

**Annexure II - Banking Subgroup Datasheet  
Corporate - Consolidated**

Sl.No	Data Field	Data Field (Detailed) Description	Data Type	Sample Data/Format of data	Use Case (Origination Monitoring Enforcement)	Whether Data is Static or Dynamic in nature	Data Source (if available in any present reporting)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Broad Category - Borrower							
1	Unique identifier	Can be PAN which is available for all non-individual entities	Alphanumeric	AID3452JA	Origination	Static	MCA for cos./LLPs
2	Name	As per PAN records	Text	XYZ Private Limited	Origination	Static	CBDT
3	Category of entity	Whether it is MSME or not?	Dropdown (Y/N)	N	Origination/Monitoring	Static	
4	Legal constitution	Sole proprietorship/Private company/Public company/Unregistered partnership/AOP/LLP/Trust/Society/HUF etc.	Text	Private Company	Origination/Monitoring	Static	MCA for cos./LLPs
5	Country of incorporation		Text	India	Origination	Static	
6	Whether the borrower is listed?		Dropdown (Y/N)	N	Origination/Monitoring	Static	
7	Whether the borrower belongs to the government sector?	To include all types of entities viz. statutory corporations, PSUs, govt. departments etc.	Dropdown (Y/N)	N	Origination	Static	
8	Legal Entity Identifier (LEI)	NA to be a valid entry till the time every entity receives a LEI	Text	NA	Origination	Static	
9	CIN/Reg. No. or equivalent	Equivalent ID for foreign cos.	Alphanumeric	U12234MH2010PTC055555 (CIN)	Origination	Static	MCA for cos./LLPs
10	GSTIN		Alphanumeric	22AID3452JA1Z5	Origination	Static	
11	Sector and sub-sector (name and code)	To be based on NIC codes published by the Govt.	Text	C-17-170 (Section C, Division 17 & Group 170)	Origination/Monitoring	Static	
12	Date of incorporation		Date (DD/MM/YY)	21/05/2010	Origination	Static	MCA for cos./LLPs
13	Date of commencement		Date (DD/MM/YY)	21/09/2010	Origination	Static	
14	Date of filing of first tax return		Date (DD/MM/YY)	31/07/2011	Origination	Static	

Sl.No (1)	Data Field (2)	Data Reported by (9)	Name of Report (Data is reported) (10)	Data, (if not Available), from where it can be made available / sourced without Manual Intervention (11)	Periodicity of Data Updation required (12)	Remarks (13)
Broad Category - Borrower						
1	Unique identifier	Borrower	MGT-07		Annual	Dummy PAN for foreign companies
2	Name	Borrower			Annual	Complete name to be provided
3	Category of entity			Can be linked to a registration body under Ministry of MSME/MSME	Annual	
4	Legal constitution	Borrower	MGT-07		Annual	
5	Country of incorporation				Annual	
6	Whether the borrower is listed?			SEBI/MCA (based on CIN)	Annual	A link to the borrower page on BSE/NSE can be provided in case the entity is listed
7	Whether the borrower belongs to the government			Govt. records	Annual	
8	Legal Entity Identifier (LEI)			RBI	Annual	This can be a secondary identifier when is available for all entities; for now it can be an optional field
9	CIN/Reg. No. or equivalent	Borrower	MGT-07		Annual	Secondary identifier
10	GSTIN			GST dept.	Annual	Secondary identifier; a link can be provided to get details of the tax filed history of the borrower per month
11	Sector and sub-sector (name and code)				Annual	A harmonized reporting of these codes to be followed across all present reportings to ensure uniformity
12	Date of incorporation	Borrower	MGT-07		Annual	
13	Date of commencement			MCA for cos./LLPs since a certificate of commencement is issued by the ROC	Annual	
14	Date of filing of first tax return			CBDT	Annual	Further a link to the tax returns filed till date can be provided

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(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
15	Registered address		Text	101, X Building, X Street, Bandra	Origination/Monitoring	Static	MCA for cos./LLPs
16	Registered pin code		Numeric	400051	Origination/Monitoring	Static	MCA for cos./LLPs
17	Registered email id		Text	gm@xyz.com	Origination/Monitoring	Static	MCA for cos./LLPs
18	Registered mobile no.		Numeric (10 digit)	7708923445	Origination/Monitoring	Static	MCA for cos./LLPs
19	Communication address		Text	101, X Building, X Street, Bandra	Origination/Monitoring	Static	MCA for cos./LLPs
20	Statutory auditor(s)	Details of CPA or equivalent for foreign cos.	Alphanumeric	AB & Co.	Origination/Monitoring	Static	MCA for cos./LLPs
Broad Category - Directors							
21	Directors' details including DIN	List to indicate independent directors; details of partners or equivalent in case of other entities	Text	1. Z S (Independent) - DIN1 2. X Y (Executive) - DIN 2 3. X Z (Independent) - DIN 3	Origination/Monitoring	Dynamic	MCA for cos./LLPs
22	Whether it is a case of connected lending?	Any common directors with a financial institution (incl. with trustee of mutual funds etc.)	Dropdown (Y/N)	N	Origination	Dynamic	
Broad Category - Group							
23	Individual sponsor name (i.e. beneficial owner) and unique identifier	Identifier for sponsor can be PAN/Aadhaar; name validation to be done as per PAN/Aadhaar records	Text	X Y - ATOP2345A (PAN)	Origination/Monitoring	Dynamic	
24	Sponsor and sponsor group shareholding %	Aggregate %	Percentage	100%	Origination/Monitoring	Dynamic	MCA for cos./LLPs; Stock exchanges for listed
25	Sponsor and sponsor group shareholding encumbered/pledged %	Aggregate %; details of shares pledged/encumbered (incl. by way of NDU with a lockbox) by the promoters	Percentage	20%	Origination/Monitoring	Dynamic	Stock exchanges for listed
26	Group name and code		Text	XY - 1234	Origination/Monitoring	Static	

