

**Draft Reserve Bank of India (Local Area Banks – Credit Information Reporting)  
Directions, 2025**

**DRAFT FOR COMMENTS**

RBI/2025-26/--

DOR.FIN.REC.No./ 00-00-000/2025-26

XX, 2025

**Reserve Bank of India (Local Area Banks – Credit Information Reporting)  
Directions, 2025**

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In exercise of the powers conferred by Section 11 of the Credit Information Companies (Regulations) Act, 2005 (hereinafter referred to as CICRA), the Reserve Bank of India ('RBI') being satisfied that it is necessary and expedient in the public interest to do so, hereby issues the Master Direction - Reserve Bank of India (Local Area Banks – Credit Information Reporting) Directions, 2025, hereinafter specified.

These directions aim to establish a standardised framework for reporting and dissemination of credit information; safeguard the confidentiality and security of sensitive credit data; provide mechanisms for consumers to access their credit information and grievance redressal on matters related to credit information reporting.

## **Chapter I - Preliminary**

### **A. Short Title and Commencement**

1. These Directions shall be called the Reserve Bank of India (Local Area Banks – Credit Information Reporting ) Directions, 2025.
2. These Directions shall come into force with immediate effect, unless otherwise specified.

### **B. Applicability**

3. These Directions shall be applicable to Local Area Banks [hereinafter collectively referred to as 'Credit Institutions (CIs)' and individually referred to as 'Credit Institution (CI)'], regulated by the Reserve Bank.

### **C. Definitions**

4. In these Directions, unless the context otherwise requires, the terms herein shall bear the meaning assigned to them below:
  - (1) 'Company' means a company defined under section 3 of the Companies Act, 1956 or corresponding section under the Companies Act, 2013.
  - (2) 'Credit Information Companies (CICs)' means companies that have been granted a certificate of registration under section 5 of the CICRA. The CICs registered with RBI under Section 5 of the CICRA are:

| <b>Sl. No.</b> | <b>List of the CICs registered with RBI</b>                  | <b>Date of issue of Certificate of Registration</b> |
|----------------|--------------------------------------------------------------|-----------------------------------------------------|
| 1.             | CRIF High Mark Credit Information Services Private Limited   | November 25, 2010                                   |
| 2.             | Equifax Credit Information Services Private Limited          | March 26, 2010                                      |
| 3.             | Experian Credit Information Company of India Private Limited | February 17, 2010                                   |
| 4.             | TransUnion CIBIL Limited                                     | March 05, 2012                                      |

5. Words or expressions used in these Directions and not defined herein, but defined in CICRA, 2005, the Credit Information Companies Rules, 2006 (hereinafter referred to as 'CIC Rules') and the Credit Information Companies Regulations, 2006, (hereinafter referred to as 'CIC Regulations'), shall have the same meanings as assigned to them in these Statute/ Rules/ Regulations. Any other words or expressions used and not defined in these directions or aforesaid Statute/ Rules/ Regulations and defined in Reserve Bank of India Act, 1934 or Banking Regulation Act, 1949 or the Companies Act, 2013 shall have the same meanings as assigned to them in these Acts.

## **Chapter II – Membership of CICs**

6. A CI shall become member of all the CICs registered with the RBI.
7. One-time membership fee charged by the CICs from a CI to become their members shall not exceed ₹10,000 each.
8. The annual fees charged by the CICs from a CIC shall not exceed ₹5,000 each.

## **Chapter III – Credit Information Reporting and Dissemination**

### **A. Data formats**

9. The reporting of credit information by a CI to the CICs, shall be undertaken in standardised data formats as prescribed in [Annex I](#). These standardised data formats would be a non-proprietary reporting format and shall be known as 'Uniform Credit Reporting Format' (UCRF) as denoted below:
- (1) Form 1: Uniform Credit Reporting Format (Consumer) – for consumer segment.
  - (2) Form 2: Uniform Credit Reporting Format (Commercial) – for commercial segment.
  - (3) Form 3: Uniform Credit Reporting Format (MFI) – for microfinance segment.

### **B. Reporting timelines and updation**

10. A CI shall adhere to following guidelines on reporting timelines and updation:
- (1) A CI shall submit data on credit information of its borrowers (including historical data) to all CICs.
  - (2) A CI shall keep the credit information collected / maintained by it, updated regularly on a fortnightly basis (i.e., as on 15<sup>th</sup> and last day of the respective month) or at shorter intervals as mutually agreed upon between the CI and CIC. The fortnightly submission of credit information by a CI to CICs shall be ensured within seven calendar days of the relevant reporting fortnight. CICs shall provide a list of CIs which are not adhering to the fortnightly data submission timelines to Department of Supervision, Reserve Bank of India, Central Office at half yearly intervals (as on March 31 and September 30 each year) for information and monitoring purposes.
  - (3) A CI shall ensure that the records submitted to CICs are updated regularly and that no instances of repayment, including that of the last instalment, are left unreported.

### **C. Reporting guidelines**

11. The CICRA provides statutory backing for sharing of credit information by a CI with CICs, subject to conditions stipulated therein. Therefore, with CICRA coming into force, the requirement of a 'consent clause' has become redundant and a CI need not insist upon obtaining such consent from borrowers.

12. A CI shall adhere to, inter alia, the following guidelines when reporting credit information in the UCRF:

(1) In the commercial reporting segment, corporate identification number (CIN) and credit history of the directors of the company (based on DIN number) shall be reported.

(2) A CI shall report cases where compromise settlements have taken place and the reason for such compromise settlement, in the prescribed data formats to CICs.

(3) With respect to part instalment overdue, a CI shall submit data as it is, while qualitative information on what filters to apply based on amount and period would be done by the SU and others who make use of the data.

(4) A CI shall use 'settled' status for denoting only specific situations where due to financial inability to repay as per original terms and conditions, either a principal or an interest waiver or both is provided to the customer.

*Explanation:* CIs need to be aware of such a situation prior to extending fresh credit to such customers. Cases of wrong debits or contested charges shall not be reported as 'settled' but as 'disputed'.

(5) The information on Commercial Papers (CPs) issued by the companies shall be reported on a fortnightly basis to the CICs by a CI which has been designated as the Issuing and Payment Agent (IPA) for the particular CP issue. If there are multiple IPAs for a single CP issue, each IPA to such issue shall report to the CICs the details pertaining to the portion of the issue which is with them. This information shall be reported in the commercial data format in the fields as mentioned in [Annex II](#). The IPA shall also report any default in the redemption of the relevant CP issue to the CICs. In view of reporting requirement of IPA, it is clarified that an investing CI need not report the information on CPs to the CICs.

(6) The information regarding Unhedged Foreign Currency Exposure (UFCE) of individual borrowers shall be reported on a fortnightly basis to the CICs by the lending CI (in the case of solo lenders) / consortium leader (in the case of consortium arrangements) / largest lender (in the case of multiple lending arrangements).

(7) The cases admitted with National Company Law Tribunal (NCLT) / National Company Law Appellate Tribunal (NCLAT) under the Insolvency and Bankruptcy

Code, 2016 shall be reported under the suit-filed cases in the Uniform Credit Reporting Format, while reporting to the CICs.

(8) The reporting of RS data by a CI to CICs is mandatory for all accounts opened on or after July 01, 2018.

*Explanations:*

(a) The reporting of shareholders' information under the 'relationship' field of the Relationship Segment in the Commercial data format should be done only for those shareholders who are 'Beneficial Owners' as defined under the Reserve Bank of India (Local Area Banks – Know Your Customer) Directions, 2025, as amended from time to time.

(b) The Relationship Segment (RS) details are important in establishing cross-linkages across the three modules, viz., Consumer, Commercial and MFI, while providing comprehensive credit information of a borrower to CIs by CICs.

(c) A timeline for reporting of the remainder legacy data would be reviewed by the Technical Working Group (TWG) and the CIs would be advised in due course. CICs shall furnish the list of CIs not adhering to the instructions on reporting of RS data to the Department of Supervision (DoS), Central office, on a monthly basis.

(9) The formats have fields to incorporate the data where consumer data will be reported in the consumer data format and co-borrower will be reported in commercial data format.

**13. Data of Self Help Group (SHG) members**

(1) CIs financing SHGs shall report the SHG member level data to CICs in the Uniform Credit Reporting Format (MFI) as mentioned in [Annex I](#).

(2) The structure of the credit information in respect of SHG members to be collected and reported by a CI to CICs is set out below:

| Sl. No. | Particulars                                                                                                                                                            | Annex III |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| 1       | Information to be collected by CIs from individual SHG members where the total amount of loan to be attributed to or to be availed by the SHG member exceeds ₹30,000/- | Table 1   |



|   |                                                                                                                                                                               |         |
|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| 2 | Information to be collected by CIs from individual SHG members where the total amount of loan to be attributed to or to be availed by the SHG member is <u>upto</u> ₹30,000/- | Table 2 |
| 3 | Information on all individual SHG members to be reported by CIs to CICs [included under the Uniform Credit Reporting (MFI) format]                                            | Table 3 |
| 4 | Information on individual SHG members to be collected by banks at the time of opening of new Savings Bank Accounts of the SHG                                                 | Table 4 |

- (3) The data tables are given in [Annex III](#). As indicated above, a CI shall collect information from all SHG members in Tables 1 and 2 and report it to the CICs as set out in Table 3. The SHG member level data as mentioned in Table 3 shall be subsumed in Form 3: Uniform Credit Reporting format (MFI) of [Annex I](#) for reporting to CICs. The tables have been designed based on the following considerations:

Some of the information (Item number 17 of Tables 1 and 2) is related to the existing exposures of the SHG members including that of the SHG groups with whom they might have been previously associated. This is intended to help CIs make informed credit decisions with regard to the SHG members. This information may be collected by CIs directly from the CICs based on lead information provided by the SHG members. Hence, there would be no need for CIs to include this information in the dataset reported to the CICs as per Table 3.

- (i) The collection and reporting of credit information in respect of SHG members will be restricted to the members of those SHGs that take loans exceeding ₹1,00,000/-. However, the members of all SHGs, regardless of the amount of group loan, shall report the non-credit information to CIs through the SHG Group at the time when the SHG approaches the CI for a loan.
- (ii) The non-credit information requirements have been designed both from the perspective of identification of the individual borrowers and supplementing the information requirements of banks, regulatory and government development agencies for the purpose of evaluating the flow of credit to various sub-segments of the SHG members and designing suitable credit

penetration strategies keeping in view the socio-economic profile of the sub-segments. The information shall be reported by CIs to the CICs in a manner that allows the CICs to identify all members associated with a particular SHG and a particular person to be identified with all SHGs with whom he/she is/was associated.

(4) A CI shall put in place necessary systems and procedures including making necessary changes to their system software for collections of the relevant information from the SHG members and reporting the required information to the CICs.

(i) A CI shall have the option to collect and report the SHG member level data either themselves or by outsourcing it to other entities. However, it shall follow all general instructions on outsourcing set out in the Reserve Bank of India (Local Area Banks – Managing Risks in Outsourcing) Directions, 2025, as amended from time to time, to the extent applicable and shall continue to be responsible for the correctness of the data submitted by the outsourced agencies to the CICs. A CI must put in place appropriate controls to ensure the correctness of the data submitted by the entities to which it is outsourced.

(ii) A CI shall monitor the NPA levels in the SHG segment on an ongoing basis and collect detailed information from SHG members availing loans exceeding a lower threshold of ₹ 20,000, if the Gross NPA in the SHG segment exceeds 10% or is higher than the gross NPA of the CI by 5 percentage points.

(iii) Non-adherence to the instructions by a CI shall result in exclusion of non-compliant SHG loan accounts from the loan portfolios eligible to be reckoned for the purpose of complying with the priority sector lending (PSL) targets.

(5) **Other operational instructions**

(i) Given significant challenges in monitoring and reporting the performance of individual loans availed by the SHG members out of the amounts lent by CIs to the SHGs, it is not envisaged to extend the credit reporting system to

the monitoring of repayment and recovery of these loans. However, this would be considered in due course.

- (ii) With a view to building up the adequate information base of the potential SHG member borrowers and expediting the process of collection and reporting of KYC compliant information relating to the members of the SHGs when the SHGs are credit- linked, banks are encouraged to offer Small Accounts / Basic Savings Bank Deposit Account to the SHG members when an SHG approaches them for opening a Savings Account. In cases where the SHG members agree to open such accounts, the information in Table 4 may be collected and kept on record to be used at the time when the SHG approaches the bank for a loan. However, it must not be made a pre-condition for opening the Savings Account of the SHG.
- (iii) None of the data requirements specified in paragraph 12 should be made a pre- condition for extending loans to the SHGs, though CIs must make sincere efforts to comply with these requirements.
- (iv) A CI may encourage the SHGs to keep written records of loans distributed to their members out of the loan availed including the digitisation scheme for SHGs of NABARD, where applicable, and may consider introducing appropriate incentives in this regard.
- (v) A CI shall develop appropriate policies to deal with applications for credit facilities from members of SHGs / SHGs on whom default is reported by the CICs. Care needs to be taken that the SHGs / individual members are not denied loans merely because of such defaults and CIs should appropriately evaluate the credit history of the members themselves and take into account the economic viability of their activities and the Groups' capacity to service the loan proposed to be taken by considering their loan applications.
- (vi) The credit information relating to individual SHG members shall be collected, reported, and disseminated as per the provisions of the CICRA and the extant RBI directions on credit information reporting.

#### **14. Reporting mechanism after cancellation of licence**

- (1) In case of cancellation of licence of a CI by RBI, either through voluntary submission or supervisory action, CICs shall insert a suitable disclaimer in the

records of the CI's borrowers to reflect non-updatability of the record due to closure of the CI in their CIR.

(2) In order to address the challenges in updating credit information of borrowers of CI whose licence has been cancelled, CICs and CIs shall implement a credit information reporting mechanism subsequent to cancellation of licence as under

- (i) A CI, whose licence has been cancelled by RBI shall be categorised 'Credit Institution' under Section 2(f)(vii) of CICRA.
- (ii) Such a CI shall continue to report credit information of the borrowers onboarded and reported to CICs prior to cancellation of their licence to all the four CICs till the loan lifecycle is completed or the credit institution is wound up, whichever is earlier.
- (iii) Such a CI shall have access to Credit Information Reports pertaining to only those borrowers which were onboarded and reported to CICs before the cancellation of their license.
- (iv) CICs shall not charge the annual and membership fees from such a CI.
- (v) These instructions shall also be applicable to those entities whose licence has been cancelled by the Reserve Bank of India prior to issuance of these instructions.
- (vi) All other instructions regarding credit information reporting by CIs to CICs shall remain unchanged

#### **D. Rectification of rejected data and review of Data Quality Index (DQI)**

15. A CI shall rectify the rejected data shared by CICs and re-submit the same within seven days of receipt of such rejection report.

