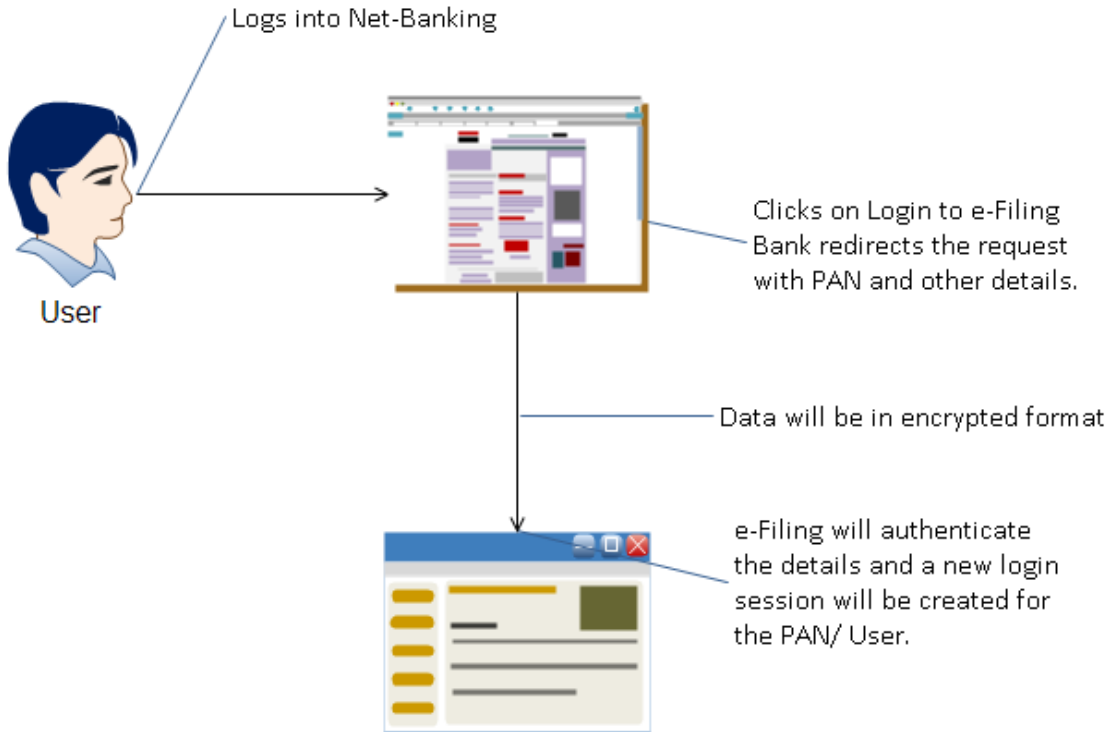
The purpose of this section is to define the technical and process flow details for login to e-Filing portal via Net Banking.

The banks have to initiate the process to apply to integrate for e-Filing portal access. This will include submission of the e-Filing registration form with bank details and sharing digital signature certificate. Bank requesting for Efiling portal access through net banking facility will be setup in e-Filing database.

##### 5.1.1.1 Process Flow – Functional

- 1 User logs into the Net-Banking of the PAN linked bank account.
- 2 User clicks on the 'Login to e-Filing' link.
- 3 The user must confirm to be redirected to the e-Filing portal.
- 4 Once the user clicks on 'Continue', a new browser tab / window will be open and the user will be redirected to the e-Filing portal.
- 5 The bank site redirects the user request with PAN and other required details in encrypted and authenticated format to e-Filing portal.

6 e-Filing portal will authenticate the details on success the user will be logged on e-Filing portal.



#### 5.1.1.2 Process Flow – Technical

User logs into the PAN and Bank account linked Net Banking account of their respective bank