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15	Registered address	Borrower	MGT-07		Annual	
16	Registered pin code	Borrower	MGT-07		Annual	
17	Registered email id	Borrower	MGT-07		Annual	
18	Registered mobile no.	Borrower	MGT-07		Annual	
19	Communication address	Borrower	AOC-04		Annual	
20	Statutory auditor(s)	Borrower	AOC-04		Annual	Enables parties to see the list of cos. which have the same statutory auditor
Broad Category - Directors						
21	Directors' details including DIN	Borrower	MGT-07		Monthly	Database architecture to enable parties to see the list of cos. which have the same director(s)
22	Whether it is a case of connected lending?				Real time	Database architecture to match the list of directors with those of banks and financial institutions (incl. trustee of MFs etc.)
Broad Category - Group						
23	Individual sponsor name (i.e. beneficial owner) and unique identifier				Annual	
24	Sponsor and sponsor group shareholding %	Borrower	MGT-07		Quarterly	If required, a table can also be provided stating the major shareholders along with holding %
25	Sponsor and sponsor group shareholding encumbered/pledged %	Borrower			Quarterly	If required, a table can also be provided stating the major shareholders along with holding % and encumbered %
26	Group name and code			RBI	Annual	A harmonized list needs to be prepared to have uniformity across all reportings

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(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
27	List of related parties	Including list of associates, subsidiaries etc.	Text	1. YZ Private Ltd. - Holding - India - 100% 2. XZ Pte. Ltd. - Subsidiary - Singapore - 100%	Origination/Monitoring	Static	MCA for cos./LLPs
Broad Category - Regulatory and Other Checks							
28	Borrower/directors appearing in any of the following lists: 1. RBI/CIBIL defaulter list; 2. RBI wilful defaulter list; 3. RBI caution advices; 4. FEMA contraventions; 5. Non-cooperative borrower check; 6. ECGC caution list; and 7. Shell company list	With each list, the flag should say yes/no; if yes, then list details to be mentioned	Dropdown (Y/N)	1. N 2. N 3. N 4. N 5. N 6. Y - 12 export bills pending 7. N	Origination/Monitoring	Dynamic	
29	Whether borrower has undergone any corporate restructuring (merger, demerger, amalgamation etc.) in the past?	If yes, then details of the same to be included	Dropdown (Y/N)	Y - Demerger from YZ Private Ltd.	Origination/Monitoring	Dynamic	
30	Verification from Credit Bureau for borrower, directors and sponsor/Credit score	Flag to say yes/no for issues; credit score for executive directors & sponsor with name of bureau	Dropdown (Y/N)/Number	N; X Y - 800 (CIBIL)	Origination/Monitoring	Dynamic	Credit Bureau
31	Verification with Central Fraud Registry - CFR	Flag to say yes/no for issues	Dropdown (Y/N)	N	Origination/Monitoring	Dynamic	

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27	List of related parties	Borrower	MGT-07		Annual	
Broad Category - Regulatory and Other Checks						
28	Borrower/directors appearing in any of the following lists: 1. RBI/CIBIL defaulter list; 2. RBI wilful defaulter list; 3. RBI caution advices; 4. FEMA contraventions; 5. Non-cooperative borrower check; 6. ECGC caution list; and 7. Shell company list			RBI/DGFT	Annual/Quarterly	All the checks to be inbuilt in the PCR system
29	Whether borrower has undergone any corporate restructuring (merger, demerger, amalgamation etc.) in the past?				Quarterly	
30	Verification from Credit Bureau for borrower, directors and sponsor/Credit score	Lenders			Quarterly	
31	Verification with Central Fraud Registry - CFR			RBI	Quarterly	

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(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
32	Report from Central Economic Intelligence Board (CEIB)	Flag to say yes/no for issues	Dropdown (Y/N)	N	Origination/Monitoring	Dynamic	
Broad Category - Rating							
33	External rating	Across all products and tenure	Text	Data view template in next sheet	Origination/Monitoring	Dynamic	
Broad Category - Debt							
34	Type of facilities (fund/non-fund) sanctioned by each lender in terms of secured/unsecured and/or as per banking arrangement	Incl. all types of facilities (derivative, bill discounted, foreign currency loans etc.); also borrowings through debentures, CPs etc. to be included.	Text	Data view template in next sheet	Origination/Monitoring	Dynamic	CRILC/Credit Bureau
Broad Category - Security/ Contractual Comfort							
35	Details of each security class (movable/immovable etc.) along with charges for various lenders		Text	Data view template in next sheet	Origination/Monitoring	Dynamic	CERSAI/ROC
36	Details of contractual comforts	Corporate/personal guarantees, LOCs etc.	Text	Data view template in next sheet	Origination/Monitoring	Dynamic	
37	Pending security charge creation with reasons		Text	Included in security details itself; linked to date of creation	Monitoring	Dynamic	
Broad Category - Bank Account Details							
38	Current account with banks along with float		Text (in tabular format)	A/c no. - bank name - date - balance (in Rs. mn)	Origination/Monitoring	Dynamic	CRILC
Broad Category - Financials							
39	Financial statements		Text	Data view template in next sheet	Origination/Monitoring	Dynamic	MCA for cos./LLPs
40	Intra-group exposures		Text	Included in the data template for financials	Origination/Monitoring	Dynamic	

