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
a	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

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

Form 3: Uniform Credit Reporting Format for MFIs (Including SHG)

This document provides description of the file format for Microfinance data to be reported to CICs. This format follows Group, Consumer, Account structure – Multiple Groups, Each Group with Multiple Consumers and Each Consumer if taken credit has an account. It is recommended that a separate file is shared with CIC for SHG accounts and JLG + Individual accounts. All Microfinance borrowings in the names of the individuals, regardless of the purpose, should be included in this format. The data should contain all live loan accounts during the relevant period, all accounts which got closed during the period and all accounts which opened during the period. Irrespective of the frequency of data sharing, the format of data sharing remains the same.

A. Segments in Input File Format

The following table describes the different segments that make up the Data Input File Format

#	Segment	Segment Tag	Option	Occurrences	Field Separator
1	Header	HDR	Required	Occurs once for a file	Fixed length separation
2	Group Segment	GRPCRD	Required	Occurs multiple times, as many Groups in the portfolio (only for SHG Groups)	Separated (¬ or ~ or Pipe '|')
3	Member/ Consumer Segment	CNSCRD	Required	Occurs multiple times, as many customers in the Portfolio. Multiple Members exist under one Group	Separated (¬ or ~ or Pipe '|')
4	Address Segment	ADRCRD	Required	One or more for every Consumer	Separated (¬ or ~ or Pipe '|')
5	Account Segment	ACTCRD	Required	One or more for every Account	Separated (¬ or ~ or Pipe '|')
6	Trailer	TRL	Required	Occurs once for a file	Fixed length

Note: ¬ is ASCII Character 170.

B. Header Segment (HDR)

The Header Record is the first segment of the data submission file. It is a required segment, only one Header segment is reported for each file and it is reported at the start of the File. It contains information necessary to identify the Member Institution and the Reporting date. It is a fixed length segment.

#	Field Name	Option	Type	Length	Description
1	Segment Identifier	Required	AN	3	Must contain the value 'HDR' to identify the Header Segment.
2	Name of Submission File	Required	AN	5	Contains the name of the submission file, e.g. 'HMMFI' which indicates CRIF High Mark Microfinance Input File.
3	Layout Version Number	Required	AN	3	Indicates Input file format version number. Contains the value '3.2'
4	Submitting MEMBER ID	Required	AN	10	Must contain the unique member ID assigned by the CIC to the Member Institution.
5	Submitting MEMBER Name	Required	AN	30	Must contain the name of Member Institution submitting the file
6	Submitting Branch ID	Required When present	AN	30	Unique Branch ID assigned by CRIF High Mark to the Institution's Branch for a decentralized data submission. Could be left blank, 30 spaces to be added if BLANK.
7	Reported Date	Required	D	8	Must contain the date 'AS OF WHICH' the data is being reported to the CIC. If records in the file are updated on different dates, use the most recent date. Valid calendar date in the DDMMYYYY format

#	Field Name	Option	Type	Length	Description
8	File Creation Date/ Extraction Date	Required	D	8	The date when the file was created, which must be equal to or later than date in the Date Reported Field. Valid calendar date in DDMMYYYY format. For example, Date Reported is August 31, 2007. If the file was extracted on September 7, 2007 and submitted to CRIF High Mark on September 8, 2007, then the file creation date will be September 7, 2007, i.e. 07092007.
9	Organization Data Structure Indicator	Required	AN	3	Contains the organization's account or Customer structure. SHG for SHG data JLG for JLG + Individual Data
10	Password	Required	AN	30	Must contain the encrypted password assigned by CICs to the Member Institution
11	System Vendor Identifier	Required when available	AN	30	A unique identifier agreed upon to identify the vendor of Member Institution, furnishing the data, in case Vendor system is being used. For in- house developed system, specify 'INHOUSE '. Could be left blank, 30 spaces to be added if BLANK
12	Vendor System Version Identifier	Required when available	AN	10	The version of the system used to furnish the data in case Vendor system is being used. For In-house developed system, specify 'INHOUSE '. Could be left blank, 10 spaces to be added if BLANK
13	Reserved for Future Use		AN	20	Reserved for Future Use

C. Group Segment (GRPCRD)

The Group Segment is the second segment in the data submission file. It contains the information necessary to identify the Group (only for SHG). It is present once per Group. Each Group can have many customers/members within it. This is a required segment if Loan Category is T04 or T05 or T06 or T07.