- Clicks on the 'Login to e-Filing' link. This link is to be provided in a prominent place so that user need not to search for the same post login to Net Banking.
- The user must confirm to be redirected to the e-Filing portal only if the bank account is linked with the PAN. (In case user has multiple bank accounts, can select any one of the account numbers to be sent to e-Filing)
- Once the user clicks on 'Continue', a new browser tab / window will be open, and the user will be redirected to the e-Filing portal.
- The bank site redirects the user request with PAN and other required details to e-Filing portal (html form submit). Form to be submitted to SSO URL using POST method with 2 hidden fields 'data' and 'signature'
- During redirection from bank, data and signature (optional encryption field) will be passed and will reach e-Filing portal through the tax-payer's browser. These details will be digitally signed by the bank.
- Value of 'data' field must contain the bank's user id, pan, request timestamp, account number, IFSC, account type, mobile number, account name, account status, email id (same order) delimited by "^".
- On receipt of the digitally signed input from bank (through the tax-payer's browser) at e-Filing portal, e-Filing will authenticate the bank using bank's user-id, bank public digital certificate. After successful authentication, a session will be created for the taxpayer.
- In case data is encrypted by the banks, then the data payload will be decrypted with ITD private key, and the decrypted data will be used for validation
- **Request End Point**

URL	UAT - <a href="https://eportalut.incometax.gov.in/iecuat/netbanking/login">https://eportalut.incometax.gov.in/iecuat/netbanking/login</a> Prod - <a href="https://eportal.incometax.gov.in/iec/netbanking/login">https://eportal.incometax.gov.in/iec/netbanking/login</a>
Method	POST

Service Type	URL Redirection from Bank portal - Incoming
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### Configuration at E-Filing Website

- On receipt of the digitally signed input from bank (through the tax-payer's browser) at e-Filing portal, e-Filing will authenticate the bank, using the bank's user id, digital signature and using certificate.
- After successful authentication, a session will be created for the taxpayer. User will have the access to the features as defined by e-Filing portal for the role.
- Once the request reaches e-Filing portal the data and signature will be validated.
- Banks must provide the Referrer URL for the request.
- The Referrer URL will be mapped against the respective UserID provided to all banks by e-Filing portal.
- All the URLs should be HTTPS. SSL used by the 3rd Party website should be certified by external certification authority.
- POST request must have a valid https-based referral URL of the Bank
- e-Filing portal will validate the form details, authenticate the user ID, signature and referrer URL details. If successful, the user will be logged on e-Filing portal. e-Filing will also store the bank account details coming in the request as a pre-validated bank account details for the PAN.
- All the incoming bank details would be audited.
- As it is browser redirection – after initiating session with Efiling2.0 portal, session established at Efiling2.0 will not have any dependency with the bank portal session.
- On clicking 'Logout' at the e-Filing portal, the session created for the user on e-Filing portal will be terminated.

### Hidden form fields

Parameter Name	Description	Field Specification	Sample Value
Data	Value of 'data' field must contain the bank's user id, pan, request timestamp, account number, IFSC, account type, mobile number, account name (same order) delimited by "^".	Alphanumeric, Mandatory	B700000001^AAAPC4405A^2021-08-05-18.28.41.116^0111222333444^SBIN0004337^SB^91-8698346793^Joshi Dhawan^00^joshidhawan28@gmail.com
Signature	It is value of Digital Signature Certificate registered with e-Filing in PKCS7 format with base 64 encoding	Alphanumeric, Mandatory	
encryption	Optional field indicating if the data field is encrypted or not. Considered false if not passed. In case, this value is true, then the data field should be encrypted with the ITD public key.	String, Optional	true

### Field mapping details of "data" field

S.NO.	Field Name	Data Type, Field Specifications	Description	Sample Value
1	User ID	Character (10) Alphanumeric, Mandatory	Unique ID to be provided by e-Filing.	B700000001

2	PAN	Character (10) Alphanumeric, Mandatory	PAN (Linked to Net Banking) of the user. This should be the PAN of an individual taxpayer	AAAPC4405A
3	Timestamp	Character, Mandatory	YYYY-MM-DD-hh24.mi.ss.ffffff	2021-08-05-18.28.41.116
4	Bank Account Number	Character, Mandatory	Bank Account Number	0111222333444
5	IFS Code	Character (10), Mandatory	IFS Code of the account.	SBIN0004337
6	Account Type	Character, Mandatory	Type of Account Check annexure for details	SB
7	Mobile Number	Alphanumeric, Optional If passed, country code and mobile number separated with '-' Else pass as "null"	Account Holder Mobile Number linked to the account	91-8698346793
8	Account Name	Alphanumeric	Account Holder Name as per bank records	Joshi Dhawan
9	Account Status	Number	Status of Account Check annexure for details	00
10	Email Id	Alphanumeric, Optional If not passed, pass as "null"	Account holder email id linked to the account	joshidhawan28@gmail.com