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32	Report from Central Economic Intelligence Board (CEIB)				Quarterly	
Broad Category - Rating						
33	External rating			Rating Agencies	Quarterly	
Broad Category - Debt						
34	Type of facilities (fund/non-fund) sanctioned by each lender in terms of secured/unsecured and/or as per banking arrangement	Lenders			Monthly	
Broad Category - Security/ Contractual Comfort						
35	Details of each security class (movable/immovable etc.) along with charges for various lenders	Lenders			Monthly	
36	Details of contractual comforts			Lenders' internal system	Monthly	
37	Pending security charge creation with reasons			Lenders' internal system	Monthly	
Broad Category - Bank Account Details						
38	Current account with banks along with float	Lenders			Monthly	Currently, reported in CRILC for balance greater than ₹1 cr.
Broad Category - Financials						
39	Financial statements	Borrower	AOC-04		Annual/Quarterly	Further a link to the past 4 years annual reports along with past 4 quarterly reports (for listed companies) to be provided
40	Intra-group exposures				Annual/Quarterly	It is recommended that these details be included as additional data requirements in FFR



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(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
41	Comparison of financial data (estimated vis-à-vis actuals- quarterly/half yearly/annual)	A flag if negative variance is more than [10%] for major parameters like TOI, EBITDA, PAT etc.	Text (in tabular format)	If yes then: Parameter, Period, Estimated, Actual, Deviation %	Monitoring	Dynamic	
42	Industry exposures	Aggregate data based on NIC codes	Currency and in % of total exposures	Rs. 1234 mn (0.01%)	Monitoring	Dynamic	
43	Group exposures	Aggregate data based on group codes	Currency and in % of total exposures	Rs. 10 mn (0.00%)	Monitoring	Dynamic	
44	Unhedged foreign currency exposure	1. Unhedged exposure 2. Loss/Gain from forex exposure 3. MTM on o/s forward cover/ derivatives	Currency	1. Rs 23.0 mn 2. Rs (0.1) mn 3. Rs 1.0 mn	Origination/ Monitoring	Dynamic	MCA for cos./LLPs
45	Major contributing segments along with contribution %		Text - Percentage (tabular form)	Paper - 100%	Origination	Dynamic	MCA for cos./LLPs
46	Top debtors and creditors	List of top [10] debtors and creditors along with their contribution %	Text - Percentage (tabular form)	<u>Debtors</u> AB - 100% <u>Creditors</u> BC - 100%	Origination/Monitoring	Dynamic	
47	Corporate guarantees issued	A flag to indicate whether present or not; incl. put options, LoCs, shortfall undertakings etc. If yes then, aggregate amount of such guarantees	Dropdown (Y/N) and Currency	Y; Rs 12.0 mn	Origination	Dynamic	
48	Other guarantees issued/applied for	A flag to indicate whether present or not; incl. performance bank guarantees, financial bank guarantees, LCs etc. If yes then, aggregate amount of such guarantees	Dropdown (Y/N) and Currency	Y; Rs 12.0 mn	Origination	Dynamic	
49	Statutory claims along with latest updates	A flag to indicate whether present or not. f yes then, aggregate amount of such claims	Dropdown (Y/N) and Currency	Y; Rs 10.0 mn	Origination	Dynamic	
Broad Category - Physical Performance							
50	Rated capacity and utilisation	Capacity as on date (location wise) and utilisation for last financial year	Text & Percentage (tabular form)	Aurangabad - 23 MT - 98% (FY2017)	Origination	Dynamic	

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41	Comparison of financial data (estimated vis-à-vis actuals- quarterly/half yearly/annual)			Lenders' internal system	Annual/Quarterly	
42	Industry exposures			CRILC/RBI	Annual/Quarterly	
43	Group exposures			CRILC/RBI	Annual/Quarterly	
44	Unhedged foreign currency exposure	Borrower	AOC-04		Annual/Quarterly	For quarterly updates, other sources to be decided upon
45	Major contributing segments along with contribution %	Borrower	AOC-04		Annual/Quarterly	For quarterly updates, other sources to be decided upon
46	Top debtors and creditors				Annual/Quarterly	
47	Corporate guarantees issued				Annual/Quarterly	
48	Other guarantees issued/applied for				Annual/Quarterly	Can be extracted from the data on debt facilities
49	Statutory claims along with latest updates				Annual/Quarterly	
<b>Broad Category - Physical Performance</b>						
50	Rated capacity and utilisation				Annual/Quarterly	This field shall be valid for specific sectors related to manufacturing sector

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(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
51	Order book	Current order book (party wise) and quarterly movement in the orders (last 1 year; party wise)	Text (tabular form)	Party - Current book order - Previous 4 quarter order book starting with last 1. SD Ltd. - Rs 12.0 mn - Rs 10.0 mn - Rs 5.0 mn - Rs 2.0 mn - Rs 2.0 mn	Origination	Dynamic	
52	Capex	1. Capex done in the last 3 years. 2. If any project under implementation - DCCO and present status of the same	1. Currency, 2. Dropdown (Y/N), Date and Text	1. Rs. 12.0 mn 2. Y; 23/12/18; Under construction as scheduled	Origination	Dynamic	
Broad Category - Control & Monitoring - Employees							
53	Monthly employee count		Number	23	Monitoring	Dynamic	
54	Increase/decrease in employees	Monthly change	Number	-5	Monitoring	Dynamic	
55	Salary payment details (Salary Credit Deviation In 3m or delay in payment of salaries)	Whether there has been any delay in payment r deviation in payment for last 3 months?	Dropdown (Y/N)	N	Monitoring	Dynamic	
56	Contribution payment dates	Which date of last month?	Date (DD/MM/YY)	25/01/2018	Monitoring	Dynamic	
57	Defaulters list	Whether it is in the defaulter list?	Dropdown (Y/N)	N	Monitoring	Dynamic	
Broad Category - Control & Monitoring - Account							
58	High value cash transactions (Rs.10 lac and above)		Number	0	Monitoring	Dynamic	
59	Cheque return more than 3 times in a month (for want of funds)		Number	0	Monitoring	Dynamic	
60	No of LC devolvments		Number	0	Monitoring	Dynamic	
61	No of BG invocations		Number	0	Monitoring	Dynamic	
62	LOCs/LOUs issued		Number	0	Monitoring	Dynamic	
63	Credit debit summation		Currency	Rs 23.0 mn	Monitoring	Dynamic	