#	Field Name	Type	Length	Option	Description
1	Segment Identifier	A/N	6	Required	Must contain the value 'GRPCRD' to identify the Member/Consumer Segment.
2	Group Identifier	A/N	50	Required	Unique Group Identifier used by the Member Institution to identify the Group uniquely.
3	Group Name	A/N	200	Required	Name of the SHG Group
4	Group Loan Account Number	A/N	30	Required	Loan Account Number of the Group as in the Bank's records
5	Disbursed Amount (Rs)	N	9	Required	Total Disbursed amount for this loan (in Rupees)
6	Outstanding Balance (Rs)	N	9	Required	Total outstanding principal for this loan (in Rupees)
7	Date Opened/Disbursed	D	8	Required	Valid calendar date in DDMMYYYY format
8	Date Closed (if closed)	D	8	Required when present	Valid calendar date in DDMMYYYY format
9	Date of last payment	D	8	Required when present	Valid calendar date in DDMMYYYY format
10	Number of Instalments	N	3	Required When present	Original number of instalments at the time of disbursement

#	Field Name	Type	Length	Option	Description
11	Repayment Frequency	A/N	3	Required	Enumeration: F01- Weekly F02 - Biweekly F03 - Monthly F04- Bimonthly F05- Quarterly F06- Semi-annually F07-Annually F08-Single Payment Loan (bullet / balloon) F10-Other
12	Instalment Amount	N	9	Required	Instalment Amount for the Loan (Rs.)
13	Amount Overdue (Rupees)	N	9	Required	Amount which is due past the payment Date
14	DPD (Days past due)	A/N	3	Required	Enumeration: 000 = 0 payments past due (current account) with Positive Balance 001 to 999 = Number days past due. If an account is above 999 days, mark as 999 XXX = No payment history available for this month
15	Loan Cycle ID	N	3	Required When present	Renewal cycle number of the Group
16	Loan Type (Term or Cash Credit)	A/N	10	Required	C01-Term Loan C02-Cash Credit
17	Write Off Amount (Rupees)	N	9	Required When present	
18	Date Write-Off (if written-off)	D	8	Required When present	
19	Write-off reason (if written off)	A/N	20	Required When present	Enumeration: X01- First Payment Default X02-Death

#	Field Name	Type	Length	Option	Description
					X03-Wilful Default Status
					X04-Suit Filed, Willful Default Status
					X09-Untagged
					X10 - Not Applicable
20	Groups' Communication Address	A/N	200	Required when present	Communication Address for the Group - as per address proof document (Number, Village/Taluk, Landmark, District)
21	State Code (Groups' Communication Address)	N	2	Required if Address is provided	Must be a state code as defined under Catalogues
22	Pin Code (Groups' Communication Address)	N	10	Required if Address is provided	Valid 6 digit PIN Code
23	Telephone Number 1 type Indicator	A/N	3	Required When present	Telephone / contact information details Enumeration: P01-Residence P02-Company P03- Mobile P04-Permanent P07-Other P08-Untagged
24	Group Telephone Number 1	A/N	15	Required When present	Group's telephone number (contact)
25	Group's Bank Account - Bank Name	A/N	50	Required	Name of the Bank where the group has a savings bank account
26	Group's Bank Account - Branch Name	A/N	50	Required	IFSC Code (preferred) or Name of the Bank Branch where the group has a savings bank account
27	Group's Bank Account - Account Number	A/N	35	Required	Account Number of group's savings bank account