16. CICs shall prepare and provide Data Quality Index (DQI) for Consumer,

Commercial and Microfinance segments, as provided in Reserve Bank of India (Credit Information Companies) Directions, 2025, for assessing the quality of data submissions by CIs to CICs and improving the same over a period of time.

17. A CI shall undertake half yearly review of the DQI for all segments to improve the quality of the data being submitted to CICs. A report consisting of issues identified and corrective steps taken shall be placed before its top management by each CI for review within two months from the end of that half-year.

#### **E. Correction of Credit Information Report**

18. A CI shall abide by the time periods stipulated under CICRA and the Rules and Regulations framed thereunder in respect of updation, alteration of credit information, resolving disputes, etc. Procedure prescribed under Rules 20 and 21 of the CIC Rules, 2006 in this regard shall be adhered to. Deviations from stipulated time limits shall be monitored and commented upon in the periodical reports/reviews put up to the Board / Committee of Board on customer service.
19. A CI shall have arrangements in place to receive customer requests for rectification of data in CIRs. In order to maintain high data quality, all erroneous data shall be corrected at the source by the CI that originally submitted the data.

#### **F. Use of credit information reports in credit appraisal**

20. A CI shall include in their loan policies / credit appraisal processes, suitable provisions for obtaining CIRs from one or more CICs so that the credit decisions are based on credit information available in the system.

#### **G. Display of information**

21. A CI which is a secured creditor as per the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002, shall display, on its website, information in respect of the borrowers whose secured assets have been taken into possession by the CIs under the SARFAESI Act, 2002 as per the format given in [Annex IV](#). Error! Reference source not found. The list consisting of this information shall be updated on monthly basis.

- (1) The following clarifications in this regard need to be noted by the CIs:

- (i) Secured assets possessed by a CI under the SARFAESI Act, 2002 on or after September 25, 2023 should be disclosed on its website.
- (ii) The assets possessed and already sold under SARFAESI Act, 2002 need not be displayed on the website.
- (iii) The secured assets possessed by a CI shall be removed from the website in the event of the following circumstances:
  - (a) when the secured asset is sold; or
  - (b) when the secured creditor receives the outstanding amount (which includes the principal, interest and any other dues payable by the borrower to the secured creditor) or after payment of the agreed settlement amount from the borrower.
- (iv) The SARFAESI Act, 2002 does not classify possession as symbolic or physical. Accordingly, a CI shall display information on secured assets possessed under Section 13 (4) of the SARFAESI Act, 2002. This includes the display of both symbolically and physically possessed assets on the website.
- (v) Both movable and immovable secured assets possessed under Section 13 (4) of the SARFAESI Act, 2002, on which the information is already published in the newspapers in terms of Rule 3 (1) or Rule 6 (2) of the Security (Enforcement) Rules of 2002 in case of movable property, and Rule 8 (2) ibid in case of immovable property, shall be displayed on the website of a CI.
- (vi) The 'outstanding amount' to be displayed on the website of a CI shall be as per definition provided under Section 13 (9) (b) of the SARFAESI Act, 2002 i.e. it shall include principal, interest and any other dues payable by the borrower to the secured creditor in respect of secured asset as per the books of account of the secured creditor.
- (vii) The 'outstanding balance', 'asset classification' and 'date of asset classification' of the secured assets possessed under Section 13 (4) of the SARFAESI Act, 2002, shall be as per the information published in the newspapers in terms of Rule 3 (1) or Rule 6 (2) of the Security

(Enforcement) Rules of 2002 in case of movable property, and Rule 8 (2) in case of immovable property.

- (viii) The 'State' column of the Annex IV corresponds to that of the branch, as the borrower's address column inherently captures the State to which the borrower belongs.
- (ix) Details in the 'Guarantor Name (wherever applicable)' column of the Annex IV should be limited to guarantors who have created a security interest in favour of the CI and whose assets are possessed under the Act.
- (x) The monthly updates mentioned above specifically relate to the inclusion of new secured assets possessed by a CI, and the removal of the secured assets that have been sold or resolved by the CI.
- (xi) While the lead lender as per the consortium agreement may initiate SARFAESI proceedings, all consortium members are required to individually display on their website the details of assets taken into possession, including outstanding amount and other details as per the pari-passu charge and consortium agreement ensuring transparency.

#### **H. Applicability of other instructions issued by Department of Regulation**

22. A CI shall ensure compliance with the applicable instructions on credit information reporting, as prescribed in the following Directions/ Circulars:

- (1) Reserve Bank of India (Local Area Banks – Credit Cards and Debit Cards: Issuance and Conduct) Directions, 2025
- (2) Reserve Bank of India (Local Area Banks – Classification, Valuation and Operation of Investment Portfolio) Directions, 2025, as amended from time to time.
- (3) Reserve Bank of India (Local Area Banks – Credit Facilities) Directions, 2025
- (4) Reserve Bank of India (Local Area Banks – Transfer and Distribution of Credit Risk) Directions, 2025.

## **Chapter IV – Customer Service and Grievance Redressal**

### **A. Strengthening of customer service**

23. In order to strengthen and improve the efficacy of the grievance redress mechanism and customer service provided by the CIs, the following measures shall be put in place by a CI:

#### **(1) Updation of credit information with CICs**

- (i) A CI shall send alerts through SMS / email to customers while submitting information to CICs regarding default / days past due (DPD) in existing credit facilities, wherever the mobile number/email ID details are available.
- (ii) To enable sending of alerts through SMS / email, the Uniform Credit Reporting Format for reporting credit information by a CI to CICs has been modified as detailed in [Annex V](#).
- (iii) A CI shall organize special awareness campaigns to sensitise its customers about benefits of submission of their mobile numbers / email IDs.

#### **(2) Setting up of nodal points / officials**

- (i) A CI shall have a dedicated nodal point / official of contact for CICs for redress of customer grievances. Details of the nodal point / official along with email ID and telephone / mobile number shall be furnished by the CI to CICs.
- (ii) A CI shall inform CICs of any changes in the nodal points / official within five calendar days of such a change.

#### **(3) Reasons for rejection of requests for data correction**

- (i) A CI shall inform the customers the reasons for the rejection of their request for data correction, if any, to enable such customers to better understand the issues in the CIR.
- (ii) A CI shall use the list of reasons for rejection of requests circulated by CICs, while communicating the rejections of the request for data correction made by customers / CICs during the grievance redress process.



#### **(4) Root Cause Analysis of complaints**

- (i) A CI shall undertake Root Cause Analysis (RCA) of the customer grievances at least on a half yearly basis. CIs shall also use, inter alia, information on data rejected by the CICs and DQI provided by CICs as sources of information for carrying out RCA.
- (ii) The RCA shall be reviewed by the top management at least on an annual basis.

#### **B. Framework for compensation to customers**

24. A CI shall implement the following compensation mechanism for delayed updation/ rectification of credit information:

- (1) Complainants shall be entitled to a compensation of ₹100 per calendar day in case their complaint is not resolved within a period of thirty calendar days from the date of the initial filing of the complaint by the complainant with a CI / CIC.

*Explanation:*

- (i) Section 21 (3) of CICRA, 2005 provides that a complainant may request a CIC or CI to update the credit information by making an appropriate correction, addition or otherwise, and on such request the CI or CIC shall take steps to update the credit information within 30 days after being requested to do so.
  - (ii) Rule 20 (3) (c) of CIC Rules, 2006 provides that the CI shall forward the corrected particulars of the credit information to the CIC or complainant within a period of 21 days from the date when the CI was informed of the inaccuracy in the credit information.
  - (iii) The combined reading of Section 21(3) of CICRA, 2005 and Rule 20 (3) (c) of CIC Rules, 2006 provide the CI and the CIC, collectively, an overall limit of thirty (30) days to resolve/ dispose of the complaint. In effect, this would mean that a CI would get 21 days and CICs would effectively get the remainder of nine days for complete resolution of the complaint.
- (2) A CI shall pay compensation to the complainant if it has failed to send updated credit information to the CICs by making an appropriate correction or addition or otherwise within 21 calendar days of being informed by the

complainant or a CIC.

- (3) The complainant shall be advised by the CI / CIC of the action taken on the complaint in all cases, including the cases where the complaint has been rejected. In cases of rejection, the reasons for rejection shall also be provided by CI and CIC.
- (4) Compensation to be provided by the CICs / CIs to the complainant (for delayed resolution beyond 30 calendar days of filing the complaint) shall be apportioned among the CIs / CICs concerned proportionately.

*Illustrations:*

**(i) Complaints registered with CIC by the complainant**

CIs have maximum 21 days' time and CICs have the remaining period, within the overall time period of 30 days from the date of receipt of the complaint for its resolution. Compensation payable by the CICs/ CIs shall be calculated under various scenarios as illustrated below:

**Case 1**

- Complaint registered with a CIC on January 1, 2022.
- The CIC seeks confirmation from the CI (for e.g. Bank A) on January 12, 2022.
- Bank A provides confirmation to the CIC on February 2, 2022 (21<sup>st</sup> day would be February 2, 2022) – no delay by Bank A.
- The CIC resolves and provides rectified CIR to the complainant on February 3, 2022.
- Compensation of ₹300/- shall be provided by the CIC to the complainant for delay of three (3) days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

**Case 2**

- Complaint registered with a CIC on January 1, 2022.
- The CIC seeks confirmation from Bank A on January 5, 2022.
- Bank A provides confirmation to the CIC on January 26, 2022 (i.e. within 21 days) – no delay by Bank A.

- The CIC resolves and provides rectified CIR to the complainant on February 3, 2022.
- Compensation of ₹300/- shall be provided by the CIC to the complainant for delay of three (3) days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

### Case 3

- Complaint registered with a CIC on January 1, 2022
- The CIC seeks confirmation from Bank A on January 5, 2022.
- Bank A provides confirmation to the CIC on January 28, 2022 (21<sup>st</sup> day would be January 26, 2022) – 2 days delay by Bank A
- If CIC resolves and provides rectified CIR to the complainant on February 2, 2022 - Compensation of ₹200/- shall be provided by the Bank A to the complainant for a delay of two (2) days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).
- If CIC resolves and provides rectified CIR to the complainant on February 3, 2022 – Total compensation of ₹300/- (₹200/- by Bank A and ₹100/- by CIC) shall be provided to the complainant for delay of three (3) days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

### Case 4

- Complaint registered with a CIC on January 1, 2022
- The CIC seeks confirmation from Bank A, Bank B, Bank C, Bank D, Bank E on January 5, 2022 – i.e. the CIC has taken 4 days to seek confirmation.
- For Bank A, B, C, D and E – (21<sup>st</sup> day would be January 26, 2022)
- If Bank A provides confirmation to CIC on January 26, 2022 – No delay
- If Bank B provides confirmation to CIC on January 31, 2022 – 5 days delay
- If Bank C provides confirmation to CIC on February 2, 2022 – 7 days delay
- If Bank D provides confirmation to CIC on February 4, 2022 – 9 days delay
- If Bank E provides confirmation to CIC on February 6, 2022 – 11 days delay

32  
days

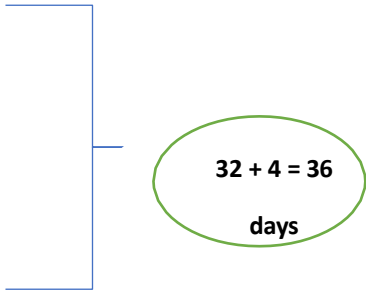
- Therefore, total delay in resolution of complaint is as follows:
- If the CIC resolves and provides rectified CIR to the complainant on February 6, 2022 – Total compensation of ₹600 shall be provided to the complainant, on a weighted average basis, as under, for a delay of 6 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022):

**Explanation:** The delay of six days shall be apportioned by the CIs/CICs on weighted average of the extent of delay by each CIs/CICs. In the above case, the overall delay is 6 days and therefore the complainant shall be entitled for total compensation of ₹600. This needs to be apportioned between all the defaulting banks (in this case Bank B, C, D and E). Cumulatively, the delay of all the defaulting banks put together is 32 days (5+7+9+11 days). Therefore, the compensation amount of ₹600 shall be apportioned on weighted average of the delay by each CIs in relation to the overall delay of 32 days in this case.

- Bank A = No compensation
  - Bank B =  $(5 \times 600) / 32 = ₹93.75$
  - Bank C =  $(7 \times 600) / 32 = ₹131.25$
  - Bank D =  $(9 \times 600) / 32 = ₹168.75$
  - Bank E =  $(11 \times 600) / 32 = ₹206.25$
  - CIC = No compensation
- If the CIC resolves and provides rectified CIR to the complainant on February 11, 2022, total days taken by CIC would be 9 days (i.e. 4+ 5 days). Total compensation of ₹1100 shall be provided to the complainant, on a weighted average basis, as under, for delay of 11 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022):

- Bank A = No compensation
- Bank B =  $(5 \times 1100) / 32 = ₹171.88$
- Bank C =  $(7 \times 1100) / 32 = ₹240.62$
- Bank D =  $(9 \times 1100) / 32 = ₹309.38$
- Bank E =  $(11 \times 1100) / 32 = ₹378.12$

- CIC = No compensation (as CIC has taken overall 9 days)
- If the CIC resolves and provides rectified CIR to the complainant on February 15, 2022. CIC has taken 13 days (i.e. 4 days + 9 days) to provide a final rectified CIR. Total compensation of ₹1500 shall be provided to the complainant, on a weighted average basis as under, for the delay of 15 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022):
  - Bank A = No compensation
  - Bank B =  $(5 \times 1500) / 36 = ₹208.34$
  - Bank C =  $(7 \times 1500) / 36 = ₹291.66$
  - Bank D =  $(9 \times 1500) / 36 = ₹375.00$
  - Bank E =  $(11 \times 1500) / 36 = ₹458.34$
  - CIC =  $(4 \times 1500) / 36 = ₹166.66$



**32 + 4 = 36**  
days

### Case 5

- Complaint registered with a CIC on January 1, 2022
- The CIC seeks confirmation from Bank A on January 5, 2022
- Bank A provides confirmation to the CIC on January 28, 2022 (21<sup>st</sup> day would be January 26, 2022) – 2 days delay
- If, CIC resolves and provides rectified CIR to Bank A on January 31, 2022 (i.e. resolution done within 30 days of receiving the complaint) - No case for Compensation.