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51	Order book				Annual/Quarterly	This field shall be valid for specific sector such as real estate, EPC contractors etc.
52	Capex				Annual/Quarterly	
Broad Category - Control & Monitoring - Employees						
53	Monthly employee count			EPFO	Monthly	
54	Increase/decrease in employees			EPFO	Monthly	
55	Salary payment details (Salary Credit Deviation In 3m or delay in payment of salaries)			EPFO	Monthly	
56	Contribution payment dates			EPFO	Monthly	
57	Defaulters list			EPFO	Monthly	
Broad Category -Control & Monitoring - Account						
58	High value cash transactions (Rs.10 lac and above)			Lenders' internal system	Monthly	
59	Cheque return more than 3 times in a month (for want of funds)			Lenders' internal system	Monthly	
60	No of LC devolvments			Lenders' internal system	Monthly	
61	No of BG invocations			Lenders' internal system	Monthly	
62	LOCs/LOUs issued			Lenders' internal system	Monthly	
63	Credit debit summation			Lenders' internal system	Monthly	

Sl.No	Data Field	Data Field (Detailed) Description	Data Type	Sample Data/Format of data	Use Case (Origination Monitoring Enforcement)	Whether Data is Static or Dynamic in nature	Data Source (if available in any present reporting)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
64	Average utilisation of limits compared to industry specific utilization		Currency	Rs 10.0 mn/Rs 12.0 mn	Monitoring	Dynamic	
65	Export bills outstandings		Number & Currency	1 - Rs 0.1 mn	Monitoring	Dynamic	
66	Value of inventory		Currency	Rs.1.0 mn	Monitoring	Dynamic	
67	Insurance of inventory		Dropdown (Y/N)	Y	Monitoring	Dynamic	
Broad Category - Control & Monitoring - Statements							
68	Last stock audit conducted date and specific adverse observations noted by stock auditor		Date (DD/MM/YY) & Text	23/01/2017, None	Monitoring	Dynamic	
69	Last unit inspection conducted by Bank and specific adverse observations noted by inspecting official		Date (DD/MM/YY) & Text	23/01/2017, None	Monitoring	Dynamic	
70	Date of last forensic audit, if any.		Dropdown (Y/N) and Date (DD/MM/YY)	N	Monitoring	Dynamic	

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64	Average utilisation of limits compared to industry specific utilization			Lenders' internal system	Monthly	The parameters for industry can be extracted through analytics by grouping all companies belonging to a particular sector code
65	Export bills outstandings			Lenders' internal system	Monthly	
66	Value of inventory			Lenders' internal system	Monthly	
67	Insurance of inventory			Lenders' internal system	Monthly	
Broad Category - Control & Monitoring - Statements						
68	Last stock audit conducted date and specific adverse observations noted by stock auditor			Lenders' internal system	Monthly	
69	Last unit inspection conducted by Bank and specific adverse observations noted by inspecting official			Lenders' internal system	Monthly	
70	Date of last forensic audit, if any.			Lenders' internal system	Monthly	

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(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
71	Whether borrower is adhering to the timelines for submission of documents like 1. Stock Statements 2. FFR 3. Due Diligence Certificate 4. Statutory Compliance Certificate 5. UFCE Certificate 6. Networth statement of Guarantors 7. Audited Balance sheet		Dropdown (Y/N) for all	Y for all	Monitoring	Dynamic	
Broad Category - Control & Monitoring - Working capital							
72	Average debtor realization		Number	30	Monitoring	Dynamic	
73	Average payment cycle		Number	25	Monitoring	Dynamic	
74	Working capital cycle – compared to industry		Number	Self - Industry 50 - 55	Monitoring	Dynamic	
Broad Category - Control & Monitoring - Other RFAs							
75	Is there any evidence of diversion of funds for unapproved purpose?		Dropdown (Y/N)	N	Monitoring	Dynamic	
76	Reduction of Drawing Power(DP) by 20% or more after stock audit		Dropdown (Y/N)	N	Monitoring	Dynamic	
77	No of times overdraft sought by corporate ( more than 3 times in a month)		Dropdown (Y/N)	N	Monitoring	Dynamic	
78	Bank wise total sales proceeds routed through CC/CA account		Dropdown (Y/N)	N	Monitoring	Dynamic	

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71	Whether borrower is adhering to the timelines for submission of documents like 1. Stock Statements 2. FFR 3. Due Diligence Certificate 4. Statutory Compliance Certificate 5. UFCE Cert 6. Networth statement of Guarantors 7. Audited Balance sheet			Lenders' internal system	Monthly	
Broad Category - Control & Monitoring - Working capital						
72	Average debtor realization			Borrower & based on stock statements		
73	Average payment cycle			Borrower & based on stock statements		
74	Working capital cycle – compared to industry			Lenders' internal system		The parameters for industry can be extracted through analytics by grouping all companies belonging to a particular sector code
Broad Category - Control & Monitoring - Other RFAs						
75	Is there any evidence of diversion of funds for unapproved purpose?			Lenders' internal system		
76	Reduction of DP by 20% or more after stock audit			Lenders' internal system & stock statements		
77	No of times overdraft sought by corporate ( more than 3 times in a month)			Lenders' internal system		
78	Bank wise total sales proceeds routed through CC/CA account			Lenders' internal system		