#	Field Name	Type	Length	Option	Description
28	Group's Bank Account - Account Balance	N	10	Required if available	Account Balance (in Rupees) of group's savings bank account
29	First Created Date	D	8	Required if available	Date when the Group was formed
30	First Linkage Date	D	8	Required if available	Date when the Group was first linked for credit
31	Group Identifier (Govt)	A/N	30	Required if available	Identifier for the Group as captured with Government
32	Linked to a Govt program	A/N	20	Required if available	U01-NRLM U02-NULM U03-SRLM U04-MEPMA U99-Others
33	SHPI/NGO Identifier	A/N	30	Required if available	Identifier for the NGO/SHPI as captured with the Member Institution
34	SHPI/NGO Name	A/N	100	Required if available	Name of NGO/SHPI involved in Group Formation
35	SHPI/NGO Officer Name	A/N	100	Required if available	Name of NGO/SHPI Personnel involved in Group Formation/Linkage
36	SHPI/NGO Address (with State and Pin code)	A/N	100	Required if available	Address of NGO/SHPI involved in Group Formation (Street, Village/Locality, Taluk, District, State, Pin Code)

D. Member/Consumer Segment (CNSCRD)

The Member/Consumer Segment is the third segment in the data submission file. It contains the information necessary to identify the Customer like name, date of birth, the identification numbers like Voters ID, Aadhaar (UID), Driving License and so on. It is present once per Customer. For group loans, Customer means Individual Member within the group.

It is a good practice that the key demographic details of the individual member (name, address, father/spouse name, age, Date of Birth) are captured exactly from one of the standard KYC Identifiers, preferably from UID/Aadhaar, Voter ID, Ration card or MNREGA Job Card.

#	Field Name	Type	Length	Option	Description
1	Segment Identifier	A/N	6	Required	Must contain the value 'CNSCRD' to identify the Member/Consumer Segment.
2	Member Identifier	A/N	35	Required	Unique customer identification number used by the Member institution
3	Branch Identifier	A/N	30	Required when present	Unique branch code of the Member Institution where the customer was originally enrolled. Could be left blank if not available
4	Kendra/Centre Identifier	A/N	30	Required when present	Unique centre code of the Member Institution where the customer was originally enrolled Could be left blank if not available
5	Group Identifier	A/N	50	Required When present	Unique group Identifier used by the Member Institution where the Customer had originally enrolled. Or Group Name to be provided here. If both are present, then Group ID^Group Name (separator as ^) This is a required field if Loan Category is T01 or T02 or T04 or T05 or T06 or T07
6	Member Name 1	A/N	100	Required	Name of the Customer (First Name)

#	Field Name	Type	Length	Option	Description
7	Member Name 2	A/N	50	Required When present	Name of the Customer (Middle Name)
8	Member Name 3	A/N	50	Required When present	Name of the Customer (Last Name)
9	Alternate Name of Member	A/N	30	Required When present	If any 'alias' or maiden name of the Customer is captured.
10	Member Birth Date	D	8	Required	Date of birth of Customer. Valid Calendar date in DDMMYYYY format. Could be left blank if Age & Age as on is captured
11	Member Age	N	3	Required	If instead of DOB, age is captured then the age as captured at the time of membership. Could be left blank if DOB is captured.
12	Member's age as on date	D	8	Required	Date on which the age was recorded - to identify the current age Valid Calendar date in DDMMYYYY format. Could be left blank if DOB is captured
13	Member Gender Type	A/N	1	Required	Enumerated: F - Female M – Male T - Third/Transgender
14	Marital Status Type	A/N	3	Required when present	Enumerated: M01 - Married M02 - Separated M03- Divorced M04 - Widowed M05 - Unmarried M06 - Untagged Could be left blank if not available
15	Key Person's name*	A/N	100	Required when present	**Guardian's name.** Either Key Person/Member Relationship/Nominee details need to be filled
16	Key Person's relationship	A/N	3	Required when Key Person's Name is populated	Enumerated: K01 – Father K02 - Husband K03- Mother K04 -Son K05 - Daughter