However, the CI would be liable for penal action as deemed fit by the Reserve Bank of India as per provisions of CICRA, 2005 and Rules and Regulations framed thereunder.

### (ii) Complaints registered with CIs by the complainant

### Case 6

- Complaint registered with a CI (for e.g. Bank A) on January 1, 2022
- Bank A provides rectified details to CIC on January 22, 2022 (21<sup>st</sup> day would be January 22, 2022) – no delay by Bank A.

- If the CIC resolves and provides rectified CIR to Bank A on January 31, 2022 and Bank A provides the rectified CIR to the complainant on January 31, 2022 – No case for compensation.
- If the CIC resolves and provides rectified CIR to Bank A on January 31, 2022 and Bank A provides the rectified CIR to the complainant on February 1, 2022 – A compensation of ₹100 shall be provided by the Bank A to the complainant for delay of 1 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).
- If the CIC resolves and provides rectified CIR to Bank A on February 1, 2022 and Bank A provides the rectified CIR to the complainant on February 1, 2022 - A compensation of ₹100 shall be provided by the CIC to the complainant for delay of 1 day beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).
- If the CIC resolves and provides rectified CIR to Bank A on February 1, 2022 and Bank A provides the rectified CIR to the complainant on February 2, 2022 - Total compensation of ₹200 shall be provided [₹100 by the CIC and ₹100 by Bank A] to the complainant for delay of 2 day beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

**Note:** Where the grievance/ complaint involves inaccurate credit information of more than one (1) CI, the complaint shall be registered by the customer with the concerned CIC. The CIC shall coordinate with all CIs concerned, and furnish to the customer a comprehensive resolution of grievance.

## **Case 7**

- Complaint registered with a CI (for e.g. Bank A) on January 1, 2022
- Bank A resolves and provides rectified details to the CIC on January 25, 2022 (21<sup>st</sup> day would be January 22, 2022) – 3 days delay by Bank A.
- If the CIC resolves and provides rectified CIR to Bank A on January 31, 2022 and Bank A provides rectified CIR to complainant on January 31, 2022 - No case for Compensation.
- If the CIC resolves and provides rectified CIR to Bank A on February 3, 2022 (i.e. the CIC takes 9 days after being informed by Bank A) and Bank A provides rectified

CIR to the complainant on February 3, 2022 – A compensation of ₹300 shall be provided by Bank A to the complainant for delay of 3 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

- If the CIC resolves and provides rectified CIR to Bank A on February 3, 2022 and Bank A provides rectified CIR to the complainant on February 4, 2022 – A compensation of ₹400 shall be provided by Bank A to the complainant for delay of 4 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

- If the CIC resolves and provides rectified CIR to Bank A on February 4, 2022 and Bank A provides rectified CIR to the complainant on February 4, 2022 – Total compensation of ₹400 [₹100 by the CIC and ₹300 by Bank A] shall be provided to the complainant for delay of 4 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

- If the CIC resolves and provides rectified CIR to Bank A on February 4, 2022 and Bank A provides rectified CIR to the complainant on February 5, 2022 – Total compensation of ₹500 [₹100 by CIC and ₹400 by Bank A] shall be provided to the complainant for delay of 5 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

- (5) Where the grievance / complaint involves inaccurate credit information provided by more than one CI, the complaint shall be registered by the complainant with the concerned CIC. The CIC shall coordinate with all the CIs concerned and furnish the complainant with a comprehensive resolution of the grievance.
- (6) Where the complaint has been received and registered by a CI and there has been a delay in the resolution of the complaint, the CI shall inform the concerned CIC(s) and the complainant after the final resolution, regarding total delay (in calendar days) and the amount of compensation to be paid by the CI and/ or CIC(s).
- (7) The date of the resolution of the grievance shall be the date when the rectified CIR has been sent by the CIC or CI to the postal address or email ID provided by the complainant.

- (8) A CI shall make appropriate provision in their complaint submission format (both online and offline) for enabling the complainant to submit the contact details, email ID, and bank account details/ Unified Payment Interface (UPI) ID for crediting the compensation amount. The onus of providing accurate details will lie with the complainant and the CIs will not be held responsible for any incorrect information provided by the complainant.
- (9) The compensation amount shall be credited to the bank account of the complainant within five working days of the resolution of the complaint.
- (10) The complainant can approach RBI Ombudsman, under the Reserve Bank - Integrated Ombudsman Scheme, 2021, in case of wrongful denial of compensation by CIs or CICs.
- (11) In case of wrongful denial of compensation by a CI which is yet to be covered under the Reserve Bank - Integrated Ombudsman Scheme, 2021, the complainant can approach Consumer Education and Protection Cell (CEPC) functioning from Regional Offices (ROs) of RBI.
- (12) The compensation framework shall not be applicable in the following cases:
  - (i) disputes for which remedy has been provided under Section 18 of CICRA, 2005. The Section 18 of CICRA, 2005 provides that for disputes arising amongst, CICs, CIs, borrowers, and clients on matters relating to the business of credit information and for which no remedy has been provided under CICRA, 2005, such disputes shall be settled by conciliation or arbitration as provided in the Arbitration and Conciliation Act, 1996.
  - (ii) complaints / references relating to (a) internal administration, (b) human resources, (c) pay and emoluments of staff, and (d) references in the nature of suggestions and commercial decisions of the CI.
  - (iii) complaints that have been decided by or are already pending in other fora such as Consumer Disputes Redressal Commission, Courts, Tribunals, etc.

### **C. Reserve Bank- Integrated Ombudsman Scheme, 2021**

- 25. A CI covered under the [Reserve Bank – Integrated Ombudsman Scheme, 2021 \(RBIOS, 2021\)](#) shall comply with the directions provided under the said Scheme.



## **Chapter V – Best Practices**

26. A CI shall take into account the best practices as detailed below, while formulating or reviewing its policies and procedures under the CICRA:
- (1) Instances of non-updation of repayment information could be avoided by centralising the issue of no objection certificates (NOCs) and providing information to CICs.
  - (2) Customer grievance redressal should be given top priority especially in respect of complaints relating to updation / alteration of credit information.
  - (3) Grievance redressal in respect of credit information should be integrated with the existing systems for grievance redressal. Aspects relating to customer grievances pertaining to credit information may also be an integral part of customer service policy of a CI.
  - (4) A CI shall give full customer information to the CICs. For instance, identifier information like PAN number, Voters ID Card number, etc. is not provided by CIs for all records.
  - (5) First time borrowers' loan applications should not be rejected just because they have no credit history.
  - (6) With a view to decreasing court cases involving CIs and CICs, complaints need to be addressed by them on an urgent basis. A CI shall have a structured process of complaint redressal including the setting up of Consumer Protection Committee of the Board.

## **Chapter VI – Repeal and Other Provisions**

### **A. Repeal and saving**

27. With the issue of these Directions, the existing Directions, instructions, and guidelines relating to credit information reporting for Local Area Banks stand repealed, as communicated vide notification dated XX, 2025. The Directions, instructions and guidelines repealed prior to the issuance of these Directions shall continue to remain repealed.
28. Notwithstanding such repeal, any action taken or purported to have been taken, or initiated under the repealed Directions, instructions, or guidelines shall continue to be governed by the provisions thereof. All approvals or acknowledgments granted under these repealed lists shall be deemed as governed by these Directions.

### **B. Application of other laws not barred**

29. The provisions of these Directions shall be in addition to, and not in derogation of the provisions of any other laws, rules, regulations, or directions, for the time being in force.

### **C. Interpretations**

30. For the purpose of giving effect to the provisions of these Directions or in order to remove any difficulties in the application or interpretation of the provisions of these Directions, the RBI may, if it considers necessary, issue necessary clarifications in respect of any matter covered herein and the interpretation of any provision of these Directions given by the RBI shall be final and binding.

## Uniform Credit Reporting Format

## Form 1: Uniform Credit Reporting Format (Consumer)

| Segments                   |                                      |                                         |                              | Fields                          |                         |                        |                           |
|----------------------------|--------------------------------------|-----------------------------------------|------------------------------|---------------------------------|-------------------------|------------------------|---------------------------|
| <b>Header</b>              | Reporting Member / Processor User ID | Reporting Member / Processor Short Name | Cycle Identification         | Date Reported and Certified     | Reporting Password      | Authentication Method  | Member Data               |
| <b>Name</b>                |                                      | Consumer Name                           |                              | Date of Birth                   |                         | Gender                 |                           |
| <b>ID</b>                  | ID Type                              | ID Number                               |                              | Issue Date                      |                         | Expiration Date        |                           |
| <b>Telephone</b>           |                                      | Telephone Number                        |                              | Telephone Extension             |                         | Telephone Type         |                           |
| <b>Email</b>               |                                      |                                         |                              | E-Mail ID                       |                         |                        |                           |
| <b>Address</b>             |                                      | Consumer Address                        | State Code                   | PIN Code                        | Address Category        |                        | Residence Code            |
| <b>Account</b>             | Current/New Reporting Member Code    | Current/New Member Short Name           | Current / New Account Number | Account Type                    | Ownership Indicator     | Date Opened/ Disbursed | Date of Last Payment      |
| Date Closed                | Date Reported and Certified          | High Credit/ Sanctioned Amount          | Current Balance              | Amount Overdue                  | Number of Days Past Due |                        | Old Reporting Member Code |
| Old Member Short Name      | Old Account Number                   | Old Account Type                        | Old Ownership Indicator      | Suit Filed/ Wilful Default      | Credit Facility Status  |                        | Asset Classification      |
| Value of Collateral        | Type of Collateral                   | Credit Limit                            | Cash Limit                   | Rate of Interest                | Repayment Tenure        |                        | EMI Amount                |
| Written-off Amount (Total) | Written-off Amount (Principal)       | Settlement Amount                       | Payment Frequency            | Actual Payment Amount           | Occupation Code         |                        | Income                    |
| Net/Gross Income Indicator |                                      |                                         |                              | Monthly/Annual Income Indicator |                         |                        |                           |

**Note:** The reporting fields of the Consumer reporting format to incorporate among others the following catalogue values:

| Field Name   | Remarks                                                                                                                                                                                                                                                                                                                                      |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Account Type | Inclusion of additional catalogue values: <ul style="list-style-type: none"> <li>• Short term personal loan</li> <li>• Priority Sector – Gold loan</li> <li>• Temporary Overdraft (account should be considered closed by CICs when it is not reported in subsequent months by CIs in view of credit balance in the said account)</li> </ul> |

| Field Name                        | Remarks                                                                                                                                                                                                                                                                                         |
|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Credit Facility Status            | Inclusion of additional catalogue values: <ul style="list-style-type: none"> <li>• Restructured due to COVID-19</li> <li>• Post Write Off Closed</li> <li>• Restructured and Closed</li> <li>• Auctioned and Settled</li> <li>• Repossessed and Settled</li> <li>• Guarantee Invoked</li> </ul> |
| Ownership Indicator               | Inclusion of additional catalogue value: <ul style="list-style-type: none"> <li>• Deceased</li> </ul>                                                                                                                                                                                           |
| Type of Collateral                | Inclusion of additional catalogue value: <ul style="list-style-type: none"> <li>• Multiple Securities and Others</li> </ul>                                                                                                                                                                     |
| ID Type                           | Inclusion of additional catalogue values: <ul style="list-style-type: none"> <li>• NREGA card number</li> <li>• CKYC</li> </ul>                                                                                                                                                                 |
| Payment frequency                 | Inclusion of additional catalogue values: <ul style="list-style-type: none"> <li>• Bullet payment</li> <li>• Daily</li> <li>• Half yearly</li> <li>• Yearly</li> <li>• On Demand</li> </ul>                                                                                                     |
| Address Category                  | Inclusion of additional catalogue value:<br>Mortgage Property address                                                                                                                                                                                                                           |
| High Credit/<br>Sanctioned Amount | The reporting field to be mandatory                                                                                                                                                                                                                                                             |

## Form 2: Uniform Credit Reporting Format (Commercial)

| Segments                  |                                |                                                  |                                                        | Fields                                         |                                   |                                            |                                                        |
|---------------------------|--------------------------------|--------------------------------------------------|--------------------------------------------------------|------------------------------------------------|-----------------------------------|--------------------------------------------|--------------------------------------------------------|
| <b>Header</b>             | Member ID                      | Previous Member ID                               | Date of Creation & Certification of Input File         | Reporting / Cycle Date                         | Information Type                  | Filler                                     |                                                        |
| <b>Borrower</b>           | Member Branch Code             | Previous Member Branch Code                      | Borrower s Name                                        | Borrower Short Name                            | Company Registration Number       | Date of Incorporation                      |                                                        |
| PAN                       | CIN                            | TIN                                              | Service Tax number                                     | Udhyam Registration Number                     | Borrower s Legal Constitution     | Business Category                          |                                                        |
| Business / Industry Type  | Class of Activity 1            | Class of Activity 2                              | Class of Activity 3                                    | SIC Code                                       | Sales Figure                      | Financial Year                             |                                                        |
| Number of Employees       | Credit Rating                  | Assessment Agency / Authority                    | Credit Rating As On                                    | Credit Rating Expiry Date                      | Filler                            |                                            |                                                        |
| <b>Address</b>            | Borrower Office Location Type  | Borrower Office DUNS Number                      | Address Line 1                                         | Address Line 2                                 | Address Line 3                    | City/Town                                  | District                                               |
| State/Union Territory     | Pin Code                       | Country                                          | Mobile Number(s)                                       | Telephone Area Code                            | Telephone Number(s)               | Fax Area Code                              |                                                        |
| E-mail ID                 |                                |                                                  | Filler                                                 |                                                |                                   |                                            |                                                        |
| Relationship              | Relationship DUNS Number       | Related Type                                     | Relationship                                           | Business Entity Name                           | Business Category                 | Business / Industry Type                   | Individual Name Prefix                                 |
| Full Name                 | Gender                         | Company Registration Number                      | Date of Incorporation                                  | Date of Birth                                  | PAN                               | Voter ID                                   |                                                        |
| Passport Number           | Driving License ID             | UID                                              | Ration Card No                                         | CIN                                            | DIN                               | TIN                                        |                                                        |
| Service Tax number        | CKYC                           | Percentage of Control                            | Address Line 1                                         | Address Line 2                                 | Address Line 3                    | City/Town                                  |                                                        |
| District                  | State/Union Territory          | Pin Code                                         | Country                                                | Mobile Number(s)                               | Telephone Number(s)               | Telephone Area Code                        |                                                        |
| Fax Number(s)             |                                | Fax Area Code                                    |                                                        | Filler                                         |                                   |                                            |                                                        |
| Segments                  |                                |                                                  |                                                        | Fields                                         |                                   |                                            |                                                        |
| <b>Credit Facility</b>    | Account Number                 | Previous Account Number                          | Facility / Loan Activation / Sanction Date             | Sanctioned Amount/ Notional Amount of Contract | Currency Code                     | Credit Type                                | Tenure / Weighted Average maturity period of Contracts |
| Repayment Frequency       | Drawing Power                  | Current Balance / Limit Utilized /Mark to Market | Notional Amount of Out-standing Restructured Contracts | Loan Expiry / Maturity Date                    | Loan Renewal Date                 | Asset Classification / Days Past Due (DPD) |                                                        |
| Asset Classification Date | Amount Overdue / Limit Overdue | Overdue Bucket 01 ( 1 – 30 days)                 | Overdue Bucket 02 ( 31 – 60 days)                      | Overdue Bucket 03 ( 61 – 90 days)              | Overdue Bucket 04 (91 – 180 days) | Overdue Bucket 05 (Above 180 days)         |                                                        |