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(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
79	Sudden increase in cash deposits/high sea sales or merchanting trades of client involved in high risk business.		Dropdown (Y/N)	N	Monitoring	Dynamic	
80	Major foreign exchange losses suffered by the company due to currency fluctuations		Dropdown (Y/N)	N	Monitoring	Dynamic	
81	Breach of financial covenants or delay/cost overrun in projects undertaken		Dropdown (Y/N)	N	Monitoring	Dynamic	
82	Stake of promoter /director decrease by 20% or if original holding is less 30% then reduction by 2%		Dropdown (Y/N)	N	Monitoring	Dynamic	
83	Promoter(s) pledging/ selling their shares (>5%) in the borrower company (e.g.: one reason could be due to financial stress)		Dropdown (Y/N)	N	Monitoring	Dynamic	
84	Suspension of trading in the scrip of a company from Stock Exchanges (domestic and international stock exchanges)		Dropdown (Y/N)	N	Monitoring	Dynamic	

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79	Sudden increase in cash deposits/high sea sales or merchanting trades of client involved in high risk business.			Lenders' internal system		
80	Major foreign exchange losses suffered by the company due to currency fluctuations			Borrower		
81	Breach of financial covenants or delay/cost overrun in projects undertaken			Lenders' internal system		
82	Stake of promoter /director decrease by 20% or if original holding is less 30% then reduction by 2%			SEBI		
83	Promoter(s) pledging/ selling their shares (>5%) in the borrower company (e.g.: one reason could be due to financial stress)			SEBI		
84	Suspension of trading in the scrip of a company from Stock Exchanges (domestic and international stock exchanges)			SEBI		

Sl.No	Data Field	Data Field (Detailed) Description	Data Type	Sample Data/Format of data	Use Case (Origination Monitoring Enforcement)	Whether Data is Static or Dynamic in nature	Data Source (if available in any present reporting)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
85	Account of company freezed by any Government		Dropdown (Y/N)	N	Monitoring	Dynamic	
86	Any other red flags for the borrower	If yes, then details of the same	Dropdown (Y/N) & Text	N			
<b>Broad Category - Rejections</b>							
87	Rejection history	Reasons to be listed if a borrower has ben rejected; reasons may include (i) Fraud; (ii) Irregularity in documents/information submitted; (iii) Did not meet credit parameters; and (iv) Others	Dropdown (Y/N), details in text	N	Origination/ Monitoring	Dynamic	
<b>Broad Category - Default Status - (Statutory / Utilities Payments)</b>							
88	Details of tax arrears, PF arrears, utility payment arrears etc.	Whether there has been any delay in payment of utility bills or taxes etc.?	Dropdown (Y/N)	N	Origination/ Monitoring	Dynamic	
<b>Broad Category - Litigation</b>							
89	Insolvency and Bankruptcy Board of India Listing Status	To check if appearing in IBBI List	Dropdown (Y/N)	N	Origination/M onitoring/ Enforcement	Dynamic	
90	All litigation against company/guarantor/ KMP/ promoters/directors by lenders	Details of all past and current cases along with final judgements for all closed cases arranged amount-wise	Text (tabular form)	1. Plaintiff - Defendant - Filing date - Amount - Jurisdiction - Current status	Origination/M onitoring/ Enforcement	Dynamic	
91	All litigation against company/guarantor/ KMP/ promoters/directors by third parties	Details of all past and current cases along with final judgements for all closed cases arranged amount-wise	Text (tabular form)	1. Plaintiff - Defendant - Filing date - Amount - Jurisdiction - Current status	Origination/M onitoring/ Enforcement	Dynamic	
<b>Broad Category - Restructuring/ Default</b>							
92	Asset classification		Text	1. Standard; 2. 3 lenders - Standard; 2 lenders - Sub-standard	Origination/ Monitoring	Dynamic	
93	SMA status and date of SMA classification	Bank-wise data to be included; In case it is SMA-0, the reason for the same to be provided	Dropdown (not SMA/ SMA-0/SMA-1/SMA-2) & Text if SMA-0	SMA-0 - Technical reasons	Origination/ Monitoring	Dynamic	

Sl.No (1)	Data Field (2)	Data Reported by (9)	Name of Report (Data is reported) (10)	Data, (if not Available), from where it can be made available / sourced without Manual Intervention (11)	Periodicity of Data Updation required (12)	Remarks (13)
85	Account of company frozen by any Government			Lenders' internal system		
86	Any other red flags for the borrower					
Broad Category - Rejections						
87	Rejection history				Monthly	
Broad Category - Default Status - (Statutory / Utilities Payments)						
88	Details of tax arrears, PF arrears, utility payment arrears etc.			CBDT/CBEC/EPFO/GST	Quarterly	
Broad Category - Litigation						
89	Insolvency and Bankruptcy Board of India Listing Status			NCLT	Quarterly	
90	All litigation against company/guarantor/KMP/promoters/directors by lenders			E-Court	Quarterly	
91	All litigation against company/guarantor/KMP/promoters/directors by third parties			E-Court	Quarterly	
Broad Category - Restructuring/ Default						
92	Asset classification				Weekly	
93	SMA status and date of SMA classification				Weekly	