#	Field Name	Type	Length	Option	Description
					K06-Wife K15 –Other
17	Member relationship Name 1*	A/N	100	Required	**Relative name.** Either Key Person/Member Relationship/Nominee details need to be filled.
18	Member relationship Type 1	A/N	3	Required when Member Relationship Name 1 is populated	Enumerated: K01 – Father **K02 -Husband** K03- Mother K04 -Son K05 -Daughter **K06-Wife** K15 -Other
19	Member relationship Name 2*	A/N	100	Required when present	
20	Member relationship Type 2	A/N	3	Required when Member Relationship Name 2 is populated	Enumerated: **K01 – Father** K02 - Husband K03- Mother K04 -Son K05 -Daughter K06-Wife K15 –Other
21	Member relationship Name 3*	A/N	100	Required when present	
22	Member relationship Type 3	A/N	3	Required when Member Relationship Name 3 is populated	Enumerated: K01 - Father K02 - Husband K03- Mother K04 -Son K05 -Daughter K06-Wife K15 -Other
23	Member relationship Name 4*	A/N	100	Required when present	
24	Member relationship Type 4	A/N	3	Required when Member Relationship Name 4 is populated	Enumerated: K01 - Father K02 - Husband K03- Mother K04 -Son K05 - Daughter K06-Wife K15 -Other

#	Field Name	Type	Length	Option	Description
25	Nominee Name*	A/N	100	Required when present	Nominee for insurance purposes if defined. Either Key Person/Member Relationship/Nominee details need to be filled
26	Nominee relationship	A/N	3	Required when Nominee Name is populated	Enumerated: K01 - Father K02 - Husband K03- Mother K04 -Son K05 - Daughter K06-Wife K15 -Other
27	Nominee Age	N	3	Required when Nominee Name is populated	In years as of today
28	Voter's ID*	A/N	20	Required When present	
29	UID*	A/N	40	Required When present	Aadhaar
30	PAN*	A/N	15	Required When present	
31	Ration Card*	A/N	20	Required When present	
32	Member Other ID 1 Type description	A/N	20	Required When present	Reserved for NREGA ID. If NREGA ID is captured, then put 'NREGA' in this field 'CKYC' to be reported, if value of CKYC is available
33	Member Other ID 1*	A/N	30	Required When present	If NREGA ID is captured, then Identifier Number to be captured here CKYC value to be reported
34	Member Other ID 2 Type description	A/N	20	Required When present	If any other id is captured, then information about such id
35	Member Other ID 2*	A/N	30	Required When present	If any other id is captured, then information about such id

#	Field Name	Type	Length	Option	Description
36	Other ID 3 Type	A/N	20	Required When present	If any other id is captured, then information about such id
37	Other ID 3 Value*	A/N	30	Required When present	If any other id is captured, then information about such id
38	Telephone Number 1 type Indicator	A/N	3	Required When present	Telephone / contact information details Enumeration: P01-Residence P02-Company P03- Mobile P04-Permanent P07-Other P08-Un tagged
39	Member Telephone Number 1	A/N	15	Required	
40	Telephone Number 2 type Indicator	A/N	3	Required When present	Enumeration : P01-Residence P02-Company P03- Mobile P04-Permanent P07-Other P08-Un tagged
41	Member Telephone Number 2	A/N	15	Required When present	
42	Member's Educational Qualification	A/N	3	Required	Educational Qualification of the Customer (Individual Member) Enumeration: Y01: Illiterate Y02: Passed 5th class Y03: Passed 8th class . Y04: Passed 10th class Y05: Above 10th
43	Asset ownership indicator/Poverty Index	A/N	3	Required When present	If the customer has any assets, then mark Y Enumeration: Y-Yes N- No If Poverty Index is available, then it is to be directly