|                                              |                                       |                               |                            |                                    |                       |                                   |           |
|----------------------------------------------|---------------------------------------|-------------------------------|----------------------------|------------------------------------|-----------------------|-----------------------------------|-----------|
| High Credit                                  | instalment Amount                     | Last Repaid Amount            | Account Status             | Account Status Date                | Written Off Amount    | Settled Amount                    |           |
| Major reasons for Restructuring <sup>1</sup> | Amount of Contracts Classified as NPA | Asset based Security coverage | Guarantee Coverage         | Bank Remark Code                   | Wilful Default Status | Date Classified as Wilful Default |           |
| Suit Filed Status                            | Suit Reference Number                 | Suit Amount in Rupees         | Date of Suit               | Dispute ID No.                     | Transaction Type Code | Other_BK                          |           |
| UFCE (Amount)                                |                                       |                               | UFCE Date                  |                                    |                       |                                   |           |
| <b>Guarantor</b>                             | Guarantor DUNS                        | Guarantor Type                | Business Category          | Business / Industry Type           | Guarantor Entity Name | Individual Name Prefix            | Full Name |
| Gender                                       | Company Registration Number           | Date of Incorporation         | Date of Birth              | PAN                                | Voter ID              | Passport Number                   |           |
| Driving License ID                           | UID                                   | Ration Card No                | CIN                        | DIN                                | TIN                   | Service Tax number                |           |
| Other ID                                     | Address Line 1                        | Address Line 2                | Address Line 3             | City/Town                          | District              | State/Union Territory             |           |
| Pin Code                                     | Country                               | Mobile Number(s)              | Telephone Area Code        | Telephone Number(s)                | Fax Area Code         | Fax Number(s)                     |           |
| Guarantee Invocation Date                    |                                       |                               |                            |                                    |                       |                                   |           |
| <b>Security</b>                              | Value of Security                     | Currency Type                 | Type of Security           | Security Classification            | Date of Valuation     | Filler                            |           |
| <b>Dishonour of Cheques</b>                  | Date of Dishonour                     | Amount                        | Instrument / Cheque Number | Number of times dishonoured        | Cheque Issue Date     | Reason for Dishonour              | Filler    |
| <b>File Closure</b>                          |                                       | Number of Borrower Segments   |                            | Number of Credit Facility Segments |                       | Filler                            |           |

**Note:** The reporting fields of the Commercial reporting format to incorporate among others the following catalogue values:

| Field Name     | Additional catalogue values                                                                                        |
|----------------|--------------------------------------------------------------------------------------------------------------------|
| Account Status | Inclusion of additional catalogue value: <ul style="list-style-type: none"> <li>Restructured and Closed</li> </ul> |

<sup>1</sup> This field would help in understanding whether the restructuring of loan of the borrower was due to external/ extraneous factors such as external environment, general downturn in economy, etc., or company/ borrower specific issues such as change in management, performance of promoters, etc.

| <b>Field Name</b>                      | <b>Additional catalogue values</b>                                                                                                                                                                                                                                                                                            |
|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Credit Type                            | Inclusion of additional catalogue values: <ul style="list-style-type: none"> <li>• Mudra term loan</li> <li>• Mudra working capital</li> <li>• Temporary Overdraft (account should be considered closed by CICs when it is not reported in subsequent months by CIs in view of credit balance in the said account)</li> </ul> |
| Major reasons for restructuring        | Inclusion of additional catalogue value: <ul style="list-style-type: none"> <li>• Restructured due to COVID-19</li> </ul>                                                                                                                                                                                                     |
| Sanction Date                          | The reporting field to be mandatory                                                                                                                                                                                                                                                                                           |
| Location Type                          | Inclusion of additional catalogue value <ul style="list-style-type: none"> <li>• Mortgage Property address</li> </ul>                                                                                                                                                                                                         |
| Relationship                           | Inclusion of additional catalogue value <ul style="list-style-type: none"> <li>• Karta (HUF)</li> </ul>                                                                                                                                                                                                                       |
| Asset Classification/<br>Days Past Due | Removal of catalogue values: <ul style="list-style-type: none"> <li>• Special Mention Accounts</li> <li>• Doubtful</li> </ul>                                                                                                                                                                                                 |
| Borrower's Legal<br>Constitution       | Removal of catalogue value: <ul style="list-style-type: none"> <li>• Not Classified</li> </ul>                                                                                                                                                                                                                                |
| Class of Activity                      | To be reported as per Basic Statistical Returns 1 and 2                                                                                                                                                                                                                                                                       |

### Form 3: Uniform Credit Reporting Format for MFIs (Including SHG)

This document provides description of the file format for Microfinance data to be reported to CICs. This format follows Group, Consumer, Account structure – Multiple Groups, Each Group with Multiple Consumers and Each Consumer if taken credit has an account. It is recommended that a separate file is shared with CIC for SHG accounts and JLG + Individual accounts. All Microfinance borrowings in the names of the individuals, regardless of the purpose, should be included in this format. The data should contain all live loan accounts during the relevant period, all accounts which got closed during the period and all accounts which opened during the period. Irrespective of the frequency of data sharing, the format of data sharing remains the same.

#### A. Segments in Input File Format

The following table describes the different segments that make up the Data Input File Format

| # | Segment                  | Segment Tag | Option   | Occurrences                                                                                       | Field Separator                |
|---|--------------------------|-------------|----------|---------------------------------------------------------------------------------------------------|--------------------------------|
| 1 | Header                   | HDR         | Required | Occurs once for a file                                                                            | Fixed length separation        |
| 2 | Group Segment            | GRPCRD      | Required | Occurs multiple times, as many Groups in the portfolio (only for SHG Groups)                      | Separated (¬ or ~ or Pipe ' ') |
| 3 | Member/ Consumer Segment | CNSCRD      | Required | Occurs multiple times, as many customers in the Portfolio. Multiple Members exist under one Group | Separated (¬ or ~ or Pipe ' ') |
| 4 | Address Segment          | ADRCRD      | Required | One or more for every Consumer                                                                    | Separated (¬ or ~ or Pipe ' ') |
| 5 | Account Segment          | ACTCRD      | Required | One or more for every Account                                                                     | Separated (¬ or ~ or Pipe ' ') |
| 6 | Trailer                  | TRL         | Required | Occurs once for a file                                                                            | Fixed length                   |

Note: ¬ is ASCII Character 170.



## B. Header Segment (HDR)

The Header Record is the first segment of the data submission file. It is a required segment, only one Header segment is reported for each file and it is reported at the start of the File. It contains information necessary to identify the Member Institution and the Reporting date. It is a fixed length segment.

| # | Field Name              | Option                | Type | Length | Description                                                                                                                                                                                                   |
|---|-------------------------|-----------------------|------|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Segment Identifier      | Required              | AN   | 3      | Must contain the value 'HDR' to identify the Header Segment.                                                                                                                                                  |
| 2 | Name of Submission File | Required              | AN   | 5      | Contains the name of the submission file, e.g. 'HMMFI' which indicates CRIF High Mark Microfinance Input File.                                                                                                |
| 3 | Layout Version Number   | Required              | AN   | 3      | Indicates Input file format version number. Contains the value '3.2'                                                                                                                                          |
| 4 | Submitting MEMBER ID    | Required              | AN   | 10     | Must contain the unique member ID assigned by the CIC to the Member Institution.                                                                                                                              |
| 5 | Submitting MEMBER Name  | Required              | AN   | 30     | Must contain the name of Member Institution submitting the file                                                                                                                                               |
| 6 | Submitting Branch ID    | Required When present | AN   | 30     | Unique Branch ID assigned by CRIF High Mark to the Institution's Branch for a decentralized data submission. Could be left blank, 30 spaces to be added if BLANK.                                             |
| 7 | Reported Date           | Required              | D    | 8      | Must contain the date 'AS OF WHICH' the data is being reported to the CIC. If records in the file are updated on different dates, use the most recent date.<br><br>Valid calendar date in the DDMMYYYY format |

| #  | Field Name                            | Option                  | Type | Length | Description                                                                                                                                                                                                                                                                                                                                                                                      |
|----|---------------------------------------|-------------------------|------|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8  | File Creation Date/ Extraction Date   | Required                | D    | 8      | <p>The date when the file was created, which must be equal to or later than date in the Date Reported Field.</p> <p>Valid calendar date in DDMMYYYY format.</p> <p>For example, Date Reported is August 31, 2007. If the file was extracted on September 7, 2007 and submitted to CRIF High Mark on September 8, 2007, then the file creation date will be September 7, 2007, i.e. 07092007.</p> |
| 9  | Organization Data Structure Indicator | Required                | AN   | 3      | <p>Contains the organization's account or Customer structure.</p> <p>SHG for SHG data<br/>JLG for JLG + Individual Data</p>                                                                                                                                                                                                                                                                      |
| 10 | Password                              | Required                | AN   | 30     | Must contain the encrypted password assigned by CICs to the Member Institution                                                                                                                                                                                                                                                                                                                   |
| 11 | System Vendor Identifier              | Required when available | AN   | 30     | <p>A unique identifier agreed upon to identify the vendor of Member Institution, furnishing the data, in case Vendor system is being used. For in- house developed system, specify 'INHOUSE '.</p> <p>Could be left blank, 30 spaces to be added if BLANK</p>                                                                                                                                    |
| 12 | Vendor System Version Identifier      | Required when available | AN   | 10     | <p>The version of the system used to furnish the data in case Vendor system is being used. For In-house developed system, specify 'INHOUSE '.</p> <p>Could be left blank, 10 spaces to be added if BLANK</p>                                                                                                                                                                                     |
| 13 | Reserved for Future Use               |                         | AN   | 20     | Reserved for Future Use                                                                                                                                                                                                                                                                                                                                                                          |

### C. Group Segment (GRPCRD)

The Group Segment is the second segment in the data submission file. It contains the information necessary to identify the Group (only for SHG). It is present once per Group. Each Group can have many customers/members within it. This is a required segment if Loan Category is T04 or T05 or T06 or T07.

| #  | Field Name                | Type | Length | Option                | Description                                                                            |
|----|---------------------------|------|--------|-----------------------|----------------------------------------------------------------------------------------|
| 1  | Segment Identifier        | A/N  | 6      | Required              | Must contain the value 'GRPCRD' to identify the Member/Consumer Segment.               |
| 2  | Group Identifier          | A/N  | 50     | Required              | Unique Group Identifier used by the Member Institution to identify the Group uniquely. |
| 3  | Group Name                | A/N  | 200    | Required              | Name of the SHG Group                                                                  |
| 4  | Group Loan Account Number | A/N  | 30     | Required              | Loan Account Number of the Group as in the Bank's records                              |
| 5  | Disbursed Amount (Rs)     | N    | 9      | Required              | Total Disbursed amount for this loan (in Rupees)                                       |
| 6  | Outstanding Balance (Rs)  | N    | 9      | Required              | Total outstanding principal for this loan (in Rupees)                                  |
| 7  | Date Opened/Disbursed     | D    | 8      | Required              | Valid calendar date in DDMMYYYY format                                                 |
| 8  | Date Closed (if closed)   | D    | 8      | Required when present | Valid calendar date in DDMMYYYY format                                                 |
| 9  | Date of last payment      | D    | 8      | Required when present | Valid calendar date in DDMMYYYY format                                                 |
| 10 | Number of Instalments     | N    | 3      | Required When present | Original number of instalments at the time of disbursement                             |

| #  | Field Name                        | Type | Length | Option                | Description                                                                                                                                                                                                               |
|----|-----------------------------------|------|--------|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 11 | Repayment Frequency               | A/N  | 3      | Required              | Enumeration:<br>F01- Weekly<br>F02 - Biweekly<br>F03 - Monthly<br>F04- Bimonthly<br>F05- Quarterly<br>F06- Semi-annually<br>F07-Annually<br>F08-Single Payment Loan (bullet / balloon)<br>F10-Other                       |
| 12 | Instalment Amount                 | N    | 9      | Required              | Instalment Amount for the Loan (Rs.)                                                                                                                                                                                      |
| 13 | Amount Overdue (Rupees)           | N    | 9      | Required              | Amount which is due past the payment date                                                                                                                                                                                 |
| 14 | DPD (Days past due)               | A/N  | 3      | Required              | Enumeration:<br>000 = 0 payments past due (current account) with Positive Balance<br>001 to 999 = Number days past due. If an account is above 999 days, mark as 999<br>XXX = No payment history available for this month |
| 15 | Loan Cycle ID                     | N    | 3      | Required When present | Renewal cycle number of the Group                                                                                                                                                                                         |
| 16 | Loan Type (Term or Cash Credit)   | A/N  | 10     | Required              | C01-Term Loan C02- Cash Credit                                                                                                                                                                                            |
| 17 | Write Off Amount (Rupees)         | N    | 9      | Required When present |                                                                                                                                                                                                                           |
| 18 | Date Write-Off (if written-off)   | D    | 8      | Required When present |                                                                                                                                                                                                                           |
| 19 | Write-off reason (if written off) | A/N  | 20     | Required When present | Enumeration:<br>X01- First Payment Default<br>X02-Death                                                                                                                                                                   |