#### **Sample form to be invoked as depicted in below table**

```
<form name="LoginToEFiling" method="post" action=https://eportalut.incometax.gov.in/iecuat/netbanking/login >
  <input type="hidden" name="data"
  value="B700000001^AAAPC4405A^2021-08-05-18.28.41.116^0111222333444^SBIN0004337^SB^91-8698346793^Joshi
  Dhawan^00^joshidhawan28@gmail.com"/>
  <input type="hidden" name="signature" value="Signature of data field using DSC"/>
</form>
```

#### **5.1.1.3 Onboarding Process**

- Banks need to share Digital signature in .cer format, referral URL (URL from where Efiling portal will be called) and contact details with ITD.
- The Bank Id will be shared with the banks that will be mapped against each bank
- In case of UAT, IP whitelisting needs to be done at the bank end and the Efiling end.
- In case banks chooses to encrypt the data payload, the ITD public key will be shared with the banks to be used for encryption.

## **5.2 Outbound - API**

This section talks about Outbound requests from IEC System to relevant Bank API.

### **5.2.1 Pre-Validate Bank Account Details**

Banks will expose the web service for e-Filing to validate bank account details. This facility is required for e-Filing to pre-validate the taxpayer bank account details. Web service to be developed by banks and exposed to e-Filing as per the below specifications.

- Efiling will invoke the web-service with the request parameters as mentioned in the Request payload below.
- The web service request is signed with Efiling private key and encrypted with banks public key.

- Banks should decrypt the request using bank's private key and verify the signature using Efiling public key. Then does the below validations to return the response.
  - Validates request parameters - bank account no, pan, mobile no, email id, name and IFSC code.
  - Returns the response containing the flags with Y for matched value and N for Non matched value as mentioned in the Response parameters table below.

### Request End Point

URL	https://<bank specific URL>/VerifyTaxpayerDetails
Content-Type	application/xml
Method	post
Service Type	SOAP Webservice - Outgoing

### Request Header

Parameter Name	Description	Field Specification	Sample Value
NA	NA	NA	NA

### Request Payload

Parameter Name	Description	Field Specification	Sample Value
uniqueRequestId	Valid unique Request ID. First 10 letters of uniqueRequestID should be the User ID of the requester and followed by a hyphen (-) and unique random number(max length allowed:40)	Mandatory	ABCD000000-123456
PAN	PAN of the taxpayer	Mandatory	PAN of the taxpayer
Name	Name of the taxpayer	Mandatory	6238941526895213
BankAccountNumber	Bank Account Number of the taxpayer	Mandatory	SBIN0003286
IFSC	IFSC		
MobileNumber	Mobile Number of the taxpayer as registered with bank (Size and format validation is not required)	Mandatory	1234567890
EmailId	Email Id of the taxpayer as registered with bank	Optional	<a href="mailto:abc@gmail.com">abc@gmail.com</a>

Sample payload is depicted in below table.

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope" />
  <dit:ditRequest uniqueRequestId="XXXXXXXXXX-XXXX" >
    <req:uniqueRequestId>XXXXXXXXXX-XXXX</req:uniqueRequestId>
    <req:PAN>XXXXXXXXXX</req:PAN>
    <req:Name>XXXXXXXXXX</req:Name>
    <req:BankAccountNumber>XXXXXXXXXX</req:BankAccountNumber>
    <req:IFSC>XXXXXXXXXX</req:IFSC>
    <req:MobileNumber>XXXXXXXXXX</req:MobileNumber>
    <req>EmailId >XXXXXXXXXX</req>EmailId >
  </dit:ditRequest>
</soapenv:Envelope>
```

```

</dit:DitRequest>
</dit:verifyTaxpayerDetails>
</soapenv:Body>
</soapenv:Envelope>

```

## Response Payload

Parameter Name	Description	Field Specification	Sample Value
nameBankAcctnt	Name as per Bank Account Number	Mandatory	1
panBankAcctntLinkageFlag	PAN – Bank account/IFSC linkage Success – Y PAN – Bank account/IFSC linkage Failure - N	Mandatory	Y/N
mobileVerFlag	Mobile number verification successful – Y Mobile number verification failure - N	Mandatory	Y/N
emailVerFalg	Email Id verification successful – Y Email Id verification failure - N	Mandatory	Y/N
accountType	Type of Account as per Annexure 1	Mandatory	CA
accountStatus	Account Status as per Annexure 1	Mandatory	00

Sample payload is depicted in below table.

