Form 2: Uniform Credit Reporting Format (Commercial)

Segments				Fields		
Header	Member ID	Previous Member ID	Date of Creation & Certification of Input File	Reporting / Cycle Date	Information Type	Filler
Borrower	Member Branch Code	Previous Member Branch Code	Borrower s Name	Borrower Short Name	Company Registration Number	Date of Incorporation
PAN	CIN	TIN	Service Tax number	Udhyam Registration Number	Borrower s Legal Constitution	Business Category
Business/ Industry Type	Class of Activity 1	Class of Activity 2	Class of Activity 3	SIC Code	Sales Figure	Financial Year
Number of Employees	Credit Rating	Assessment Agency / Authority	Credit Rating As On	Credit Rating Expiry Date	Filler	
Address	Borrower Office Location Type	Borrower Office DUNS Number	Address Line 1	Address Line 2	Address Line 3	City/Town	District
State/Union Territory	Pin Code	Country	Mobile Number(s)	Telephone Area Code	Telephone Number(s)	Fax Area Code
E-mail ID				Filler		
Relationship	Relationship DUNS Number	Related Type	Relationship	Business Entity Name	Business Category	Business / Industry Type	Individual Name Prefix
Full Name	Gender	Company Registration Number	Date of Incorporation	Date of Birth	PAN	Voter ID
Passport Number	Driving License ID	UID	Ration Card No	CIN	DIN	TIN
Service Tax number	CKYC	Percentage of Control	Address Line 1	Address Line 2	Address Line 3	City/Town
District	State/Union Territory	Pin Code	Country	Mobile Number(s)	Telephone Number(s)	Telephone Area Code
Fax Number(s)			Fax Area Code		Filler	

Segments				Fields		
Credit Facility	Account Number	Previous Account Number	Facility / Loan Activation / Sanction Date	Sanctioned Amount/ Notional Amount of Contract	Currency Code	Credit Type	Tenure / Weighted Average maturity period of Contracts
Repayment Frequency	Drawing Power	Current Balance / Limit Utilized /Mark to Market	Notional Amount of Out-standing Restructured Contracts	Loan Expiry / Maturity Date	Loan Renewal Date	Asset Classification / Days Past Due (DPD)

Asset Classification Date	Amount Overdue / Limit Overdue	Overdue Bucket 01 (1 – 30 days)	Overdue Bucket 02 (31 – 60 days)	Overdue Bucket 03 (61 – 90 days)	Overdue Bucket 04 (91 – 180 days)	Overdue Bucket 05 (Above 180 days)
High Credit	instalment Amount	Last Repaid Amount	Account Status	Account Status Date	Written Off Amount	Settled Amount
Major reasons for Restructuring[1]	Amount of Contracts Classified as NPA	Asset based Security coverage	Guarantee Coverage	Bank Remark Code	Wilful Default Status	Date Classified as Wilful Default
Suit Filed Status	Suit Reference Number	Suit Amount in Rupees	Date of Suit	Dispute ID No.	Transaction Type Code	Other_BK
UFCE (Amount)				UFCE Date		
Guarantor	Guarantor DUNS	Guarantor Type — Business Category	Business / Industry Type	Guarantor Entity Name	Individual Name Prefix	Full Name
Gender	Company Registration Number	Date of Incorporation	Date of Birth	PAN	Voter ID	Passport Number
Driving License ID	UID	Ration Card No	CIN	DIN	TIN	Service Tax number
Other ID	Address Line 1	Address Line 2	Address Line 3	City/Town	District	State/Union Territory
Pin Code	Country	Mobile Number(s)	Telephone Area Code	Telephone Number(s)	Fax Area Code	Fax Number(s)
Guarantee Invocation Date						
Security	Value of Security	Currency Type	Type of Security	Security Classification	Date of Valuation	Filler
Dishonour of Cheques	Date of Dishonour	Amount — Instrument / Cheque Number	Number of times dishonoured	Cheque Issue Date	Reason for Dishonour	Filler
File Closure		Number of Borrower Segments		Number of Credit Facility Segments	Filler	

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

Field Name	Additional catalogue values
Account Status	Inclusion of additional catalogue value: · Restructured and Closed

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[1] This field would help in understanding whether the restructuring of loan of the borrower was due to external/ extraneous factors such as external environment, general downturn in economy, etc., or company/ borrower specific issues such as change in management, performance of promoters, etc.

Credit Type	Inclusion of additional catalogue values: · Mudra term loan · Mudra working capital · 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)
Major reasons for restructuring	Inclusion of additional catalogue value: · Restructured due to COVID-19
Sanction Date	The reporting field to be mandatory
Location Type	Inclusion of additional catalogue value · Mortgage Property address
Relationship	Inclusion of additional catalogue value · Karta (HUF)
Asset Classification/ Days Past Due	Removal of catalogue values: · Special Mention Accounts · Doubtful
Borrower's Legal Constitution	Removal of catalogue value: · Not Classified
Class of Activity	To be reported as per Basic Statistical Returns 1 and 2