| #  | Field Name                                 | Type | Length | Option                          | Description                                                                                                                                          |
|----|--------------------------------------------|------|--------|---------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                                            |      |        |                                 | X03-Willful Default Status<br>X04-Suit Filed, Willful Default Status<br>X09-Untagged<br>X10 - Not Applicable                                         |
| 20 | Groups' Communication Address              | A/N  | 200    | Required when present           | Communication Address for the Group - as per address proof document (Number, Village/Taluk, Landmark, District)                                      |
| 21 | State Code (Groups' Communication Address) | N    | 2      | Required if Address is provided | Must be a state code as defined under Catalogues                                                                                                     |
| 22 | Pin Code (Groups' Communication Address)   | N    | 10     | Required if Address is provided | Valid 6 digit PIN Code                                                                                                                               |
| 23 | Telephone Number 1 type Indicator          | A/N  | 3      | Required When present           | Telephone / contact information details<br>Enumeration:<br>P01-Residence<br>P02-Company<br>P03- Mobile<br>P04-Permanent<br>P07-Other<br>P08-Untagged |
| 24 | Group Telephone Number 1                   | A/N  | 15     | Required When present           | Group's telephone number (contact)                                                                                                                   |
| 25 | Group's Bank Account - Bank Name           | A/N  | 50     | Required                        | Name of the Bank where the group has a savings bank account                                                                                          |
| 26 | Group's Bank Account - Branch Name         | A/N  | 50     | Required                        | IFSC Code (preferred) or Name of the Bank Branch where the group has a savings bank account                                                          |
| 27 | Group's Bank Account - Account Number      | A/N  | 35     | Required                        | Account Number of group's savings bank account                                                                                                       |

| #  | Field Name                                 | Type | Length | Option                | Description                                                                                                  |
|----|--------------------------------------------|------|--------|-----------------------|--------------------------------------------------------------------------------------------------------------|
| 28 | Group's Bank Account - Account Balance     | N    | 10     | Required if available | Account Balance (in Rupees) of group's savings bank account                                                  |
| 29 | First Created Date                         | D    | 8      | Required if available | Date when the Group was formed                                                                               |
| 30 | First Linkage Date                         | D    | 8      | Required if available | Date when the Group was first linked for credit                                                              |
| 31 | Group Identifier (Govt)                    | A/N  | 30     | Required if available | Identifier for the Group as captured with Government                                                         |
| 32 | Linked to a Govt program                   | A/N  | 20     | Required if available | U01-NRLM<br>U02-NULM<br>U03-SRLM<br>U04-MEPMA<br>U99-Others                                                  |
| 33 | SHPI/NGO Identifier                        | A/N  | 30     | Required if available | Identifier for the NGO/SHPI as captured with the Member Institution                                          |
| 34 | SHPI/NGO Name                              | A/N  | 100    | Required if available | Name of NGO/SHPI involved in Group Formation                                                                 |
| 35 | SHPI/NGO Officer Name                      | A/N  | 100    | Required if available | Name of NGO/SHPI Personnel involved in Group Formation/Linkage                                               |
| 36 | SHPI/NGO Address (with State and Pin code) | A/N  | 100    | Required if available | Address of NGO/SHPI involved in Group Formation (Street, Village/Locality, Taluk, District, State, Pin Code) |

#### D. Member/Consumer Segment (CNSCRD)

The Member/Consumer Segment is the third segment in the data submission file. It contains the information necessary to identify the Customer like name, date of birth, the identification numbers like Voters ID, Aadhaar (UID), Driving License and so on. It is present once per Customer. For group loans, Customer means Individual Member within the group.

It is a good practice that the key demographic details of the individual member (name, address, father/spouse name, age, Date of Birth) are captured exactly from one of the standard KYC Identifiers, preferably from UID/Aadhaar, Voter ID, Ration card or MNREGA Job Card.

| # | Field Name               | Type | Length | Option                | Description                                                                                                                                                                                                                                                                                 |
|---|--------------------------|------|--------|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Segment Identifier       | A/N  | 6      | Required              | Must contain the value 'CNSCRD' to identify the Member/Consumer Segment.                                                                                                                                                                                                                    |
| 2 | Member Identifier        | A/N  | 35     | Required              | Unique customer identification number used by the Member institution                                                                                                                                                                                                                        |
| 3 | Branch Identifier        | A/N  | 30     | Required when present | Unique branch code of the Member Institution where the customer was originally enrolled. Could be left blank if not available                                                                                                                                                               |
| 4 | Kendra/Centre Identifier | A/N  | 30     | Required when present | Unique centre code of the Member Institution where the customer was originally enrolled. Could be left blank if not available                                                                                                                                                               |
| 5 | Group Identifier         | A/N  | 50     | Required When present | Unique group Identifier used by the Member Institution where the Customer had originally enrolled. Or Group Name to be provided here. If both are present, then Group ID^Group Name (separator as ^)<br>This is a required field if Loan Category is T01 or T02 or T04 or T05 or T06 or T07 |
| 6 | Member Name 1            | A/N  | 100    | Required              | Name of the Customer (First Name)                                                                                                                                                                                                                                                           |

| #  | Field Name                | Type | Length | Option                                       | Description                                                                                                                                                    |
|----|---------------------------|------|--------|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7  | Member Name 2             | A/N  | 50     | Required When present                        | Name of the Customer (Middle Name)                                                                                                                             |
| 8  | Member Name 3             | A/N  | 50     | Required When present                        | Name of the Customer (Last Name)                                                                                                                               |
| 9  | Alternate Name of Member  | A/N  | 30     | Required When present                        | If any 'alias' or maiden name of the Customer is captured.                                                                                                     |
| 10 | Member Birth Date         | D    | 8      | Required                                     | Date of birth of Customer. Valid Calendar date in DDMMYYYY format. Could be left blank if Age & Age as on is captured                                          |
| 11 | Member Age                | N    | 3      | Required                                     | If instead of DOB, age is captured then the age as captured at the time of membership. Could be left blank if DOB is captured.                                 |
| 12 | Member's age as on date   | D    | 8      | Required                                     | Date on which the age was recorded - to identify the current age<br>Valid Calendar date in DDMMYYYY format. Could be left blank if DOB is captured             |
| 13 | Member Gender Type        | A/N  | 1      | Required                                     | Enumerated:<br>F - Female M – Male<br>T - Third/Transgender                                                                                                    |
| 14 | Marital Status Type       | A/N  | 3      | Required when present                        | Enumerated:<br>M01 - Married<br>M02 - Separated<br>M03- Divorced<br>M04 - Widowed<br>M05 - Unmarried<br>M06 - Untagged<br>Could be left blank if not available |
| 15 | Key Person's name*        | A/N  | 100    | Required when present                        | <b>Guardian's name.</b> Either Key Person/Member Relationship/Nominee details need to be filled                                                                |
| 16 | Key Person's relationship | A/N  | 3      | Required when Key Person's Name is populated | Enumerated:<br>K01 – Father<br>K02 - Husband<br>K03- Mother<br>K04 -Son<br>K05 - Daughter                                                                      |



| #  | Field Name                  | Type | Length | Option                                                | Description                                                                                                                                   |
|----|-----------------------------|------|--------|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
|    |                             |      |        |                                                       | K06-Wife<br>K15 –Other                                                                                                                        |
| 17 | Member relationship Name 1* | A/N  | 100    | Required                                              | <b>Relative name.</b> Either Key Person/Member Relationship/Nominee details need to be filled.                                                |
| 18 | Member relationship Type 1  | A/N  | 3      | Required when Member Relationship Name 1 is populated | Enumerated:<br>K01 – Father<br><b><u>K02 -Husband</u></b><br>K03- Mother<br>K04 -Son<br>K05 -Daughter<br><b><u>K06-Wife</u></b><br>K15 -Other |
| 19 | Member relationship Name 2* | A/N  | 100    | Required when present                                 |                                                                                                                                               |
| 20 | Member relationship Type 2  | A/N  | 3      | Required when Member Relationship Name 2 is populated | Enumerated:<br><b><u>K01 – Father</u></b><br>K02 - Husband<br>K03- Mother<br>K04 -Son<br>K05 -Daughter<br>K06-Wife<br>K15 –Other              |
| 21 | Member relationship Name 3* | A/N  | 100    | Required when present                                 |                                                                                                                                               |
| 22 | Member relationship Type 3  | A/N  | 3      | Required when Member Relationship Name 3 is populated | Enumerated:<br>K01 - Father<br>K02 - Husband<br>K03- Mother<br>K04 -Son<br>K05 -Daughter<br>K06-Wife<br>K15 -Other                            |
| 23 | Member relationship Name 4* | A/N  | 100    | Required when present                                 |                                                                                                                                               |
| 24 | Member relationship Type 4  | A/N  | 3      | Required when Member Relationship Name 4 is populated | Enumerated:<br>K01 - Father<br>K02 - Husband<br>K03- Mother<br>K04 -Son<br>K05 - Daughter<br>K06-Wife<br>K15 -Other                           |

| #  | Field Name                         | Type | Length | Option                                  | Description                                                                                                                         |
|----|------------------------------------|------|--------|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| 25 | Nominee Name*                      | A/N  | 100    | Required when present                   | Nominee for insurance purposes if defined. Either Key Person/Member Relationship/Nominee details need to be filled                  |
| 26 | Nominee relationship               | A/N  | 3      | Required when Nominee Name is populated | Enumerated:<br>K01 - Father<br>K02 - Husband<br>K03- Mother<br>K04 -Son<br>K05 - Daughter<br>K06-Wife<br>K15 -Other                 |
| 27 | Nominee Age                        | N    | 3      | Required when Nominee Name is populated | In years as of today                                                                                                                |
| 28 | Voter's ID*                        | A/N  | 20     | Required When present                   |                                                                                                                                     |
| 29 | UID*                               | A/N  | 40     | Required When present                   | Aadhaar                                                                                                                             |
| 30 | PAN*                               | A/N  | 15     | Required When present                   |                                                                                                                                     |
| 31 | Ration Card*                       | A/N  | 20     | Required When present                   |                                                                                                                                     |
| 32 | Member Other ID 1 Type description | A/N  | 20     | Required When present                   | Reserved for NREGA ID. If NREGA ID is captured, then put 'NREGA' in this field 'CKYC' to be reported, if value of CKYC is available |
| 33 | Member Other ID 1*                 | A/N  | 30     | Required When present                   | If NREGA ID is captured, then Identifier Number to be captured here CKYC value to be reported                                       |
| 34 | Member Other ID 2 Type description | A/N  | 20     | Required When present                   | If any other id is captured, then information about such id                                                                         |
| 35 | Member Other ID 2*                 | A/N  | 30     | Required When present                   | If any other id is captured, then information about such id                                                                         |

| #  | Field Name                              | Type | Length | Option                      | Description                                                                                                                                                                                                       |
|----|-----------------------------------------|------|--------|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 36 | Other ID 3 Type                         | A/N  | 20     | Required<br>When<br>present | If any other id is captured, then information about such id                                                                                                                                                       |
| 37 | Other ID 3 Value*                       | A/N  | 30     | Required<br>When<br>present | If any other id is captured, then information about such id                                                                                                                                                       |
| 38 | Telephone Number 1 type Indicator       | A/N  | 3      | Required<br>When<br>present | Telephone / contact information details<br><br>Enumeration:<br>P01-Residence<br>P02-Company<br>P03- Mobile<br>P04-Permanent<br>P07-Other<br>P08-Un tagged                                                         |
| 39 | Member Telephone Number 1               | A/N  | 15     | Required                    |                                                                                                                                                                                                                   |
| 40 | Telephone Number 2 type Indicator       | A/N  | 3      | Required<br>When<br>present | Enumeration<br>:<br>P01-Residence<br>P02-Company<br>P03- Mobile<br>P04-Permanent<br>P07-Other<br>P08-Un tagged                                                                                                    |
| 41 | Member Telephone Number 2               | A/N  | 15     | Required<br>When<br>present |                                                                                                                                                                                                                   |
| 42 | Member's Educational Qualification      | A/N  | 3      | Required                    | Educational Qualification of the Customer (Individual Member)<br><br>Enumeration:<br>Y01: Illiterate<br>Y02: Passed 5th class<br>Y03: Passed 8th class .<br>Y04: Passed 10th class<br>Y05: Above 10 <sup>th</sup> |
| 43 | Asset ownership indicator/Poverty Index | A/N  | 3      | Required<br>When<br>present | If the customer has any assets, then mark Y<br><br>Enumeration:<br>Y-Yes<br>N- No<br><br>If Poverty Index is available, then it is to be directly                                                                 |

| #  | Field Name                    | Type | Length | Option                | Description                                                                                                                                                                                |
|----|-------------------------------|------|--------|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                               |      |        |                       | supplied.<br>Provide poverty index (if calculated internally by the Member Institution) or related details such as BPL, etc                                                                |
| 44 | Number of Dependents          | N    | 2      | Required When present | Dependent family members                                                                                                                                                                   |
| 45 | Bank Account - Bank Name      | A/N  | 50     | Required              | Name of the Bank where the customer has a savings bank account                                                                                                                             |
| 46 | Bank Account - Branch Name    | A/N  | 50     | Required              | IFSC Code (preferred) or Name of the Bank Branch where the customer has a savings bank account                                                                                             |
| 47 | Bank Account - Account Number | A/N  | 35     | Required              | Account Number of customer's savings bank account                                                                                                                                          |
| 48 | Occupation                    | A/N  | 50     | Required When present | Occupation/Profession of the Customer<br><br>Enumeration:<br><br>Z01- Home Maker<br>Z02- Landless labourer<br>Z03- Marginal Farmer<br>Z04- Small farmer<br>Z05- Non-farming<br>Z06- Others |
| 49 | Total Monthly Family Income   | N    | 9      | Required              | In Rupees, no decimal<br><br>Erroneous/ Non- submission of data in this field will lead to rejection of the record.                                                                        |
| 50 | Monthly Family Expenses       | N    | 9      | Required              | In Rupees, no decimal                                                                                                                                                                      |
| 51 | Member's Religion             | A/N  | 3      | Required When present | Customer's Religion<br>Enumeration:<br><br>R01 - Hindu<br>R02 - Muslim<br>R03 - Christian<br>R04 - Sikh<br>R05 - Buddhist<br>R06 - Jain<br>R07 - Bahai                                     |

| #  | Field Name                      | Type | Length | Option                | Description                                                                                                                                                                               |
|----|---------------------------------|------|--------|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                                 |      |        |                       | R08 - Others<br>R09 - Religion not stated                                                                                                                                                 |
| 52 | Member's Caste or Social Strata | A/N  | 30     | Required              | Customer's Caste Enumeration:<br>V01 – SC<br>V02 - ST<br>V03 - OBC<br>V04 - NT/VJ (Vimukta Jati and Nomadic Tribes)<br>V05 - General<br>V08 - Others<br>V09 - Untagged                    |
| 53 | Member's Role                   | A/N  | 3      | Required When present | Indicator for the role of Customer within the group Enumeration:<br>L01- Leader/President/Office-bearer<br>L02-Associate/ Secretary<br>L03-Member<br>L04- Untagged                        |
| 54 | Centre Leader indicator         | A/N  | 1      | Required when present | Is the customer a centre leader<br><br>Enumeration:<br>Y- Yes<br>N- No<br>U- Untagged                                                                                                     |
| 55 | Member's Status                 | A/N  | 3      | Required when present | Indicator for the engagement status of the Member within the Group Enumeration:<br>W01- Active (Loanee Member)<br>W02-Inactive/Dormant (Non- loanee member)<br>W03-Exited<br>W04-Untagged |

\* One of Relationship details (Key Person's Name, Member Relationship Name, Nominee Name) or KYC IDs (Voter's ID, UID/Aadhaar, Ration Card, PAN, Other IDs) is required. For the Microfinance customers, UID/Aadhaar, Voter's ID, Ration Card Number and NREGA ID are most widely used identifiers.