Sl.No	Data Field	Data Field (Detailed) Description	Data Type	Sample Data/Format of data	Use Case (Origination Monitoring Enforcement)	Whether Data is Static or Dynamic in nature	Data Source (if available in any present reporting)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
94	Lender arrear (incl. devolvement of LC/BGs) status for each facility incl. days of delay in payment		Text	Data view template in next sheet	Origination/Monitoring	Dynamic	CRILC/Credit Bureau
95	Whether the account has been restructured in the past?		Dropdown (Y/N)	N	Origination/Monitoring	Dynamic	
96	Whether any resolution plan has been implemented or is proposed to be implemented?		Dropdown (Y/N)	N	Origination/Monitoring	Dynamic	
97	Deadline for resolution plan proposed to be implemented		Date (DD/MM/YY)	NA	Origination/Monitoring	Dynamic	
98	Whether borrower has been written off?	Y/N; if yes then amount written off and date when written off	Dropdown (Y/N); Details in numeric and date	N	Origination/Monitoring	Dynamic	
99	Whether borrower is a non-cooperative borrower or has been classified as fraud?		Dropdown (Y/N)	N	Origination/Monitoring	Dynamic	
100	Whether borrower is a red flag account?	If yes, then details of fields for which RFA is triggered to be provided	Dropdown (Y/N); details in text	N	Origination/Monitoring	Dynamic	
Broad Category - News							
101	Snapshot of all major headlines related to company/guarantor/promoters/KMP		Text	Links of websites	Origination/Monitoring	Dynamic	

Sl.No (1)	Data Field (2)	Data Reported by (9)	Name of Report (Data is reported) (10)	Data, (if not Available), from where it can be made available / sourced without Manual Intervention (11)	Periodicity of Data Updation required (12)	Remarks (13)
94	Lender arrear (incl. devolvement of LC/BGs) status for each facility incl. days of delay in payment	Lenders			Monthly	
95	Whether the account has been restructured in the past?				One-time for all past cases; as and when basis for new cases	
96	Whether any resolution plan has been implemented or is proposed to be implemented?				One-time for all past cases; as and when basis for new cases	
97	Deadline for resolution plan proposed to be implemented				One-time for all past cases; as and when basis for new cases	
98	Whether borrower has been written off?				Monthly	If an account has been written off, then that data should remain in the system forever
99	Whether borrower is a non-cooperative borrower or has been classified as fraud?				Monthly	
100	Whether borrower is a red flag account?				Monthly	
Broad Category - News						
101	Snapshot of all major headlines related to company/guarantor/promoters/KMP				Quarterly	

Sl.No (1)	Data Field (2)	Data Field (Detailed) Description (3)	Data Type (4)	Sample Data/Format of data (5)	Use Case (Origination Monitoring Enforcement) (6)	Whether Data is Static or Dynamic in nature (7)	Data Source (if available in any present reporting) (8)
Broad Category - Property Data							
102	Details of landed properties owned by entity		Text	Type of land - Plot size in acres - Complete address - Landmark (if any) - Latest value	Enforcement	Dynamic	
103	New deals		Text	Above details plus value at which acquired	Enforcement	Dynamic	
104	Transfers		Text	Above details plus value at which sold	Enforcement	Dynamic	
105	Encumbrance details		Text	Type of land - Plot size in acres - Complete address - Landmark (if any) - Latest value - Amount of loan secured	Enforcement	Dynamic	
106	Search report	Any adverse comments by lawyer to be highlighted	Text	Date of report - Comments if any	Enforcement	Dynamic	

Sl.No (1)	Data Field (2)	Data Reported by (9)	Name of Report (Data is reported) (10)	Data, (if not Available), from where it can be made available / sourced without Manual Intervention (11)	Periodicity of Data Updation required (12)	Remarks (13)
Broad Category - Property Data						
102	Details of landed properties owned by entity			Respective State Govt Land records	Monthly	
103	New deals			Respective State Govt Land records	Monthly	
104	Transfers			Respective State Govt Land records	Monthly	
105	Encumbrance details			Respective State Govt Land records	Monthly	CERSAI can be used to validate this
106	Search report			Respective State Govt Land records	Monthly	



**1. Financial Snapshot (Standalone and Consolidated)**

S.No.	Particulars	FY2015	FY2016	FY2017	FY2018
	P&L Details				
1	Total operating income				
2	Total exports				
3	Total imports				
4	EBIDTA				
5	Depreciation and amortization				
6	Interest				
7	Operating profit				
8	Non-operating income				
9	PBT				
10	PAT				
11	Net cash accruals				
12	Earnings per share				
	Balance Sheet Details				
1	Net fixed assets incl. CWIP				
2	Total intangible assets				
3	Total investments				
4	Total current assets				
5	Other assets				
6	Total assets				
7	Net worth (Equity capital + Reserves and surplus)				
8	Total revaluation and similar reserves				
9	Total debt	Also, a link needs to be provided that shall lead to the aggregate term debt servicing requirements over the next 5 years			
9.1	<i>Total long term debt</i>				
9.2	<i>Total short term debt</i>				
9.3	<i>Total working capital loans</i>				
10	Other current liabilities				
11	Other liabilities				
12	Total liabilities				
	Cash Flow Details				
1	Net cash flow from operating activities				
2	Net cash flow from investing activities				
3	Net cash flow from financing activities				
4	Total net cash flow				
5	Opening balance of cash and cash equivalents				
6	Closing balance of cash and cash equivalents				
	Related Party Transaction Details				
1	Total income from related parties				
2	Total expenses paid to related parties				
3	Total loans and advances from related parties				
4	Total loans and advances to related parties				
5	Total investments in related parties				
6	Total investments from related parties				

2. Rating Template							
S.No.	Type of Rating (Facility/ Corporate)	Type of Rating (Long-term/ Short-term)	Rating (Specific Rating/ Withdrawn/ Suspended)	Rating Outlook	Rating agency	Date of rating	Link for the rating rationale

