

Annex¹

I. Information to be collected by banks

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 Rs. 30,000²

Particulars required	Particulars provided	Basis	Modifications during Phase II
I. Non-Credit information			
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 bank or record of the bank	
5. The identity document accepted by the bank		Aadhaar Card No. /Voter ID/PAN /Driving licence/ NREGA Card /Passport ³	
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 bank	
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 ⁴	
11. Information about other existing bank accounts		Declaration basis	

¹ The forms set out in this annex 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.

² 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)

³ The banks may specifically see if any of the SHG members would fall within the purview of DBR circular DBR.AML.BC.No.81/14.01.001/2015-16 dated 25 February, 2016 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.

⁴ The bank to pull out information from Central KYC registry as and when that is set up.

12. Educational level	<u>Codes to be used</u> Illiterate : 1 Passed 5 th class : 2 Passed 8 th class : 3 Passed 10 th class : 4 Above 10 th : 5	Declaration basis	
13. Occupation	<u>Codes to be used</u> Home maker : 1 Landless labourer : 2 Marginal Farmer : 3 Small Farmer : 4	Declaration basis	
14. Annual income in thousands of Rs.		Declaration basis	
15. Social strata	<u>Codes to be used</u> SC: 1 ST: 2 OBC: 3 General 4	Declaration basis	
16. Mobile Number (if available)		Declaration basis	

II. Credit related information⁵			
17. Information about existing loans – through other SHGs where the individual is a member <i>Status of the SHG Account</i> <input type="checkbox"/> Name of the SHG <input type="checkbox"/> SHG's loan Account Number <input type="checkbox"/> Name of the lending bank <input type="checkbox"/> Amount borrowed <input type="checkbox"/> Amount outstanding <input type="checkbox"/> Status of the account <input type="checkbox"/> Regular <input type="checkbox"/> Defaulter <input type="checkbox"/> Settled <input type="checkbox"/> Sub-judice		Based on the CIC report obtained by the bank or a bank report (in the absence of a CIC report) Based on the CIC report obtained by the bank, if available	

<p><i>If in default, status of the SHG member's loan account if the SHG loan was distributed to him/her⁶</i></p> <ul style="list-style-type: none"> • Name of the SHG • Name of the lending bank • Amount borrowed • Amount outstanding 			<p>In phase I, the status of the SHG member's loan account is to be enquired only if the SHG account was in default.</p> <p>In Phase II, the status of the SHG member's loan account to be enquired if the SHG loan was distributed to him/her regardless of the status of SHG loan account</p> <p>[Based on CIC report, if available; in other cases a letter from the SHG to be relied upon]</p>
--	--	--	---

⁵ Not applicable, if the group loan is upto Rs. 1, 00,000/-.

⁶ Until the data base of individual SHG members is accumulated in 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 bank to the SHG ⁷		Letter from the President/Secretary of the SHG. To be verified by the bank later on.	
19. The loans taken by the member in individual capacity from other sources		During Phase I, this information may be collected based on CIC reports, if available.	During Phase II, this information may be collected on a more firm basis i.e., if not available with CICs, individual bank/MFIs' reports may be sought once the member declares his previous borrowings.

⁷ 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 bank, must be reported to the bank 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 banks 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, banks may also insist on maintenance of verifiable record of the amounts distributed out of bank 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 Rs.30,000⁸

Particulars required	Particulars provided	Basis	Modifications during Phase II
I. Non-Credit information			
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 bank or record of the bank	
5. The identity document accepted by the bank		Aadhaar Card No. /Voter ID/PAN/Driving licence/NREGA Card /Passport ⁹	
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 bank	
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 ¹⁰	
11. Information about other existing bank accounts		Declaration basis	

⁸ 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)

⁹ The banks may specifically see if any of the SHG members would fall within the purview of DBR circular DBR.AML.BC.No.81/14.01.001/2015-16 dated 25 February, 2016 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.

¹⁰ The bank to pull out information from Central KYC registry as and when that is set up.