## E. Address Segment (ADRCRD)

The Address Segment is the fourth segment in the data submission file. It contains the addresses of the customer - permanent address and present address for a customer along with state code and PIN code. One address segment is mandatory per Member segment.

| #  | Field Name                     | Type | Length | Option                                    | Description                                                                                                                                                         |
|----|--------------------------------|------|--------|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 56 | Segment Identifier             | A/N  | 6      | Required                                  | Must contain the value 'ADRCRD' to identify the Address Segment.                                                                                                    |
| 57 | Member's Permanent Address     | A/N  | 200    | Required when present                     | Permanent address of the Customer- as per address proof document                                                                                                    |
| 58 | State Code (Permanent Address) | N    | 2      | Required if Permanent Address is provided | Must be a state code as defined under Catalogues                                                                                                                    |
| 59 | Pin Code (Permanent Address)   | N    | 10     | Required if Permanent Address is provided | Valid 6-digit PIN Code                                                                                                                                              |
| 60 | Member's Current Address       | A/N  | 200    | Required                                  | Present or Communication address of the Customer - if not residing in permanent address.<br><br>If only 1 address is available, provide the same as current address |
| 61 | State Code (Current Address)   | N    | 2      | Required                                  | Must be a state code as defined under Catalogues                                                                                                                    |
| 62 | Pin Code (Current Address)     | N    | 10     | Required                                  | Valid 6-digit PIN Code                                                                                                                                              |
| 63 | E-mail ID                      | A/N  | 30     | Required When present                     |                                                                                                                                                                     |

Note: It is advisable to capture the address exactly from one of the KYC Identifiers

## F. Account Segment (ACTCRD)

The Account Segment is the fifth segment within the data submission file. It contains the financial information related to account such as account number, type of credit product, original and current terms and repayment information. More than one Account segment can be present for one Customer segment.

| #  | Field Name                        | Type | Length | Option                | Description                                                                                                                                                                                                                                                                                                                                                             |
|----|-----------------------------------|------|--------|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 64 | Segment Identifier                | A/N  | 6      | Required              | Must contain the value "ACTCRD" to identify the Account Segment.                                                                                                                                                                                                                                                                                                        |
| 65 | Unique Account Reference number   | A/N  | 35     | Required              | <p>This field will not change even if the Account number changes, it can have customer ID.</p> <p>This field must be consistent on each submission basis to avoid duplication of information.</p> <p>In case of a branch split or branch join where the account number changes within the tenor of the loan, the original loan account number should be shown here.</p> |
| 66 | Account Number                    | A/N  | 35     | Required              | Account number of the loan account. Will be same as previous field if no split or branch combination has happened during the tenor of the loan.                                                                                                                                                                                                                         |
| 67 | Branch Identifier                 | A/N  | 30     | Required when present | Unique branch code where the loan account is held currently. Could be left blank if not available                                                                                                                                                                                                                                                                       |
| 68 | Kendra/Centre Identifier          | A/N  | 30     | Required when present | Unique center code where the loan account is held currently. Could be left blank if not available                                                                                                                                                                                                                                                                       |
| 69 | Loan Officer originating the loan | A/N  | 30     | Required when present | Employee Code of Officer originating the loan. Could be left blank if not available                                                                                                                                                                                                                                                                                     |
| 70 | Date of Account Information       | D    | 8      | Required              | <p>Date on which Account was last updated.</p> <p>Valid calendar date in DDMMYYYY format</p>                                                                                                                                                                                                                                                                            |

| #  | Field Name                 | Type | Length | Option                      | Description                                                                                                                                                                                                                                                                                                                                          |
|----|----------------------------|------|--------|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 71 | Loan Category <sup>2</sup> | A/N  | 3      | Required                    | Enumeration:<br>T01- JLG Group<br>T02- JLG Individual<br>T03 - Individual                                                                                                                                                                                                                                                                            |
|    |                            |      |        |                             | T04 - SHG Group<br>T05 - SHG Individual<br>T06 - SHG Group - Govt<br>T07 - SHG Intra-Group<br>T08 - Others                                                                                                                                                                                                                                           |
| 72 | Group Identifier           | A/N  | 50     | Required<br>When<br>present | Required field if Loan Category is<br>T01 or T02 or T04 or T05 or T06 or<br>T07<br>This is the unique group code<br>assigned by the Member Institution.<br>Group Name to be provided here. If<br>both are present, then provide it as<br>"Group ID^Group<br>Name"                                                                                    |
| 73 | Loan Cycle-id              | A/N  | 30     | Required<br>When<br>present | Renewal cycle number of the<br>customer with the Member<br>Institution                                                                                                                                                                                                                                                                               |
| 74 | Loan Purpose               | A/N  | 20     | Required                    | Purpose of the loan                                                                                                                                                                                                                                                                                                                                  |
| 75 | Account Status             | A/N  | 3      | Required                    | Enumeration:<br>S01 - Loan Submitted<br>S02 - Loan Approved - Not yet<br>disbursed S03 - Loan Declined<br>S04 - Current<br>S05 - Delinquent S06 - Written Off<br>S07 - Account Closed<br>S08- Restructured due to COVID-19<br>S09-Restructured & Closed<br>S10-Settled<br>S11-Post Write Off Settled S12-Post<br>Write Off Closed<br>S15 – Cancelled |
| 76 | Application date           | D    | 8      | Required<br>When<br>present | Valid calendar date in DDMMYYYY<br>format                                                                                                                                                                                                                                                                                                            |

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<sup>2</sup> JLG-Individual: JLG loan where lending is being tracked at individual level; JLG-Group: JLG loan where lending is being tracked at group level; Individual: Individual Microfinance loan (not JLG or SHG) – this loan should either be reported in this format or in the consumer data format but not in both formats; SHG Individual: where the amount of lending is being tracked at individual level; SHG – Group: where the lent amount is being tracked at Group level only; SHG Group Govt: same as SHG Group but linked to a Government program; SHG-Group-Intra: same as Group covering intra group lending



| #  | Field Name                                 | Type | Length | Option                      | Description                                                                                                                                                                                                                                                                                       |
|----|--------------------------------------------|------|--------|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 77 | Sanctioned Date                            | D    | 8      | Required<br>When<br>present | Valid calendar date in DDMMYYYY format                                                                                                                                                                                                                                                            |
| 78 | Date<br>Opened/Disburse<br>D               | D    | 8      | Required                    | Valid calendar date in DDMMYYYY format                                                                                                                                                                                                                                                            |
| 79 | Date Closed (if<br>closed)                 | D    | 8      | Required<br>When<br>present | Required if account status is S07.<br>Valid calendar date in DDMMYYYY format                                                                                                                                                                                                                      |
| 80 | Date of last<br>payment                    | D    | 8      | Required<br>When<br>present | Valid calendar date in DDMMYYYY format                                                                                                                                                                                                                                                            |
| 81 | Applied For<br>amount                      | N    | 9      | Required<br>When<br>present | Amount applied for in the application                                                                                                                                                                                                                                                             |
| 82 | Loan amount<br>Sanctioned                  | N    | 9      | Required                    | Could be replicated with value under<br>Total Amount Disbursed (Rupees)                                                                                                                                                                                                                           |
| 83 | Total Amount<br>Disbursed<br>(Rupees)      | N    | 9      | Required                    | Amount disbursed                                                                                                                                                                                                                                                                                  |
| 84 | Number of<br>Instalments                   | N    | 3      | Required                    | Original Number of instalments at<br>the time of disbursement<br><br>Erroneous/ Non- submission of data<br>in this field will lead to rejection of<br>the record.                                                                                                                                 |
| 85 | Repayment<br>Frequency                     | A/N  | 3      | Required                    | Enumeration:<br>F01- Weekly<br>F02 - Biweekly F03 - Monthly F04-<br>Bimonthly F05- Quarterly<br>F06- Semi-annually F07-Annually<br>F08-Single Payment Loan (bullet /<br>balloon)<br>F10-Other<br><br>Erroneous/ Non- submission of data<br>in this field will lead to rejection of<br>the record. |
| 86 | Minimum Amount<br>Due/Instalment<br>Amount | N    | 9      | Required                    | Instalment Amount for the Loan<br><br>Erroneous/ Non- submission of data<br>in this field will lead to rejection of<br>the record.                                                                                                                                                                |

| #  | Field Name                        | Type | Length | Option                | Description                                                                                                                                                                                                               |
|----|-----------------------------------|------|--------|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 87 | Current Balance (Rupees)          | N    | 9      | Required              | Only principal outstanding on the loan                                                                                                                                                                                    |
| 88 | Amount Overdue (Rupees)           | N    | 9      | Required              | Amount which is due past the payment date                                                                                                                                                                                 |
| 89 | DPD (Days past due)               | A/N  | 3      | Required              | Enumeration:<br>000 = 0 payments past due (current account) with Positive Balance<br>001 to 999 = Number days past due.<br>If an account is above 999 days, mark as 999 XXX = No payment history available for this month |
| 90 | Write Off Amount (Rupees)         | N    | 9      | Required When present | Required if account status is S06                                                                                                                                                                                         |
| 91 | Date Write-Off (if written-off)   | D    | 8      | Required When present | Required if account status is S06. Valid calendar date in DDMMYYYY format                                                                                                                                                 |
| 92 | Write-off reason (if written off) | A/N  | 20     | Required When present | Enumeration: required if account status is S06<br>X01- First Payment Default X02- Death<br>X03-Wilful Default Status<br>X04-Suit Filed, Wilful Default Status<br>X09-Untagged<br>X10 - Not Applicable                     |
| 93 | No. of meetings held              | N    | 3      | Required When present | Number of center meetings held since the loan disbursement                                                                                                                                                                |
| 94 | No. of meetings missed            | N    | 3      | Required When present | Number of center meetings out of the above which the customer has not attended                                                                                                                                            |
| 95 | Insurance Indicator               | A/N  | 1      | Required When present | Enumeration:<br>Y- Yes<br>N- No                                                                                                                                                                                           |
| 96 | Type of Insurance                 | A/N  | 3      | Required When present | Enumeration:<br>L01 - Life Insurance<br>L02 - Credit Insurance<br>L03 - Health/Medical Insurance<br>L04 - Property Insurance<br>L05 - Liability Insurance<br>L10 – Other                                                  |

| #   | Field Name                     | Type | Length | Option                | Description                                                                                                                       |
|-----|--------------------------------|------|--------|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| 97  | Sum Assured/Coverage           | N    | 10     | Required When present | Sum Assured for the Insurance                                                                                                     |
| 98  | Agreed meeting day of the week | A/N  | 3      | Required When present | Enumeration:<br>MON - Monday<br>TUE - Tuesday<br>WED - Wednesday<br>THU - Thursday<br>FRI - Friday<br>SAT - Saturday SUN - Sunday |
| 99  | Agreed Meeting time of the day | A/N  | 5      | Required When present | Should be in HH:MM format                                                                                                         |
| 100 | Dummy                          | A/N  | 30     | Required When present | Reserved for future use                                                                                                           |

### G. Trailer Segment (TRL)

The Trailer Record is the last segment of the credit reporting file. This segment is a required segment, appears only once per file and indicates end of the file. It is a fixed length segment.

| # | Field Name              | Option   | Type | Length | Description                                                                             |
|---|-------------------------|----------|------|--------|-----------------------------------------------------------------------------------------|
| 1 | Segment Identifier      | Required | AN   | 3      | Must contain the value 'TRL' to identify the Trailer Segment.                           |
| 2 | Layout Version Number   | Required | AN   | 3      | Indicates Input file format version number. Contains the value '3.0'                    |
| 3 | Submitting Member ID    | Required | AN   | 10     | Must contain the unique Member ID assigned by CRIF High Mark to the Member Institution. |
| 4 | Reserved for Future Use |          | AN   | 20     | Reserved for Future Use                                                                 |

## Glossary

| Term | Description  |
|------|--------------|
| D    | Date         |
| N    | Numeric data |
| A/N  | Alphanumeric |