3. Debt Template							
S.No.	Banking arrangement (Sole, MBA, Consortium)	Lead Bank Name/Code in case of Consortium	Type of Facility	Total Exposure (in Rs million)	Total Secured Exposure (in Rs million)	Total Unsecured Exposure (in Rs million)	Total Outstanding Amount (in Rs million)
			Rupee term loans				
			Foreign currency term loans (incl. ECBs)				
			WC - funded (incl. buyer's credit)				
			NCDs				
			Masala bonds				
			CPs				
			Mezzanine instruments (e.g. preference shares, convertible debentures, perpetual bonds etc.)				
			Amount eligible for net off				
			Total fund based				
			WC - non-funded				
			Derivatives				
			Amount eligible for net off				
			Total non-fund based				
			Total				

\*Details of banks' investment in instruments like NCDs, Pref shares, CPs. Security receipts etc. to be also included

\*\*A facility to be considered secured only in the case it is secured by tangible assets (incl. shares, receivables, inventory etc.); any facility secured either by guarantee (or similar arrangement) or intangible assets like brands etc. to be considered as unsecured

\*\*\*Total exposure to be reported above shall be the maximum amount that can be drawdown by the borrower

\*\*\*\*For derivatives the MTM and PFE shall be reported

4. Debt Arrears Template					
S.No.	Bank name	Type of Facility	Outstanding Amount (in Rs million)	Arrear Amount (in Rs million)	Days Past Due

\*In case of non-fund facility such as LC/BG, arrear details to include any instances of devolvement of LC/BG as well

5. Security Template											
Sl. No.	Charge ID with CERSAI/ ROC	Security Agent/ Trustee	Date of creation of charge	Type of Facility	Security	Instrument	Class of Assets charged	Details of Assets	Ranking of Charge	Latest Valuation of Security	Amount Secured by Charge (in Rs million)
			Specific date if already created		Self	Equitable mortgage	Fixed assets		First pari-passu		
			If it is still to be created, then 'Under Process' to be mentioned		Group company name (providing any security)	Registered mortgage	Current assets		Second pari-passu		
						Hypothecation	Shares		Residual		
						Pledge	Mutual fund units		Exclusive		
						Others	Escrow account				
							DSRA				

6. Contractual Comfort Template						
S.No.	Date of instrument	Type of Facility	Instrument	Max. amount secured	Guarantor/Provider name	Guarantor/Provider ID (PAN/Aadhaar)
			NDU-POA/ Lock-box	Facility amount in case of no cap		
			Personal guarantee	Cap amount otherwise		
			Corporate guarantee			

\*Corporate guarantee to include all types of arrangement such as put option, shortfall undertaking,

**Retail - Consolidated**

Sl.No (1)	Data Field (2)	Data Field (Detailed) Description (3)	Data Type (4)	Sample Data/Format of data (5)	Use Case (Origination/Monitoring/Enforcement) (6)	Whether Data is Static or Dynamic in nature (7)
Broad Category - Borrower						
1	Unique identifier	Can be PAN and/or Aadhaar card	Alphanumeric	AID3452JA	Origination	Static
2	Name	Validated from PAN/Aadhaar records	Text	Mr. X Y	Origination	Static
3	Gender		Dropdown (Male/Female/Transgender)	M	Origination	Static
4	Whether the borrower is a NRI?		Dropdown (Y/N)	N	Origination	Static
5	Number of dependents		Number	3	Origination	Static
6	Date of birth		Date (DD/MM/YYYY)	12-12-1975	Origination	Static
7	Passport no./DL no./Voter card no. etc.		Numeric/Alphanumeric		Origination	Static
8	GSTIN and tax filed		Alphanumeric & Currency	22AID3452JA1Z5 & Rs. 1.0 mn	Origination	Static
9	Date of filing first tax return		Date (DD/MM/YY)	31/07/2000	Origination	Static
10	Date of last income tax filed		Date (DD/MM/YY)	31/07/2017	Origination	Static
11	Last annual gross income		Currency	Rs 0.05 mn	Origination	Static
12	Whether borrower is a director in any company?	If yes, then names of companies to be reflected	Dropdown (Y/N) & Text	N	Origination	Static
13	Whether borrower has provided any guarantee/contractual comfort?	If yes, then details of same to be reflected	Dropdown (Y/N) & Text	N	Origination	Static

Sl.No (1)	Data Field (2)	Data, (if not Available), from where it can be made available / sourced without Manual Intervention (8)	Periodicity of Data Updation required (9)	Remarks (10)
Broad Category - Borrower				
1	Unique identifier	CBDT/UIDAI	Annual	
2	Name	CBDT/UIDAI	Annual	Complete name to be provided
3	Gender	CBDT/UIDAI	Annual	
4	Whether the borrower is a NRI?		Annual	
5	Number of dependents		Annual	
6	Date of birth	CBDT/UIDAI	Annual	
7	Passport no./DL no./Voter card no. etc.	CBDT/UIDAI/Govt. depts.	Annual	Secondary identifier
8	GSTIN and tax filed	GST dept.	Annual & Monthly	Secondary identifier
9	Date of filing first tax return	CBDT	Annual	
10	Date of last income tax filed	CBDT	Annual	
11	Last annual gross income	CBDT	Annual	Such information to be shared to the users only after the customer approves the same; adequate controls to be built
12	Whether borrower is a director in any company?		Annual	
13	Whether borrower has provided any guarantee/contractual comfort?		Annual	This can be extracted from the data template in corporates based on the unique identifier