```

<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:dit="http://iec.incometax.gov.in/ditsecws"
xmlns:req="http://iec.incometax.gov.in/ditsecws/request">
</soapenv:Header>
<soap:Body>
<ns2:verifyTaxpayerDetailsResponse xmlns="http://iec.incometax.gov.in/ditsecws/request"
xmlns:ns2="http://incometaxindiaefiling.gov.in/ditsecws" xmlns:ns3="http://iec.incometax.gov.in/ditsecws/response">
<ns2:DitResponse uniqueRequestId="XXXXXXXXXX-XXXX">
<ns3:nameBankAcctnt>XXXXXXXXXXXX</ns3:nameBankAcctnt>
<ns3:panBankAcctntLinkageFlag>X</ns3:panBankAcctntLinkageFlag>
<ns3:mobileVerFlag>X</ns3:mobileVerFlag>
<ns3:emailVerFalg>X</ns3:emailVerFalg>
<ns3:accountType>XX</ns3:accountType>
<ns3:accountStatus>XX</ns3:accountStatus>
</ns2:DitResponse>
</ns2:verifyTaxpayerDetailsResponse>
</soap:Body>
</soap:Envelope>

```

## Error Messages from service

S. No	Scenario	Error Code	Description
1	Unique Request ID is duplicate	EF-WS-SEC-ERR-10004	Duplicate Request. Please submit the request with valid request ID
2	any exception occurs	EF-WS-COM-ERR-10001	Service Unavailable. Please try again later
3	Signature is not valid	EF-WS-BVB-ERR-10002	Invalid DSC. Please use the DSC registered with Bank DSC.
4	PAN field is empty	EF-WS-BVB-ERR-10003	Please provide the PAN
5	PAN is not in correct format	EF-WS-BVB-ERR-10004	Invalid PAN. Please retry.
6	Unique Request ID field is empty	EF-WS-BVB-ERR-10005	Please provide the Unique Request ID.
7	Unique Request ID is not in correct format	EF-WS-BVB-ERR-10006	Invalid Unique Request ID. Please retry.
8	Name as per PAN is empty	EF-WS-BVB-ERR-10007	Please provide the Name.



9	Name is not in correct format.	EF-WS-BVB-ERR-10008	No special characters are allowed in Name. Please retry.
10	Bank Account Number field is empty	EF-WS-BVB-ERR-10009	Please provide the Bank Account Number
11	Bank Account Number is not in correct format. It should not allow special characters	EF-WS-BVB-ERR-100010	Invalid Bank Account Number. Please retry.
12	IFSC field is empty	EF-WS-BVB-ERR-100011	Please provide the IFSC.
13	IFSC is not in correct format	EF-WS-BVB-ERR-100012	Invalid IFSC Please retry.
14	Mobile Number field is empty	EF-WS-BVB-ERR-100013	Please provide the Mobile Number.
16	Email Id field is empty		It should allow empty field.
17	Email Id is not in correct format	EF-WS-BVB-ERR-100016	Invalid E-mail Id. Please retry.
18	Bank Account Number does not exist	EF-WS-BVB-ERR-100017	Bank Account Number Not Found
19	Bank account is in dormant state.	Account status will be 54	Bank account is in dormant state. Please try with a different bank account number.
20	Bank Account has been closed	Account status will be 01	Bank Account has been closed. Please try with a different bank account number.
21	Invalid Bank Account number	Account status will be 02	Invalid Bank Account Number

### 5.3 Inbound API

Banks should register in Efiling2.0 portal as per the Registration process of the Efiling2.0. Efiling admin user will validate the Bank registration details and approves the registration.

Once admin approves the registration, Efiling portal shares the userId and the login link of Efiling portal through e-mail. Bank needs to login to Efiling portal and they need to reset the password during first login.

Certain key values needed for accessing the Efiling APIs are available in Profile sections of the Bank user Login.

- clientid
- client-secret
- username
- password