## Catalogues

A: State

| Code | Description                 | Code             | Description     |
|------|-----------------------------|------------------|-----------------|
| AN   | Andaman and Nicobar Islands | LD               | Lakshadweep     |
| AP   | Andhra Pradesh              | MH               | Madhya Pradesh  |
| AR   | Arunachal Pradesh           | ML               | Maharashtra     |
| AS   | Assam                       | MN               | Manipur         |
| BR   | Bihar                       | MP               | Meghalaya       |
| CG   | Chandigarh                  | MZ               | Mizoram         |
| CH   | Chhattisgarh                | NL               | Nagaland        |
| DD   | Dadra and Nagar Haveli      | OR               | Orissa          |
| DL   | Delhi                       | PB               | Punjab          |
| DN   | Daman and Diu               | PY               | Puducherry      |
| GA   | Goa                         | RJ               | Rajasthan       |
| GJ   | Gujarat                     | SK               | Sikkim          |
| HP   | Haryana                     | TN               | Tamil Nadu      |
| HR   | Himachal Pradesh            | TR               | Tripura         |
| JH   | Jammu and Kashmir           | TS               | Telangana State |
| JK   | Jharkhand                   | UK (Formerly UA) | Uttarakhand     |
| KA   | Karnataka                   | UP               | Uttar Pradesh   |
| KL   | Kerala                      | WB               | West Bengal     |

## Sample Structure

### Header Segment

|                                         |                                      |
|-----------------------------------------|--------------------------------------|
| Segment Identifier                      | HDR                                  |
| Name of Submission File                 | HMMFI                                |
| Layout Version Number                   | 3.2                                  |
| Submitting MEMBER ID                    | XXXXXXXXXX                           |
| Submitting MEMBER Name                  | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX |
| Submitting Branch ID                    | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX |
| Reported Date                           | 31032016                             |
| File Creation Date/ Extraction Date     | 12042016                             |
| Organization Member Structure Indicator | XXX                                  |
| Password                                | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX |
| System Vendor Identifier                | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX |
| Vendor System Version Identifier        | XXXXXXXXXX                           |
| Reserved for Future Use                 | XXXXXXXXXXXXXXXXXXXX                 |

### Trailer Segment

|                         |                      |
|-------------------------|----------------------|
| Segment Identifier      | TRL                  |
| Layout Version Number   | 3.0                  |
| Submitting Member ID    | XXXXXXXXXX           |
| Reserved for Future Use | XXXXXXXXXXXXXXXXXXXX |

## Data Segment

|                                    |            |                   |
|------------------------------------|------------|-------------------|
| Segment Identifier                 | A/N        | CNSCRD            |
| Member Identifier                  | A/N        | 12345678          |
| Branch Identifier                  | A/N        | 9003              |
| Kendra/Centre Identifier           | A/N        | 039003            |
| Group Identifier                   | A/N        | 039001^INDIRA SHG |
| Member Name 1                      | A/N        | ANITA JAYANT NATH |
| Member Name 2                      | A/N        |                   |
| Member Name 3                      | A/N        |                   |
| Alternate Name of Member           | A/N        |                   |
| Member Birth Date                  | (DDMMYYYY) | 01011975          |
| Member Age                         | N          | 39                |
| Member's age as on date            | (DDMMYYYY) | 31012015          |
| Member Gender Type                 | A/N        | F                 |
| Marital Status Type                | A/N        | M01               |
| Key Person's name                  | A/N        | JAYANT NATH       |
| Key Person's relationship          | A/N        | K02               |
| Member relationship Name 1         | A/N        |                   |
| Member relationship Type 1         | A/N        |                   |
| Member relationship Name 2         | A/N        |                   |
| Member relationship Type 2         | A/N        |                   |
| Member relationship Name 3         | A/N        |                   |
| Member relationship Type 3         | A/N        |                   |
| Member relationship Name 4         | A/N        |                   |
| Member relationship Type 4         | A/N        |                   |
| Nominee Name                       | A/N        | JAYANT NATH       |
| Nominee relationship               | A/N        | K02               |
| Nominee Age                        | N          |                   |
| Voter's ID                         | A/N        |                   |
| UID                                | A/N        |                   |
| PAN                                | A/N        |                   |
| Ration Card                        | A/N        |                   |
| Member Other ID 1 Type description | A/N        | VOTER ID          |
| Member Other ID 1                  | A/N        | Value1            |
| Member Other ID 2 Type description | A/N        |                   |
| Member Other ID 2                  | A/N        |                   |
| Other ID 3 Type                    | A/N        |                   |

|                                          |              |                                                |
|------------------------------------------|--------------|------------------------------------------------|
| Other ID 3 Value                         | A/N          |                                                |
| Telephone Number 1 type Indicator        | A/N          | P03                                            |
| Member Telephone Number 1                | A/N          | 8754698XXX                                     |
| Telephone Number 2 type Indicator        | A/N          |                                                |
| Member Telephone Number 2                | A/N          |                                                |
| Member's Educational Qualification       | A/N          |                                                |
| Asset ownership indicator/ Poverty Index | A/N          |                                                |
| Number of Dependents                     | N            | 2                                              |
| Bank Account - Bank Name                 | A/N          |                                                |
| Bank Account - Branch Name               | A/N          |                                                |
| Bank Account - Account Number            | A/N          |                                                |
| Occupation                               | A/N          |                                                |
| Total Monthly Family Income              | N            |                                                |
| Monthly Family Expenses                  | N            |                                                |
| Member's Religion                        | A/N          | R08                                            |
| Member's Caste                           | A/N          |                                                |
| Member's Role                            | A/N          | L01                                            |
| Centre Leader indicator                  | A/N          | Y                                              |
| Member's Status                          | A/N          | W01                                            |
| Segment Identifier                       | A/N          | ADRCRD                                         |
| Member's Permanent Address               | A/N          | LAING PART,<br>LAING,RAJGANGPUR,SUNDARGA<br>RH |
| State Code (Permanent Address)           | N            | OR                                             |
| Pin Code (Permanent Address)             | N            | 770017                                         |
| Member's Current Address                 | A/N          | LAING PART,<br>LAING,RAJGANGPUR,SUNDARGA<br>RH |
| State Code (Current Address)             | N            | OR                                             |
| Pin Code (Current Address)               | N            | 770017                                         |
| Address                                  | A/N          |                                                |
| Segment Identifier                       | A/N          | ACTCRD                                         |
| Unique Account Reference number          | A/N          | 039000012                                      |
| Account Number                           | A/N          | 123456                                         |
| Branch Identifier                        | A/N          | 9003                                           |
| Kendra/Centre Identifier                 | A/N          | 039003                                         |
| Loan Officer for Originating the loan    | A/N          | ABC XYZ                                        |
| Date of Account Information              | D (DDMMYYYY) | 03102015                                       |
| Loan Category                            | A/N          | T04                                            |



|                                   |            |                   |
|-----------------------------------|------------|-------------------|
| Group Identifier                  | A/N        | 039001^INDIRA SHG |
| Loan Cycle-id                     | A/N        | 1                 |
| Loan Purpose                      | A/N        | SEA               |
| Account Status                    | A/N        | S04               |
| Application date                  | (DDMMYYYY) | 04022014          |
| Sanctioned Date                   | (DDMMYYYY) | 28022014          |
| Date Opened/Disbursed             | (DDMMYYYY) | 28022014          |
| Date Closed (if closed)           | (DDMMYYYY) |                   |
| Date of last payment              | (DDMMYYYY) | 08032016          |
| Applied For amount                | N          | 15000             |
| Loan amount Sanctioned            | N          | 15000             |
| Total Amount Disbursed (Rupees)   | N          | 15000             |
| Number of Instalments             | N          | 24                |
| Repayment Frequency               | A/N        | F03               |
| Minimum Amt Due/Instalment Amount | N          | 808               |
| Current Balance (Rupees)          | N          | 4599              |
| Amount Overdue (Rupees)           | N          | 0                 |
| DPD (Days past due)               | A/N        | 0                 |
| Write Off Amount (Rupees)         | N          |                   |
| Date Write-Off (if written-off)   | (DDMMYYYY) |                   |
| Write-off reason (if written off) | A/N        |                   |
| No. of meetings held              | N          | 45                |
| No. of meetings missed            | N          | 22                |
| Insurance Indicator               | A/N        |                   |
| Type of Insurance                 | A/N        |                   |
| Sum Assured/Coverage              | N          |                   |
| Agreed meeting day of the week    | A/N        |                   |
| Agreed Meeting time of the day    | A/N        |                   |
| Dummy                             | A/N        |                   |

## Annex II

### Format for reporting information on Commercial Papers to Credit Information Companies

| <b>‘CP’ proposed Fields</b> | <b>Available Field in Commercial Data Submission format</b>                          | <b>Update in the description column of the format, in case of commercial paper</b> |
|-----------------------------|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| Name of CP issuer           | BS Segment - Field No. 4. Field Name: Borrower's Name                                | ‘Name of the CP Issuer’                                                            |
| CP Amount                   | CR Segment - Field No. 5. Field Name: Sanctioned Amount/ Notional Amount of Contract | ‘Amount of CP’ to be given                                                         |
| Issue Date                  | CR Segment - Field No. 4. Field Name: Facility / Loan Activation / Sanction Date     | ‘Issue Date’ to be given                                                           |
| Maturity Date               | CR Segment - Field No. 13. Field Name: Loan Expiry / Maturity Date                   | ‘Maturity Date’ to be given                                                        |
| Name of CRA                 | BS Segment- Field No. 24. Field Name: Assessment Agency / Authority                  | ‘Name of CRA’ to be reported                                                       |
| Rating Agency               | BS Segment - Field No. 23. Field Name: Credit Rating                                 | ‘Rating Assigned’ to be reported                                                   |
| Amount of Default           | CR Segment - Field No. 17. Field Name: Amount Overdue / Limit Overdue                | ‘Amount of Default’ to be given                                                    |

Indicative Data Formats for collection of individual SHG members<sup>3</sup>**Table 1: Information to be collected from individual SHG members where the total amount of loan to be attributed to or to be availed by the SHG member exceeds ₹30, 000<sup>4</sup>**

| Particulars required                                                         | Particulars provided | Basis                                                                                 |
|------------------------------------------------------------------------------|----------------------|---------------------------------------------------------------------------------------|
| <b>I. Non-Credit information</b>                                             |                      |                                                                                       |
| 1. Name of the SHG                                                           |                      | To be provided by the SHG member                                                      |
| 2. Savings Bank Account Number of the SHG                                    |                      | To be provided by the SHG member                                                      |
| 3. Loan Account Number of the SHG                                            |                      | To be assigned by the bank                                                            |
| 4. Name of the SHG member                                                    |                      | As it appears on the identity document accepted by the CI or in the records of the CI |
| 5. The identity document accepted by the bank                                |                      | Aadhaar Card No. /Voter ID/PAN/Driving licence/NREGA Card /Passport <sup>5</sup>      |
| 6. Unique number of the identity document accepted by the bank, if available |                      | Documentary proof needed                                                              |
| 7. Father's /Husband's Name                                                  |                      | As mentioned in the identity document accepted by the CI                              |
| 8. Male or Female                                                            |                      | As declared by the SHG member                                                         |
| 9. Date of birth (if printed on the identity document)                       |                      | DD/MM/YYYY                                                                            |
| 10. Address (Complete address with State Code and PIN Code)                  |                      | Declaration basis <sup>6</sup>                                                        |

<sup>3</sup> The forms set out in this are meant to indicate the information requirements and could be digitized in any format, subject to all the particulars and details indicated herein being collected.

<sup>4</sup> To be collected at the time of sanctioning a loan to new SHGs or at the time of renewal of existing loans or granting additional loans to the existing SHGs. With the approval of their boards, the banks with Gross NPA ratio exceeding 10% in the SHG loan segment may fix a lower threshold for collecting the information/data indicated in this Table and the next one. This amount will not include any subsidy or margin out of the member's own savings that goes towards funding the activity or the purpose for which the loan is taken (both either back end or front end).

<sup>5</sup> The banks may specifically see if any of the SHG members would fall within the purview of Reserve Bank of India (Commercial Banks – Know Your Customer) Directions, 2025 (as amended from time to time) relating to introduction of simplified measures for proof of identity by RBI and offer Small Deposit Accounts/Basic Saving Bank Deposit Account to them. Wherever a SHG member is willing to open such an account, the KYC should be done as per RBI circular and reported to the Central KYC Registry and the CICs. No document to be collected if the KYC has already been done at the time of opening of the Savings bank Account of the SHG member, or otherwise.

<sup>6</sup> The CI to pull out information from Central KYC registry.

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                       |                                                                                            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| 11. Information about other existing bank accounts                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                       | Declaration basis                                                                          |
| 12. Educational level                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <u>Codes to be used</u><br>Illiterate: 1<br>Passed 5 <sup>th</sup> class: 2<br>Passed 8 <sup>th</sup> class: 3<br>Passed 10 <sup>th</sup> class: 4<br>Above 10 <sup>th</sup> class: 5 | Declaration basis                                                                          |
| 13. Occupation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <u>Codes to be used</u><br>Home maker: 1<br>Landless labourer: 2<br>Marginal Farmer: 3<br>Small Farmer: 4                                                                             | Declaration basis                                                                          |
| 14. Monthly Family income (in Rs.)                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                       | Declaration basis                                                                          |
| 15. Social strata                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <u>Codes to be used</u><br>SC: 1<br>ST: 2<br>OBC: 3<br>General : 5                                                                                                                    | Declaration basis                                                                          |
| 16. Mobile Number (if available)                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                       | Declaration basis                                                                          |
| <b>II. Credit related information<sup>7</sup></b>                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                       |                                                                                            |
| 17. Information about existing loans – through other SHGs where the individual is a member                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                       | Based on the CIC report obtained by the CI or a CI report (in the absence of a CIC report) |
| <b>17.1 Status of the SHG Account</b><br><input type="checkbox"/> Name of the SHG<br><input type="checkbox"/> SHG's loan Account Number<br><input type="checkbox"/> Name of the lending bank<br><input type="checkbox"/> Amount borrowed<br><input type="checkbox"/> Amount outstanding<br><input type="checkbox"/> Status of the account<br><input type="checkbox"/> Regular<br><input type="checkbox"/> Defaulter<br><input type="checkbox"/> Settled<br><input type="checkbox"/> Sub-judice |                                                                                                                                                                                       | Based on the CIC report obtained by the CI, if available                                   |
| <b>17.2 If in default, status of the SHG member's loan account if the SHG loan was distributed to him/her<sup>8</sup></b><br>• Name of the SHG<br>• Name of the lending bank<br>• Amount borrowed<br>• Amount outstanding                                                                                                                                                                                                                                                                      |                                                                                                                                                                                       | Based on CIC report, if available; in other cases a letter from the SHG to be relied upon  |

<sup>7</sup> Not applicable, if the group loan is up to ₹1,00,000/-.

