



### Annex III

#### Indicative Data Formats for collection of individual SHG members<sup>3</sup>

**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 ₹30,000<sup>4</sup>**

| Particulars required   | Particulars provided  | Basis   |
|--|---|---|
| <b>I. Non-Credit information</b>   |   |   |
| 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 CI or in the records of the CI |
| 5. The identity document accepted by the bank                                |   | Aadhaar Card No. /Voter ID/PAN/Driving licence/NREGA Card /Passport <sup>5</sup>      |
| 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 CI                              |
| 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 <sup>6</sup>  |
| 11. Information about other existing bank accounts                           |   | Declaration basis   |
| 12. Educational level  | <u>Codes to be used</u><br>Illiterate: 1<br>Passed 5 <sup>th</sup> class: 2<br>Passed 8 <sup>th</sup> class: 3<br>Passed 10 <sup>th</sup> class: 4<br>Above 10 <sup>th</sup> class: 5 | Declaration basis   |
| 13. Occupation   | <u>Codes to be used</u><br>Home maker: 1  | Declaration basis   |

<sup>3</sup> The forms set out in this A 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.

<sup>4</sup> 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).

<sup>5</sup> The banks may specifically see if any of the SHG members would fall within the purview of [Reserve Bank of India \(All India Financial Institutions – Know Your Customer\) Directions, 2025](#) (as amended from time to time) 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.

<sup>6</sup> The CI to pull out information from Central KYC registry.



|  |  |  |
|--|--|--|
|  | Landless labourer: 2<br>Marginal Farmer: 3<br>Small Farmer: 4      |  |
| 14. Monthly Family income (in Rs.)   |  | Declaration basis  |
| 15. Social strata  | <u>Codes to be used</u><br>SC: 1<br>ST: 2<br>OBC: 3<br>General : 5 | Declaration basis  |
| 16. Mobile Number (if available)   |  | Declaration basis  |
| <b>II. Credit related information<sup>7</sup></b>  |  |  |
| 17. Information about existing loans – through other SHGs where the individual is a member   |  | Based on the CIC report obtained by the CI or a CI report (in the absence of a CIC report)   |
| 17.1 <i>Status of the SHG Account</i><br><input type="checkbox"/> Name of the SHG<br><input type="checkbox"/> SHG's loan Account Number<br><input type="checkbox"/> Name of the lending bank<br><input type="checkbox"/> Amount borrowed<br><input type="checkbox"/> Amount outstanding<br><input type="checkbox"/> Status of the account<br><input type="checkbox"/> Regular<br><input type="checkbox"/> Defaulter<br><input type="checkbox"/> Settled<br><input type="checkbox"/> Sub-judice |  | Based on the CIC report obtained by the CI, if available   |
| <ul style="list-style-type: none"><li>• If in default, status of the SHG member's loan account if the SHG loan was distributed to him/her<sup>8</sup></li><li>• Name of the SHG</li><li>• Name of the lending bank</li><li>• Amount borrowed</li><li>• Amount outstanding</li></ul>  |  | Based on CIC report, if available; in other cases a letter from the SHG to be relied upon  |
| 18. The amount of loan proposed to be taken out of the group loan granted by the CI to the SHG <sup>9</sup>  |  | Letter from the President/Secretary of the SHG. To be verified by the CI later on.   |
| 19. The loans taken by the member in individual capacity from other sources  |  | This information may be collected based on CIC reports, if available.<br>If not available with CICs, individual CI's reports may be sought once the member declares his previous borrowings. |

<sup>7</sup> Not applicable, if the group loan is up to ₹1,00,000/-.

<sup>8</sup> Until the data base of individual SHG members is available with 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.

<sup>9</sup> 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 CI, must be reported to the CI 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 CIs 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, CIs may also insist on maintenance of verifiable record of the amounts distributed out of CI 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 ₹30,000<sup>10</sup>**

| Particulars required   | Particulars provided   | Basis   |
|--|--|---|
| <b>I. Non-Credit information</b>   |  |   |
| 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 CI  |
| 4. Name of the SHG member  |  | As it appears on the identity document accepted by the bank or record of the CI   |
| 5. The identity document accepted by the CI                                |  | Aadhaar Card No. /Voter ID/PAN/Driving licence/NREGA Card /Passport <sup>11</sup> |
| 6. Unique number of the identity document accepted by the CI, if available |  | Documentary proof needed  |
| 7. Father's /Husband's Name  |  | As mentioned in the identity document accepted by the CI                          |
| 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 <sup>12</sup>   |
| 11. Information about other existing bank accounts                         |  | Declaration basis   |
| 12. Educational level  | <u>Codes to be used</u><br>Illiterate: 1<br>Passed 5 <sup>th</sup> Class: 2<br>Passed 8 <sup>th</sup> Class: 3<br>Passed 10 <sup>th</sup> class: 4<br>Above 10 <sup>th</sup> : 5 | Declaration basis   |

<sup>10</sup> 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).