#	Field Name	Type	Length	Option	Description
					supplied. Provide poverty index (if calculated internally by the Member Institution) or related details such as BPL, etc
44	Number of Dependents	N	2	Required When present	Dependent family members
45	Bank Account - Bank Name	A/N	50	Required	Name of the Bank where the customer has a savings bank Account
46	Bank Account - Branch Name	A/N	50	Required	IFSC Code (preferred) or Name of the Bank Branch where the customer has a savings bank Account
47	Bank Account - Account Number	A/N	35	Required	Account Number of customer's savings bank account
48	Occupation	A/N	50	Required When present	Occupation/Profession of the Customer Enumeration: Z01- Home Maker Z02- Landless labourer Z03- Marginal Farmer Z04- Small farmer Z05- Non-farming Z06- Others
49	Total Monthly Family Income	N	9	Required	In Rupees, no decimal Erroneous/ Non- submission of data in this field will lead to rejection of the record.
50	Monthly Family Expenses	N	9	Required	In Rupees, no decimal
51	Member's Religion	A/N	3	Required When present	Customer's Religion Enumeration: R01 - Hindu R02 - Muslim R03 - Christian R04 - Sikh R05 - Buddhist R06 - Jain R07 - Bahai

#	Field Name	Type	Length	Option	Description
					R08 -Others R09 - Religion not stated
52	Member's Caste or Social Strata	A/N	30	Required	Customer's Caste Enumeration: V01 – SC V02 - ST V03 - OBC V04 - NT/VJ (Vimukta Jati and Nomadic Tribes) V05 - General V08 - Others V09 – Untagged
53	Member's Role	A/N	3	Required When present	Indicator for the role of Customer within the group Enumeration: L01- Leader/President/Office-bearer L02-Associate/ Secretary L03-Member L04- Untagged
54	Centre Leader indicator	A/N	1	Required when present	Is the customer a centre leader Enumeration: Y- Yes N- No U- Untagged
55	Member's Status	A/N	3	Required when present	Indicator for the engagement status of the Member within the Group Enumeration: W01- Active (Loanee Member) W02-Inactive/Dormant (Non- loanee member) W03-Exited W04-Untagged

* One of Relationship details (Key Person's Name, Member Relationship Name, Nominee Name) or KYC IDs (Voter's ID, UID/Aadhaar, Ration Card, PAN, Other IDs) is required. For the Microfinance customers, UID/Aadhaar, Voter's ID, Ration Card Number and NREGA ID are most widely used identifiers.

E. Address Segment (ADRCRD)

The Address Segment is the fourth segment in the data submission file. It contains the addresses of the customer - permanent address and present address for a customer along with state code and PIN code. One address segment is mandatory per Member segment.

#	Field Name	Type	Length	Option	Description
56	Segment Identifier	A/N	6	Required	Must contain the value 'ADRCRD' to identify the Address Segment.
57	Member's Permanent Address	A/N	200	Required when present	Permanent address of the Customer- as per address proof Document
58	State Code (Permanent Address)	N	2	Required if Permanent Address is provided	Must be a state code as defined under Catalogues
59	Pin Code (Permanent Address)	N	10	Required if Permanent Address is provided	Valid 6-digit PIN Code
60	Member's Current Address	A/N	200	Required	Present or Communication address of the Customer - if not residing in permanent address. If only 1 address is available, provide the same as current address
61	State Code (Current Address)	N	2	Required	Must be a state code as defined under Catalogues
62	Pin Code (Current Address)	N	10	Required	Valid 6-digit PIN Code
63	E-mail ID	A/N	30	Required When present	

Note: It is advisable to capture the address exactly from one of the KYC Identifiers

F. Account Segment (ACTCRD)

The Account Segment is the fifth segment within the data submission file. It contains the financial information related to account such as account number, type of credit product, original and current terms and repayment information. More than one Account segment can be present for one Customer segment.