<sup>8</sup> Until the data base of individual SHG members is available with the CICs, this information may be collected and relied upon based on a letter provided by the SHG concerned. 17.2 will not be applicable if the SHG account is regular.

|                                                                                                             |  |                                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------------------------|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 18. The amount of loan proposed to be taken out of the group loan granted by the CI to the SHG <sup>9</sup> |  | Letter from the President/Secretary of the SHG. To be verified by the CI later on.                                                                                                        |
| 19. The loans taken by the member in individual capacity from other sources                                 |  | This information may be collected based on CIC reports, if available. If not available with CICs, individual CI's reports may be sought once the member declares his previous borrowings. |

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<sup>9</sup> All SHGs must decide upfront how they propose to utilize the SHG loan. The actual distribution of the loan to individual members wherever it was agreed to be above Rs. 30,000 or where the actual amount disbursed exceeded Rs.30000 though not agreed at the time of taking loan from the CI, must be reported to the CI by the SHG office bearers. Non-adherence to this condition may be taken into account while extending further loan to the SHG or renewing its cash credit limit next time. The CIs need to incorporate suitable clauses in the loan agreements relating to penal provisions for providing wrong information regarding the amount of loans taken out of the group loans. Depending upon their experience, CIs may also insist on maintenance of verifiable record of the amounts distributed out of CI loans in cases where the average amount of loan availed by the SHG per member exceeds Rs.20,000/.

**Table 2: Information to be collected from individual SHG members where the total amount of loan to be attributed to or to be availed by the SHG member is upto ₹30,000<sup>10</sup>**

| Particulars required                                                       | Particulars provided                                                                                                                               | Basis                                                                               |
|----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| <b>I. Non-Credit information</b>                                           |                                                                                                                                                    |                                                                                     |
| 1. Name of the SHG                                                         |                                                                                                                                                    | To be provided by the SHG member                                                    |
| 2. Savings Bank Account Number of the SHG                                  |                                                                                                                                                    | To be provided by the SHG member                                                    |
| 3. Loan Account Number of the SHG                                          |                                                                                                                                                    | To be assigned by the CI                                                            |
| 4. Name of the SHG member                                                  |                                                                                                                                                    | As it appears on the identity document accepted by the bank or record of the CI     |
| 5. The identity document accepted by the CI                                |                                                                                                                                                    | Aadhaar Card No. / Voter ID/PAN/Driving licence / NREGA No. /Passport <sup>11</sup> |
| 6. Unique number of the identity document accepted by the CI, if available |                                                                                                                                                    | Documentary proof needed                                                            |
| 7. Father's /Husband's Name                                                |                                                                                                                                                    | As mentioned in the identity document accepted by the CI                            |
| 8. Male or Female                                                          |                                                                                                                                                    | As declared by the SHG member                                                       |
| 9. Date of birth (if printed on the identity document)                     |                                                                                                                                                    | DD/MM/YYYY                                                                          |
| 10. Address (Complete address with State Code and PIN Code)                |                                                                                                                                                    | Declaration basis <sup>12</sup>                                                     |
| 11. Information about other existing bank accounts                         |                                                                                                                                                    | Declaration basis                                                                   |
| 12. Educational level                                                      | <u>Codes to be used</u><br>Illiterate: 1<br>Passed 5 <sup>th</sup> Class: 2<br>Passed 8 <sup>th</sup> Class: 3<br>Passed 10 <sup>th</sup> class: 4 | Declaration basis                                                                   |

<sup>10</sup> To be collected at the time of sanctioning a loan to new SHGs or at the time of renewal of existing loans or granting additional loans to the existing SHGs. With the approval of their boards, the banks with Gross NPA ratio exceeding 10% in the SHG loan segment may fix a lower threshold for collecting the information/data indicated in this Table. This amount will not include any subsidy or margin out of the member's own savings that goes towards funding the activity or the purpose for which the loan is taken (both either back end or front end).

<sup>11</sup> The banks may specifically see if any of the SHG members would fall within the purview of Reserve Bank of India (Commercial Banks – Know Your Customer) Directions, 2025 (as amended from time to time) relating to introduction of simplified measures for proof of identity by RBI and offer Small Deposit Accounts/Basic Saving Bank Deposit Account to them. Wherever a SHG member is willing to open such an account, the KYC should be done as per RBI circular and reported to the Central KYC Registry and the CICs. No document to be collected if the KYC has already been done at the time of opening of the Savings bank Account of the SHG member, or otherwise.

<sup>12</sup>The CI to pull out information from Central KYC.

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                           |                                                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Above 10 <sup>th</sup> : 5                                                                                |                                                                                            |
| 13. Occupation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <u>Codes to be used</u><br>Home maker: 1<br>Landless Labourer: 2<br>Marginal farmer: 3<br>Small Farmer: 4 | Declaration basis                                                                          |
| 14. Monthly Family income (in ₹)                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                           | Declaration basis                                                                          |
| 15. Social strata                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <u>Codes to be used</u><br>SC: 1<br>ST: 2<br>OBC: 3<br>General: 5                                         | Declaration basis)                                                                         |
| 16. Mobile Number (if available)                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                           | Declaration basis                                                                          |
| <b>II. Credit information<sup>13</sup> related</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                           |                                                                                            |
| 17. Information about existing loans – through other SHGs where the individual is a member                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                           | Based on the CIC report obtained by the CI or a CI report (in the absence of a CIC report) |
| 17.1<br><i>Status of the SHG Account</i><br><input type="checkbox"/> Name of the SHG<br><input type="checkbox"/> SHG's loan Account Number<br><input type="checkbox"/> Name of the lending bank<br><input type="checkbox"/> Amount borrowed<br><input type="checkbox"/> Amount outstanding<br><input type="checkbox"/> Status of the account<br><input type="checkbox"/> Regular<br><input type="checkbox"/> Defaulter<br><input type="checkbox"/> Settled<br><input type="checkbox"/> Sub-judice |                                                                                                           | Based on the CIC report obtained by the CI, if available                                   |
| 18. The amount of loan proposed to be taken out of the group loan granted by the CI to the SHG <sup>14</sup>                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                           | Based on CIC report, if available                                                          |
| 19. The loans taken by the member in individual capacity from other sources                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                           | The amount of loan to be verified by the CI from the SHG records.                          |

<sup>13</sup> Not applicable, if the group loan is up to ₹1,00,000/-.

<sup>14</sup> All SHGs must decide upfront how they propose to utilize the SHG loan. The actual distribution of the loan to individual members wherever it was agreed to be above Rs. 30,000 or where the actual amount disbursed exceeded Rs.30000 though not agreed at the time of taking loan from the CI, must be reported to the CI by the SHG office bearers. Non-adherence to this condition may be taken into account while extending further loan to the SHG or renewing its cash credit limit next time. The CIs need to incorporate suitable clauses in the loan agreements relating to penal provisions for providing wrong information regarding the amount of loans taken out of the group loans. Depending upon their experience, CIs may also insist on maintenance of verifiable record of the amounts distributed out of CI loans in cases where the average amount of loan availed by the SHG per member exceeds Rs.20,000/-.

**Table 3<sup>15</sup>: Information on individual SHG members to be reported by CIs to CICs as part of the Uniform Credit Reporting Format (MFI)**

| Particulars to be reported                                                                | Corresponding Field in the MFI Reporting Format                                                                                                                                  |
|-------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>I. Non- credit related information</b>                                                 |                                                                                                                                                                                  |
| 1. Name (as it appears on the identity document)                                          | Member Segment -Field No. 6,7,8 for Name of the Customer                                                                                                                         |
| 2. The nature of the identity document accepted by the bank                               | Member Segment – Field No. 32, 34,36 for Other ID Type Description                                                                                                               |
| 3. Unique number of the identity document accepted by the bank, if available              | Member Segment - Field No. 33, 35, 37 for Other ID Value;<br>Member Segment – Field No. 28 to 31 should be used for fields such as UID (Aadhaar), Voter's ID, Ration Card Number |
| 4. Date of birth (DD/MM/YYYY)                                                             | Member Segment - Field No. 10 for Member Birth Date                                                                                                                              |
| 5. Father's /Husband's Name                                                               | Member Segment - Field No. 17,18,19,20 for Member Relationship Details                                                                                                           |
| 6. Address (Complete address with State Code and PIN Code)                                | Address Segment – Field No. 60, 61, 62 for Address, State Code and PIN Code                                                                                                      |
| 7. Male or Female                                                                         | Member Segment - Field No. 13 for Member Gender Type                                                                                                                             |
| 8. Name of the SHG of which the person is a member                                        | Member Segment - Field No. 5 for Group Identifier <i>The field has been modified to capture 'Group Unique ID^Group Name'</i>                                                     |
| 9. Savings Account Number of the SHG                                                      | Member Segment - Field No. 45,46, 47 for Member's Savings Bank Details (Bank Name, Branch Code, Account)                                                                         |
| 10. Loan Account Number of the SHG                                                        | Account Segment - Field No. 66 for Account Number                                                                                                                                |
| 11. Reference number of any other identity document that has been relied upon by the bank | Member Segment - Field No. 28-31 and 35, 37 for Other ID Value                                                                                                                   |
| 12. Educational level of the SHG member                                                   | Member Segment - Field No. 42 on Member's Educational Qualification                                                                                                              |
| 13. Monthly Family income (in Rs.)                                                        | Member Segment - Field No. 49 for Total Monthly Family Income                                                                                                                    |
| 14. Occupation                                                                            | Member Segment - Field No. 48 for Occupation                                                                                                                                     |
| 15. Social strata                                                                         | Member Segment - Field No. 52 for Member's Caste                                                                                                                                 |
| 16. Mobile No.                                                                            | Member Segment - Field No. 39, 41 for Member's Phone Number                                                                                                                      |
| <b>II. Credit related information<sup>16</sup></b>                                        |                                                                                                                                                                                  |
| 17. Amount of loan availed by the member from the SHG loan                                | Account Segment - Field No. 83 for Total Amount Disbursed                                                                                                                        |

<sup>15</sup> RBI has set up a Technical Working Group comprising representatives from various CIs and CICs to institutionalise a continuing mechanism for reviewing and making changes where necessary to the data formats. This Group shall suitably adapt Table 3 for the purpose of reporting of data by CIs to the CICs electronically.

<sup>16</sup> Not applicable, if the group loan is up to ₹1,00,000/-.



**Table 4: Information on individual SHG members to be collected at the time of opening of new SHG Savings Bank Accounts of the SHG**

| Particulars required                                                         | Particulars provided                                                                                                                                                              | Basis                                                                             |
|------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| 1. Name of the SHG                                                           |                                                                                                                                                                                   | To be filled in by the SHG member                                                 |
| 2. Savings Bank Account Number of the SHG                                    |                                                                                                                                                                                   | To be assigned by the bank                                                        |
| 3. Name of the SHG member                                                    |                                                                                                                                                                                   | As it appears on the identity document accepted by the CI                         |
| 4. The identity document accepted by the bank                                |                                                                                                                                                                                   | Aadhaar Card No. /Voter ID/PAN/Driving licence/NREGA Card /Passport <sup>17</sup> |
| 5. Unique number of the identity document accepted by the bank, if available |                                                                                                                                                                                   | Documentary proof Needed                                                          |
| 6. Father's /Husband's Name                                                  |                                                                                                                                                                                   | As mentioned in the identity document accepted by the bank                        |
| 7. Male or Female                                                            |                                                                                                                                                                                   | As declared by the SHG member                                                     |
| 8. Date of birth (if printed on the identity document)                       |                                                                                                                                                                                   | DD/MM/YYYY                                                                        |
| 9. Address (Complete address with State Code and PIN Code)                   |                                                                                                                                                                                   | Declaration basis <sup>18</sup>                                                   |
| 10. Information about other existing bank accounts                           |                                                                                                                                                                                   | Declaration basis                                                                 |
| 11. Educational level                                                        | <u>Codes to be used</u><br>Illiterate: 1<br>Passed 5 <sup>th</sup> class: 2<br>Passed 8 <sup>th</sup> class: 3<br>Passed 10 <sup>th</sup> class : 4<br>Above 10 <sup>th</sup> : 5 | Declaration basis                                                                 |
| 12. Occupation                                                               | <u>Codes to be used</u><br>Home maker : 1<br>Landless Labourer: 2<br>Marginal Farmer : 3<br>Small Farmer : 4                                                                      | Declaration basis                                                                 |
| 13. Monthly Family income (in Rs.)                                           |                                                                                                                                                                                   | Declaration basis                                                                 |
| 14. Social strata                                                            | <u>Codes to be used</u><br>SC: 1<br>ST: 2<br>OBC: 3<br>General : 5                                                                                                                | Declaration basis                                                                 |
| 15. Mobile Number (if available)                                             |                                                                                                                                                                                   | Declaration basis                                                                 |

<sup>17</sup> A bank may specifically see if any of the SHG members would fall within the purview of Reserve Bank of India (Commercial Banks – Know Your Customer) Directions, 2025 (as amended from time to time) relating to introduction of simplified measures for proof of identity by RBI and offer Small Deposit Accounts/Basic Saving Bank Deposit Account to them. Wherever a SHG member is willing to open such an account, the KYC should be done as per RBI circular and reported to the Central KYC Registry and the CICs.

<sup>18</sup> The bank will pull out information from Central KYC registry.

**Information on secured assets possessed under the SARFAESI Act, 2002**

| Sl. No | Branch Name | State | Borrower Name | Guarantor Name<br>(wherever Applicable) | Registered address of the Borrower | Registered address of the Guarantor<br>(wherever applicable) | Outstanding amount<br>(in ₹) | Asset Classification | Date of Asset classification | Details of security possessed | Name of the Title holder of the security possessed |
|--------|-------------|-------|---------------|-----------------------------------------|------------------------------------|--------------------------------------------------------------|------------------------------|----------------------|------------------------------|-------------------------------|----------------------------------------------------|
|        |             |       |               |                                         |                                    |                                                              |                              |                      |                              |                               |                                                    |
|        |             |       |               |                                         |                                    |                                                              |                              |                      |                              |                               |                                                    |
|        |             |       |               |                                         |                                    |                                                              |                              |                      |                              |                               |                                                    |

**Modifications in the Uniform Credit Reporting Format**

1. The nomenclature of the field 'Fax Number' shall be changed to 'Email ID' in the Commercial Bureau reporting format.
2. The nomenclature of the field 'dummy' shall be changed to 'Email ID' under the MFI Bureau reporting format.
3. The above fields shall continue to be categorised as 'when available'.