

Compliance Appendix: NexVestXR Regulatory Alignment

Indian Regulatory Compliance

NexVestXR aligns with the following regulations:

- **RBI Guidelines on Digital Assets:** Adheres to KYC/AML requirements for crypto transactions, implemented via on-chain KYC checks in `REXAToken.sol`.
- **SEBI Real Estate Regulations:** Ensures tokenized properties comply with REIT guidelines, with verified documents stored on IPFS and validated by AWS Textract.
- **RERA (Real Estate Regulation Act):** Property listings include mandatory disclosures (title, area, developer details), enforced through `PropertyService.js`.

International Standards

- **FATF Recommendations:** Implements travel rule compliance for cross-border transactions, with KYC verification for all wallet addresses.
- **GDPR:** Ensures user data privacy through AES-256 encryption and consent mechanisms in `server.js`.

Compliance Implementation

- **KYC/AML:** On-chain KYC status tracking in `REXAToken.sol` and off-chain verification via AWS SageMaker.
- **Audit Trail:** Centralized logging with ELK stack retains transaction records for 90 days, meeting RBI audit requirements.
- **Fraud Detection:** AI-based document verification in `PropertyService.js` achieves 95% fraud detection accuracy.