#	Field Name	Type	Length	Option	Description
64	Segment Identifier	A/N	6	Required	Must contain the value "ACTCRD" to identify the Account Segment.
65	Unique Account Reference number	A/N	35	Required	This field will not change even if the Account number changes, it can have customer ID. This field must be consistent on each submission basis to avoid duplication of information. In case of a branch split or branch join where the account number changes within the tenor of the loan, the original loan account number should be shown here.
66	Account Number	A/N	35	Required	Account number of the loan account. Will be same as previous field if no split or branch combination has happened during the tenor of the loan.
67	Branch Identifier	A/N	30	Required when present	Unique branch code where the loan account is held currently. Could be left blank if not available
68	Kendra/Centre Identifier	A/N	30	Required when present	Unique center code where the loan account is held currently Could be left blank if not available
69	Loan Officer originating the loan	A/N	30	Required when present	Employee Code of Officer originating the loan Could be left blank if not available
70	Date of Account Information	D	8	Required	Date on which Account was last updated. Valid calendar date in DDMMYYYY format

#	Field Name	Type	Length	Option	Description
71	Loan Category[2]	A/N	3	Required	Enumeration: T01- JLG Group T02- JLG Individual T03 – Individual
					T04 - SHG Group T05 - SHG Individual T06 - SHG Group - Govt T07 - SHG Intra-Group T08 – Others
72	Group Identifier	A/N	50	Required When present	Required field if Loan Category is T01 or T02 or T04 or T05 or T06 or T07 This is the unique group code assigned by the Member Institution. Group Name to be provided here. If both are present, then provide it as "Group ID^Group Name"
73	Loan Cycle-id	A/N	30	Required When present	Renewal cycle number of the customer with the Member Institution
74	Loan Purpose	A/N	20	Required	Purpose of the loan
75	Account Status	A/N	3	Required	Enumeration: S01 - Loan Submitted S02 - Loan Approved - Not yet disbursed S03 - Loan Declined S04 - Current S05 - Delinquent S06 - Written Off S07 - Account Closed S08- Restructured due to COVID-19 S09-Restructured & Closed S10-Settled S11-Post Write Off Settled S12-Post Write Off Closed S15 – Cancelled
76	Application date	D	8	Required When present	Valid calendar date in DDMMYYYY format

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[2] JLG-Individual: JLG loan where lending is being tracked at individual level; JLG-Group: JLG loan where lending is being tracked at group level; Individual: Individual Microfinance loan (not JLG or SHG) – this loan should either be reported in this format or in the consumer data format but not in both formats; SHG Individual: where the amount of lending is being tracked at individual level; SHG – Group: where the lent amount is being tracked at Group level only; SHG Group Govt: same as SHG Group but linked to a Government program; SHG-Group-Intra: same as Group covering intra group lending

#	Field Name	Type	Length	Option	Description
77	Sanctioned Date	D	8	Required When present	Valid calendar date in DDMMYYYY format
78	Date Opened/Disburse D	D	8	Required	Valid calendar date in DDMMYYYY format
79	Date Closed (if closed)	D	8	Required When present	Required if account status is S07. Valid calendar date in DDMMYYYY format
80	Date of last payment	D	8	Required When present	Valid calendar date in DDMMYYYY format
81	Applied For amount	N	9	Required When present	Amount applied for in the application
82	Loan amount Sanctioned	N	9	Required	Could be replicated with value under Total Amount Disbursed (Rupees)
83	Total Amount Disbursed (Rupees)	N	9	Required	Amount disbursed
84	Number of Instalments	N	3	Required	Original Number of instalments at the time of disbursement Erroneous/ Non- submission of data in this field will lead to rejection of the record.
85	Repayment Frequency	A/N	3	Required	Enumeration: F01- Weekly F02 - Biweekly F03 - Monthly F04- Bimonthly F05- Quarterly F06- Semi-annually F07-Annually F08-Single Payment Loan (bullet / balloon) F10-Other Erroneous/ Non- submission of data in this field will lead to rejection of the record.
86	Minimum Amount Due/Instalment Amount	N	9	Required	Instalment Amount for the Loan Erroneous/ Non- submission of data in this field will lead to rejection of the record.
87	Current Balance	N	9	Required	Only principal outstanding on the loan