Sl.No (1)	Data Field (2)	Data Field (Detailed) Description (3)	Data Type (4)	Sample Data/Format of data (5)	Use Case (Origination/Monitoring/Enforcement) (6)	Whether Data is Static or Dynamic in nature (7)
14	Registered address		Text	101, X Building, X Street, Bandra East, Mumbai	Origination	Static
15	Registered pin code		Numeric	400051	Origination	Static
16	Registered email id		Text	gm@xyz.com	Origination	Static
17	Registered mobile no.		Numeric (10 digit)	7.71E+09	Origination	Static
18	Occupation		Dropdown (Salaried / Self-employed)	Self-employed	Origination	Static
19	Industry type	To be based on NIC codes published by the Govt.	Text	C-17-170 (Section C, Division 17 & Group 170)	Origination	Static
20	Employer profile (for salaried)	Private Indian/Private foreign/Government	Text	NA	Origination	Static
Broad Category - Regulatory and Other Checks						
21	Whether the borrower appears in any of the defaulter/caution lists?	Lists maintained with RBI/SEBI/CBDT etc.; if yes, then details of the same	Dropdown (Y/N) & Text	N	Origination/Monitoring	Dynamic
22	Whether any suit has been filed against the borrower?	Details of all past and current cases along with final judgements for all closed cases arranged amount-wise	Dropdown (Y/N) & Text (tabular form)	1. Plaintiff - Defendant - Filing date - Amount - Jurisdiction - Current status	Origination/Monitoring	Dynamic

Sl.No (1)	Data Field (2)	Data, (if not Available), from where it can be made available / sourced without Manual Intervention (8)	Periodicity of Data Updation required (9)	Remarks (10)
14	Registered address		Annual	
15	Registered pin code		Annual	
16	Registered email id		Annual	
17	Registered mobile no.		Annual	
18	Occupation		Annual	
19	Industry type		Annual	A harmonized reporting of these codes to be followed across all present reportings to ensure uniformity
20	Employer profile (for salaried)		Annual	
Broad Category - Regulatory and Other Checks				
21	Whether the borrower appears in any of the defaulter/caution lists?		Monthly	
22	Whether any suit has been filed against the borrower?		Monthly	

Sl.No (1)	Data Field (2)	Data Field (Detailed) Description (3)	Data Type (4)	Sample Data/Format of data (5)	Use Case (Origination/Monitoring/Enforcement) (6)	Whether Data is Static or Dynamic in nature (7)
Broad Category - Debt						
23	Credit score	From the four bureaus	Text	Bureau & Score	Origination/Monitoring	Dynamic
24	Debt details	Details of all debt assumed in terms of secured/unsecured (incl. details such as sanction amount, current balance o/s)	Text	Data view template in next sheet	Origination/Monitoring	Dynamic
25	Arrear details along with days past due		Text	Data view template in next sheet	Origination/Monitoring	Dynamic
26	Whether the account is a SMA?	If yes, which SMA?	Dropdown (Y/N)	N	Origination/Monitoring	Dynamic
27	Whether the account has been deemed a wilful default or has been written off?		Dropdown (Y/N)	N	Origination/Monitoring	Dynamic
Broad Category - Security						
28	Details of each security class (movable/immovable etc.) along with charges for various lenders	Details of all collateral charged for secured loans	Text	Data view template in next sheet	Origination/Monitoring	Dynamic



Sl.No (1)	Data Field (2)	Data, (if not Available), from where it can be made available / sourced without Manual Intervention (8)	Periodicity of Data Updation required (9)	Remarks (10)
Broad Category - Debt				
23	Credit score	Credit Bureaus	Monthly	
24	Debt details		Monthly	
25	Arrear details along with days past due		Monthly	
26	Whether the account is a SMA?		Monthly	
27	Whether the account has been deemed a wilful default or has been written off?		Monthly	If an account has been written off, then that data should remain in the system forever
Broad Category - Security				
28	Details of each security class (movable/immovable etc.) along with charges for various lenders		Monthly	

Sl.No (1)	Data Field (2)	Data Field (Detailed) Description (3)	Data Type (4)	Sample Data/Format of data (5)	Use Case (Origination/Monitoring/Enforcement) (6)	Whether Data is Static or Dynamic in nature (7)
Broad Category - Surrogate Fields						
29	Whether the borrower has been rejected ever because of reasons such as fraud, misrepresentation etc.?	To be shown for limited reasons of extreme nature only such as fraud, misrepresentation etc.	Dropdown (Y/N) & Text	N	Origination/Monitoring	Dynamic
30	Insurance premium payment arrears		Dropdown (Y/N)	N	Origination/M	Dynamic
31	Utility bill payments arrears		Dropdown (Y/N)	N	Origination/M	Dynamic

Sl.No (1)	Data Field (2)	Data, (if not Available), from where it can be made available / sourced without Manual Intervention (8)	Periodicity of Data Updation required (9)	Remarks (10)
Broad Category - Surrogate Fields				
29	Whether the borrower has been rejected ever because of reasons such as fraud, misrepresentation etc.?		Monthly	
30	Insurance premium payment arrears		Monthly/Annually	
31	Utility bill payments arrears		Monthly	

### Retail - Template

Debt & Collateral Details View Template							
Sl.No.	Type of Facility	Secured/ Unsecured	Capacity (Borrower/ Co-borrower)	Exposure/ Credit Limit (in Rs million)	Outstanding (in Rs million)	Amount Overdue (in Rs million)	Days Past Due
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Vehicle loan						
2	Personal loan						
3	Housing loan						
4	Education loan						
5	LAP						
6	LAS/mutual funds units						
7	Others						
8	Total						
9	Credit card						

Others can include gold loans etc.

Debt & Collateral Details View Template							
Sl.No.	Type of Facility	Type of Collateral (complete details)	Charge ID with CERSAI	Value of Collateral (in Rs million)	Date of Latest Valuation	Guarantor name (if any)	Guarant or ID (Aadhaar/ PAN)
(1)	(2)	(9)	(10)	(11)	(12)	(13)	(14)
1	Vehicle loan						
2	Personal loan						
3	Housing loan						
4	Education loan						
5	LAP						
6	LAS/mutual funds units						
7	Others						
8	Total						
9	Credit card						