

Annex II

Format for submission of data on cases of wilful default (suit-filed and non-suit filed accounts) to all CICs on a monthly basis.

(Lender as defined at para 3 (1) (m) of this Master Direction shall report this data to CICs)

| Field | Field Name | Type | Max Field Length | Description | Remarks |
|-------|--------------------|---------------|------------------|---|--|
| 1. | Reporting Cycle | Alpha Numeric | 5 | Month for which the data is reported | The reporting cycle data for month of January 2024, should be filled as 'JAN24'. |
| 2. | Member ID | Alpha Numeric | 10 | The field is required to include Reporting Member Code as assigned by CICs. | Contains ID of the member reporting the data. |
| 3. | Member Name | Character | 200 | Name of member | Must contain the name of the member who is reporting the data. |
| 4. | Member Branch | Character | 30 | Branch name of the member | Name of the branch of the member to be fed. |
| 5. | STATE | Character | 35 | Name of state | Name of state in which member branch is situated. |
| 6. | Borrower Name | Alpha Numeric | 1000 | Minimum length of the Name should be 2 characters for individual borrowers and 4 characters for non-individual. | The legal name of the borrower to be reported. |
| 7. | Borrower PAN | Alpha Numeric | 10 | Must be 10 characters. The first five characters must be letters, followed by four numbers, and followed by a letter. | Permanent Account Number (PAN) as defined by the Income Tax Department |
| 8. | Borrower Address | Alpha Numeric | 1000 | Permanent Address / Registered address of the borrower | |
| 9. | Outstanding Amount | Numeric | 8 | Should be a Numeric Value | Outstanding amount in ₹lakh (Rounded off) |
| 10. | Suit Status | Numeric | 02 | Valid Values 01 - Suit filed 02 – Non-Suit Filed | Indicates whether suit has been filed or not. |

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|-----|-------------------------------|------------------|------|---|--|
| 11. | Other Member | Character | 1000 | The names may be fed in abbreviated form e.g., BOB for Bank of Baroda, SBI for State Bank of India etc. | The names of other lenders from whom the borrower has availed credit facility should be indicated. |
| 12. | Director/ Promoter Name | Character | 1000 | Minimum length of name should be 2 characters. | Full name of Director/ Promoter should be indicated. |
| 13. | Director/ Promoter DIN | Alpha Numeric | 8 | DIN Number length should be 8 | 8-digit Director/ Promoter Identification Number of the Director. |
| 14. | Director/ Promoter PAN | Alpha Numeric | 10 | Must be 10 characters. The first five characters must be letters, followed by four numbers, and followed by a letter. | PAN of the Director/ Promoter. |
| 15. | Guarantor Name | Character | 1000 | Minimum length of name should be 2 characters | Full name of guarantor |
| 16. | Guarantor CIN | Alpha Numeric | 21 | Corporate identification number of guarantor entity | Only in case of legal entities |
| 18. | Guarantor PAN | Alpha Numeric | 10 | Permanent account number | In case of individual / legal entities |

NOTE:

- Reporting structure of the data would be row level, which would enable members/ lenders to report multiple directors and guarantors of the borrower.
- The data / information should be submitted through Secure File Transfer Protocol (SFTP).
- Separate files for suit filed and non-suit filed accounts shall be submitted.