Microfinance Data Quality Index

CATEGORY	Validation	Score
Demographic Parameters		
Name	**Availability which satisfies all conditions:** a) Minimum 2 tokens b) 1 token with minimum 2 letters of the alphabet c) No numerals present	**10**
DOB / Age	**Availability which satisfies all conditions:** a) If DOB is shared then date format should be DDMMYYYY; b) If Age is provided then it needs to be numeric value except Zero	**7**
Identifier: Voter ID (VID)/PAN/CKYC	**Availability of ANY ONE identifier which satisfies ALL respective conditions:** PAN: a) Should be 10 in length b) First 5 and last character should be alphabets c) The 4th character has to be either P or H d) The 6th to 9th character should be numerals Voter ID : a) Should be between 8 – 16 in length after CIC removes the special characters b) First 2 / 3 digits should be alphabets CKYC: a) Should be 14 in length b) Should be all numeric	**8**
Phone Number	**Availability of mobile number which satisfies all conditions:** a) Should be minimum 10 numerals in length b) The first digit needs to start with 6,7,8 and 9 c) Mobile number straight descending/ascending sequence (E.g., 8765432/2345678) or same digits (E.g., 2222222) not allowed	**7**
Address	**At least one address of the borrower should meet all the below conditions:** Address line: a) Minimum length of 5 character State code: a) Submission as per catalogue value	**8**

CATEGORY	Validation	Score
	Pin code: a) Should be 6 numeric in length b) Exclude cases of all digits of same number (0 to 9) c) Exclude sequence (E.g., 123456, 456789) d) Exclude cases where last 3 digits are numeric 'ZERO'	
Total Monthly Family Income	Availability for all accounts opened on or after April 01, 2022, Numeric value except zero with a maximum cap of Rs. 25000/= as per the Credit Facilities Directions issued by RBI to CIs, as amended from time to time.	**5**
Key Person Name and Relationship	At least 1 key person and relationship	**5**
Trade Parameters		
Loan Category	Submission as per catalogue values	**5**
Date Opened/Disbursed	Availability in DDMMYYYY and cannot be future date	**5**
Total Disbursed Amount	Availability of Numeric value except zero and in compliance with the Credit Facilities Directions issued by RBI to CIs, as amended from time to time.	**5**
Minimum Amt Due/Instalment Amount	Availability for all accounts opened on or after April 01, 2022, Numeric value except zero with a maximum cap of Rs. 12500/= as per the Credit Facilities Directions issued by RBI to CIs, as amended from time to time.	**5**
Current Balance Amount	Numeric value and can be reported as numeric 'Zero', if there is no balance	**5**
Repayment Frequency	Submission as per catalogue values except "Other"	**5**
Account status	Submission as per catalogue values	**5**
DPD (Days past due)	Submission as per catalogue values	**5**
Number of Instalments	Numeric value except zero	**2**
Account level data conflict Parameters to be checked	In case a single validation is not met among the list of validations in this category for a loan, then the score for the specific loan would be treated	**8**

CATEGORY	Validation	Score
a) Account has amount overdue > 0 but DPD = 0 or blank b) Account has amount overdue = 0 but DPD > 0 or blank c) Account status delinquent and DPD = 0 or amount overdue = 0 d) Account status Active and Current balance =0 or blank e) Account status Closed and (Current Balance > 0 or DPD > 0 or Amount overdue > 0) f) Current Balance / disbursed amount / Amount overdue / Minimum amount due is Negative g) Account status is Closed, and Closed date is Invalid or Blank h) Closed date is reported, and account status is other than {S06-Written Off, S07-Account Closed, S09-Restructured & Closed, S10-Settled, S11-Post Write Off Settled, S12-Post Write Off Closed} i) Account status is S06- Written Off, S11-Post Write Off Settled, S12-Post Write Off Closed and Write-off amount / Write-off date is not provided	as "0". This means all loans must be evaluated against all validation rules in this category and any failure to meet a single rule for those specific loans will lead to loss of the score for that specific loan.	
Total Score		**100**