12. Educational level	<u>Codes to be used</u> Illiterate : 1 Passed 5 th Class : 2 Passed 8 th Class : 3 Passed 10 th class : 4 Above 10 th : 5	Declaration basis	
13. Occupation	<u>Codes to be used</u> Home maker : 1 Landless Labourer : 2 Marginal farmer : 3 Small Farmer : 4	Declaration basis	
14. Annual income in thousands of Rs.		Declaration basis	
15. Social strata	<u>Codes to be used</u> SC 1 ST 2 OBC 3 General 4	Declaration basis	
16. Mobile Number (if available)		Declaration basis	
II. Credit related information¹¹			
17. Information about existing loans – through other SHGs where the individual is a member <i>17.1 Status of the SHG Account</i> <input type="checkbox"/> Name of the SHG <input type="checkbox"/> SHG loan account number <input type="checkbox"/> Name of the lending bank <input type="checkbox"/> Amount borrowed <input type="checkbox"/> Amount outstanding <input type="checkbox"/> Status of the account <input type="checkbox"/> Regular <input type="checkbox"/> Defaulter <input type="checkbox"/> Settled <input type="checkbox"/> Sub-judice	Not to be collected during phase I	Based on the CIC report obtained by the bank or a bank report (in the absence of a CIC report) Based on the CIC report obtained by the bank, if available	To be collected only during Phase II based on the CIC report obtained by the bank.

¹¹ Not applicable, if the group loan is upto Rs. 1, 00, 000/-.

<p>18. The loans taken by the member in individual capacity from other sources</p>	<p>Not to be collected during phase I</p>		<p>To be collected during Phase II; based on CIC report i</p>
<p>19. The amount of loan proposed to be taken out of the group loan granted by the bank to the SHG</p>		<p>During phase I: The amount to be recorded based on a letter from the President/Secretary of the SHG</p>	<p>During Phase II: The amount of loan to be verified by the bank from the SHG records.</p>

II. Information to be uploaded/submitted to the CICs

Table 3¹²: Information on all individual SHG members to be reported by banks to CICs

I. Non- credit related information		Modifications during Phase II
1. Name (as it appears on the identity document)		
2. The nature of the identity document accepted by the bank		
3. Unique number of the identity document accepted by the bank, if available		
4. Date of birth (DD/MM/YYYY)		
5. Father's /Husband's Name		
6. Address (Complete address with State Code and PIN Code)		
7. Male or Female		
8. Name of the SHG of which the person is a member		
9. Savings Account Number of the SHG		
10. Loan Account Number of the SHG		
11. Reference number of any other identity document that has been relied upon by the bank		
12. Educational level of the SHG member	<u>Codes to be used</u> Illiterate : 1 Passed 5 th class : 2 Passed 8 th class : 3 Passed 10 th class : 4 Above 10 th : 5	
13. Annual Income	<u>Codes to be used</u> Home maker : 1 Landless labourer : 2 Marginal farmer : 3 Small Farmer : 4	
14. Occupation		
15. Social strata	<u>Codes to be used</u> SC : 1 ST : 2 OBC : 3 General : 4	
16. Mobile No.		
II. Credit related information¹³		
17. Amount of loan availed by the member from the SHG loan if it exceeds Rs.30,000.		The amount of loan availed by the member from the SHG loan regardless of the amount.

¹² RBI has set up a Standing Technical Working Group comprising representatives from various credit institutions 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 banks to the CICs electronically.

¹³ Not applicable, if the group loan is upto Rs. 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 bank
4. The identity document accepted by the bank		Aadhaar Card No. /Voter ID/PAN/Driving licence/NREGA Card /Passport ¹⁴
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 ¹⁵
10. Information about other existing bank accounts		Declaration basis
11. Educational level	<u>Codes to be used</u> Illiterate : 1 Passed 5 th class : 2 Passed 8 th class : 3 Passed 10 th class : 4 Above 10 th : 5	Declaration basis
12. Occupation	<u>Codes to be used</u> Home maker : 1 Landless Labourer : 2 Marginal Farmer : 3 Small Farmer : 4	Declaration basis

¹⁴ The banks may specifically see if any of the SHG members would fall within the purview of DBR circular DBR.AML.BC.No.81/14.01.001/2015-16 dated 25 February, 2016 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.

¹⁵ The banks will pull out information from Central KYC registry as and when that is setup.

13. Annual income in thousands of Rs.		Declaration basis
14. Social strata	<u>Codes to be used</u> SC 1 ST 2 OBC 3 General 4	Declaration basis
15. Mobile Number (if available)		Declaration basis