<sup>11</sup> The banks may specifically see if any of the SHG members would fall within the purview of [Reserve Bank of India \(All India Financial Institutions – Know Your Customer\) Directions, 2025](#) (as amended from time to time) 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.

<sup>12</sup>The CI to pull out information from Central KYC.



|   |   |  |
|---|---|--|
| 13. Occupation  | <u>Codes to be used</u><br>Home maker: 1<br>Landless Labourer: 2<br>Marginal farmer: 3<br>Small Farmer: 4 | Declaration basis  |
| 14. Monthly Family income (in ₹)  |   | Declaration basis  |
| 15. Social strata   | <u>Codes to be used</u><br>SC:1<br>ST:2<br>OBC:3<br>General:5   | Declaration basis)   |
| 16. Mobile Number (if available)  |   | Declaration basis  |
| <b>II. Credit information<sup>13</sup> related</b>  |   |  |
| 17. Information about existing loans – through other SHGs where the individual is a member  |   | Based on the CIC report obtained by the CI or a CI report (in the absence of a CIC report) |
| 17.1<br><i>Status of the SHG Account</i><br><input type="checkbox"/> Name of the SHG<br><input type="checkbox"/> SHG's loan Account Number<br><input type="checkbox"/> Name of the lending bank<br><input type="checkbox"/> Amount borrowed<br><input type="checkbox"/> Amount outstanding<br><input type="checkbox"/> Status of the account<br><input type="checkbox"/> Regular<br><input type="checkbox"/> Defaulter<br><input type="checkbox"/> Settled<br><input type="checkbox"/> Sub-judice |   | Based on the CIC report obtained by the CI, if available                                   |
| 18. The amount of loan proposed to be taken out of the group loan granted by the CI to the SHG  |   | Based on CIC report, if available  |
| 19. The loans taken by the member in individual capacity from other sources   |   | The amount of loan to be verified by the CI from the SHG records.                          |

<sup>13</sup> Not applicable, if the group loan is up to ₹1,00,000/-.

**Table 3<sup>14</sup>: Information on individual SHG members to be reported by Cls to CICs as part of the Uniform Credit Reporting Format (MFI)**

| Particulars to be reported  | Corresponding Field in the MFI Reporting Format  |
|---|--|
| <b>I. Non- credit related information</b>   |  |
| 1. Name (as it appears on the identity document)  | Member Segment -Field No. 6,7,8 for Name of the Customer   |
| 2. The nature of the identity document accepted by the bank                               | Member Segment – Field No. 32, 34,36 for Other ID Type Description   |
| 3. Unique number of the identity document accepted by the bank, if available              | Member Segment - Field No. 33, 35, 37 for Other ID Value;<br>Member Segment – Field No. 28 to 31 should be used for fields such as UID (Aadhaar), Voter's ID, Ration Card Number |
| 4. Date of birth (DD/MM/YYYY)   | Member Segment - Field No. 10 for Member Birth Date  |
| 5. Father's /Husband's Name   | Member Segment - Field No. 17,18,19,20 for Member Relationship Details   |
| 6. Address (Complete address with State Code and PIN Code)                                | Address Segment – Field No. 60, 61, 62 for Address, State Code and PIN Code  |
| 7. Male or Female   | Member Segment - Field No. 13 for Member Gender Type   |
| 8. Name of the SHG of which the person is a member  | Member Segment - Field No. 5 for Group Identifier <i>The field has been modified to capture 'Group Unique ID^Group Name'</i>   |
| 9. Savings Account Number of the SHG  | Member Segment - Field No. 45,46, 47 for Member's Savings Bank Details (Bank Name, Branch Code, Account)   |
| 10. Loan Account Number of the SHG  | Account Segment - Field No. 66 for Account Number  |
| 11. Reference number of any other identity document that has been relied upon by the bank | Member Segment - Field No. 28-31 and 35, 37 for Other ID Value   |
| 12. Educational level of the SHG member   | Member Segment - Field No. 42 on Member's Educational Qualification  |
| 13. Monthly Family income (in Rs.)  | Member Segment - Field No. 49 for Total Monthly Family Income  |
| 14. Occupation  | Member Segment - Field No. 48 for Occupation   |
| 15. Social strata   | Member Segment - Field No. 52 for Member's Caste   |
| 16. Mobile No.  | Member Segment - Field No. 39, 41 for Member's Phone Number  |
| <b>II. Credit related information<sup>15</sup></b>  |  |
| 17. Amount of loan availed by the member from the SHG loan                                | Account Segment - Field No. 83 for Total Amount Disbursed  |

<sup>14</sup> RBI has set up a Technical Working Group comprising representatives from various Cls 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 Cls to the CICs electronically.

<sup>15</sup> Not applicable, if the group loan is up to ₹1,00,000/-.