

Uniform Credit Reporting Format for Consumer and Commercial Borrowers

A. Consumer Bureau

Segments	Fields						
Header	Reporting Member / Processor User ID	Reporting Member / Processor Short Name	Cycle Identification	Date Reported and Certified	Reporting Password	Authentication Method	Member Data
Name	Consumer Name	Date of Birth	Gender				
ID	ID Type	ID Number	Issue Date	Expiration Date			
Telephone	Telephone Number	Telephone Extension	Telephone Type				
Email	E-Mail ID						
Address	Consumer Address	State Code	PIN Code	Address Category	Residence Code		
Account	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/ Willful Default	Written-off and Settled 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					

B. Commercial Bureau

Segments	Fields						
Header	Member ID	Previous Member ID	Date of Creation & Certification of Input File	Reporting / Cycle Date	Information Type	Filler	
Borrower	Member Branch Code	Previous Member Branch Code	Borrower s Name	Borrower Short Name	Company Registration Number	Date of Incorporation	
	PAN	CIN	TIN	Service Tax #	Other ID	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	
Address	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
	Fax Number(s)	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 Licence ID	UID	Ration Card No	CIN	DIN	TIN
	Service Tax #	Other ID	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						
Credit Facility	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 Outstanding Restructured Contracts	Loan Expiry / Maturity Date	Loan Renewal Date	Asset Classification
	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	Installment Amount	Last Repaid Amount	Account Status	Account Status Date	Written Off Amount	Settled Amount
	Major reasons for Restructuring	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	Filler
Guarantor	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 Licence ID	UID	Ration Card No	CIN	DIN	TIN	Service Tax #
	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)
	Filler						
Security	Value of Security	Currency Type	Type of Security	Security Classification	Date of Valuation	Filler	
Dishonour of Cheques	Segment Identifier	Date of Dishonour	Amount	Instrument / Cheque Number	Number of times dishonoured	Cheque Issue Date	Reason for Dishonour
	Filler						
File Closure	Number of Borrower Segments	Number of Credit Facility Segments	Filler				
