Uniform Credit Reporting Format

Form 1: Uniform Credit Reporting Format (Consumer)

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/ Wilful Default	Credit Facility 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			

Note: The reporting fields of the Consumer reporting format to incorporate among others the following catalogue values:

Field Name	Remarks
Account Type	Inclusion of additional catalogue values: · Short term personal loan · Priority Sector – Gold loan · Temporary Overdraft (account should be considered closed by CICs when it is not reported in subsequent months by CIs in view

	of credit balance in the said account)
Credit Facility Status	Inclusion of additional catalogue values: · Restructured due to COVID-19 · Post Write Off Closed · Restructured and Closed · Auctioned and Settled · Repossessed and Settled · Guarantee Invoked
Ownership Indicator	Inclusion of additional catalogue value: · Deceased
Type of Collateral	Inclusion of additional catalogue value: · Multiple Securities and Others
ID Type	Inclusion of additional catalogue values: · NREGA card number · CKYC
Payment frequency	Inclusion of additional catalogue values: · Bullet payment · Daily · Half yearly · Yearly · On Demand
Address Category	Inclusion of additional catalogue value: Mortgage Property address
High Credit/ Sanctioned Amount	The reporting field to be mandatory