#### 5.3.1 Generate EVC through ATM

All Banks will get Registered in IEC2.0 by sharing the necessary details. Banks will get the following details by IEC2.0 team.

- userid
- password
- clientid(*added in IEC2.0*)
- clientSecret(*added in IEC2.0*)

Efiling2.0 will expose the webservice for Bank ATMs to generate EVC.

- Efiling validates whether the pan is registered or not, if registered, generates EVC and sends to the mobile and email id registered in Efiling for that particular pan and the web service response to the bank contains success message. The EVC generated is valid for 72 hrs.

### Request End Point

URL	UAT-https://uat.services.incometax.gov.in/iec-uat/uat/BankAtmGenEvcService/getBankAtmGenEvcDetails Prod - https://services.incometax.gov.in/iec/api/BankAtmGenEvcService/getBankAtmGenEvcDetails
Content-Type	application/xml
Method	POST
Service Type	Incoming

### Request Soap Header

**Signing:** The header of the Simple Object Access Protocol (SOAP) request must contain ClientId, ClientSecret, UsernameToken and Timestamp. UsernameToken provides a standard way of representing a username (User ID registered in e-Filing) and password pair with WS-Security. The request must be digitally signed using the private key of the user (user must have registered a valid DSC with e-Filing). Signature includes key info element that contains X.509 certificate details. To validate the signature details, the following elements must be signed in the SOAP:

- Timestamp
- UsernameToken
- Body

**Encryption:** After signing, the request (UsernameToken and Body) must be encrypted using the e-Filing's public key

Parameter Name	Description	Field Specification	Sample Value
clientId	Efiling Team will provide the client id from API Gateway as a pre-requisite.	Mandatory	17xx73b2ac90ce2f4f0d899e3bfb5b04fa84
clientSecret	Efiling Team will provide the client secret from API Gateway as a pre-requisite.	Mandatory	3edda3a406604bfe8a0464003e6ac41d
UserNameToken	User ID and password must be in clear text.	Alphabets Mandatory	EXA00001
TimeStamp	OASIS standards with Expiry time of 180 seconds.	Alphabets Mandatory	2020-12-12-23.45.45.000112
Signature	Signature (OASIS standards) of UserNameToken, TimeStamp and Body.	Alphabets Mandatory	

### Request Soap Body (in Plain XML)

Parameter Name	Description	Field Specification	Sample Value
uniqueRequestId	Valid unique Request ID. First 10 letters of uniqueRequestID should be the User ID (user ID provided during registration) of the requester and followed by a hyphen (-) and unique random number	Mandatory	ABCD000000-123456
Pan	PAN of the user	Mandatory	APXPR1234L

atmId	Unique ID of the ATM.	Mandatory	Refer in payload below
atmCardNo	Masked ATM card number of the user.	Mandatory	Refer in payload below
bankAccNum	Bank Account Number of the Account linked to PAN	Mandatory	Refer in payload below
ifsCode	IFS Code of the account.	Mandatory	Refer in payload below
atmAccessTime	ATM access time in format YYYY-MM-DD-hh24.mi.ss.SSSSSS	Mandatory	Refer in payload below
accountName	Name of Account Holder	Mandatory	Refer in payload below
accountType	Type of Account as per Annexure 1	Mandatory	Refer in payload below
mobileNumber	Mobile number of the account holder registered with bank	Mandatory	Refer in payload below
emailId	Email Id of the account holder registered with bank	Mandatory	Refer in payload below
accountStatus	Status of account as per Annexure 1	Mandatory	Refer in payload below

Sample payload content (in Plain text):

```

<soapenv:Envelope>
<soapenv:Header>
  <!-- Soap Headers should have the parameters mentioned in Request Soap header table above -->
</soapenv:Header>
<soapenv:Body>
  <dit:getBankAtmGenEvcDetails>
    <dit:DitRequest uniqueRequestId="XXXXXXXXXXXX">
      <req:pan>XXXXXXXXXX</req:pan>
      <req:atmId>XXXXXXXXXX000000</req:atmId>
      <req:atmCardNo>12xxxxxxxxx3456</req:atmCardNo>
      <req:bankAccNum>000000000000</req:bankAccNum>
      <req:ifsCode>BANK0123456</req:ifsCode>
      <req:atmAccessTime>2015-12-31-10.25.28.123456</req:atmAccessTime>
      <req:accountName>ABCDEFGH</req:accountName>
      <req:accountType>XX</req:accountType>
      <req:mobileNumber>XXXXXXXXXX</req:mobileNumber>
      <req:emailId>abc@mail.com</req:emailId>
      <req:accountStatus>XX</req:accountStatus>
    </dit:DitRequest>
  </dit:getBankAtmGenEvcDetails>
</soapenv:Body>
</soapenv:Envelope>

```

## Response Payload

Parameter Name	Description	Field Specification	Sample Value
result	Successful response	EVC has been generated successfully	Refer in payload below
ErrorCode	Error response	Error code as per the table below	Refer in payload below
ErrorDesc	Error response	Error description for the code as per table below	Refer in payload below

## Error Codes and Description

Scenario	Error Code	Error Description
If Unique Request ID is duplicate.	EF-WS-SEC-ERR-10004	Duplicate Request. Please submit the request with valid request ID.
If any exception occurs	EF-WS-COM-ERR-10001	Service Unavailable. Please try again later
If Signature is not valid	EF-WS-SEC-ERR-10003	Invalid DSC. Please use the DSC registered with e-Filing
If PAN is not registered in e-Filing	EF-WS-PQS-ERR-10001	PAN is not registered in e-Filing
If username and password are invalid	EF-WS-SEC-ERR-10001	Invalid user id / password
If Username and UniqueRequestId (first 10 characters) does not match.	EF-WS-SEC-ERR-10006	Logged In UserID should match with UserID in uniqueRequestID

Sample response payload is depicted in below table.

### Positive Response:

```
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <ns2:getBankAtmGenEvcDetailsResponse
      xmlns="http://iec.incometax.gov.in/ditsecws/request"
      xmlns:ns2="http://iec.incometax.gov.in/ditsecws"
      xmlns:ns3="http://iec.incometax.gov.in/ditsecws/response">
      <ns2:DitResponse>
        <ns3:result>EVC has been generated successfully</ns3:result>
      </ns2:DitResponse>
    </ns2:getBankAtmGenEvcDetailsResponse>
  </soap:Body>
</soap:Envelope>
```

## Negative Response:

```
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <ns2:getBankAtmGenEvcDetailsResponse
      xmlns="http://iec.incometax.gov.in/ditsecws/request"
      xmlns:ns2="http://iec.incometax.gov.in/ditsecws"
      xmlns:ns3="http://iec.incometax.gov.in/ditsecws/response">
      <ns2:DitResponse>
        <ns3:ErrorCode>EF-WS-PQS-ERR-10001</ns3:ErrorCode>
        <ns3:ErrorDesc>PAN is not registered in e-Filing</ns3:ErrorDesc>
      </ns2:DitResponse>
    </ns2:getBankAtmGenEvcDetailsResponse>
  </soap:Body>
</soap:Envelope>
```

## 5.4 Test Strategy

UAT environment access will be provided to Banks for Integration testing over https with the above-mentioned APIs with the provided details.

## 5.5 Security Conditions

All requests to Efiling2.0 should be over https requests with TLS enabled for both Incoming and outgoing requests. Also signing and encryption of payloads enables banks to share payloads more securely. Efiling system will also provide the below utility to ensure that the data shared between Bank and IEC2.0 system is transferred with encoding. Banks may use this for the secure transfer of payloads.

## 5.6 Frequency of Data Exchange

The frequency of the data exchange will be real-time, event based. Whenever the user clicks on any link or action on the Efiling portal or bank website, respective API of the Efiling or Bank gets invoked and synchronous response is received.

# 6 Annexure - 1

## 6.1 Account Types

Sl. No	Account Type	Description
1.	SB	Saving Bank Account
2.	CA	Current Account
3.	CC	Cash Credit Account
4.	OD	Over Draft Account
5.	TD	Term Deposit Account
6.	LN	Loan Account
7.	SG	State Government Account
8.	CG	Central Government Account
9.	NR	Non Resident External (NRE)
10.	NO	Non Resident Ordinary (NRO)
11.	PP	Public Provident Fund Account
12.	OT	Other Account Types

## 6.2 Account Status

<b>Account Status</b>	<b>Account Description</b>	<b>Account Validity Flag</b>
00	Account Valid	V
01	Account Closed	I
02	No Such Account	I
51	KYS Doc Pending	V
52	Account Holder Turning Major	V
53	A/C Inoperative	V
54	Dormant Account	V
55	Account in zero balance and no transactions has been happened	V
60	Account Holder Expired	V
62	Account Under Litigation	V
65	Account Holder Name Invalid	V
68	Account in Blocked Status	V
69	Customer Insolvent	V