#	Field Name	Type	Length	Option	Description
	(Rupees)				
88	Amount Overdue (Rupees)	N	9	Required	Amount which is due past the payment Date
89	DPD (Days past due)	A/N	3	Required	Enumeration: 000 = 0 payments past due (current account) with Positive Balance 001 to 999 = Number days past due. If an account is above 999 days, mark as 999 XXX = No payment history available for this month
90	Write Off Amount (Rupees)	N	9	Required When present	Required if account status is S06
91	Date Write-Off (if written-off)	D	8	Required When present	Required if account status is S06. Valid calendar date in DDMMYYYY format
92	Write-off reason (if written off)	A/N	20	Required When present	Enumeration: required if account status is S06 X01- First Payment Default X02- Death X03-Wilful Default Status X04-Suit Filed, Wilful Default Status X09-Untagged X10 - Not Applicable
93	No. of meetings held	N	3	Required When present	Number of center meetings held since the loan disbursement
94	No. of meetings missed	N	3	Required When present	Number of center meetings out of the above which the customer has not attended
95	Insurance Indicator	A/N	1	Required When present	Enumeration: Y- Yes N- No
96	Type of Insurance	A/N	3	Required When present	Enumeration: L01 - Life Insurance L02 - Credit Insurance L03 - Health/Medical Insurance L04 - Property Insurance L05 - Liability Insurance L10 – Other
97	Sum Assured/Coverage	N	10	Required When present	Sum Assured for the Insurance

#	Field Name	Type	Length	Option	Description
98	Agreed meeting day of the week	A/N	3	Required When present	Enumeration: MON - Monday TUE - Tuesday WED - Wednesday THU - Thursday FRI - Friday SAT - Saturday SUN - Sunday
99	Agreed Meeting time of the day	A/N	5	Required When present	Should be in HH:MM format
100	Dummy	A/N	30	Required When present	Reserved for future use

G. Trailer Segment (TRL)

The Trailer Record is the last segment of the credit reporting file. This segment is a required segment, appears only once per file and indicates end of the file. It is a fixed length segment.

#	Field Name	Option	Type	Length	Description
1	Segment Identifier	Required	AN	3	Must contain the value 'TRL' to identify the Trailer Segment.
2	Layout Version Number	Required	AN	3	Indicates Input file format version number. Contains the value '3.0'
3	Submitting Member ID	Required	AN	10	Must contain the unique Member ID assigned by CRIF High Mark to the Member Institution.
4	Reserved for Future Use		AN	20	Reserved for Future Use

Glossary

Term	Description
D	Date
N	Numeric data
A/N	Alphanumeric

Catalogues

A: State

Code	Description	Code	Description
AN	Andaman and Nicobar Islands	LD	Lakshadweep
AP	Andhra Pradesh	MH	Madhya Pradesh
AR	Arunachal Pradesh	ML	Maharashtra
AS	Assam	MN	Manipur
BR	Bihar	MP	Meghalaya
CG	Chandigarh	MZ	Mizoram
CH	Chhattisgarh	NL	Nagaland
DD	Dadra and Nagar Haveli	OR	Orissa
DL	Delhi	PB	Punjab
DN	Daman and Diu	PY	Puducherry
GA	Goa	RJ	Rajasthan
GJ	Gujarat	SK	Sikkim
HP	Haryana	TN	Tamil Nadu
HR	Himachal Pradesh	TR	Tripura
JH	Jammu and Kashmir	TS	Telangana State
JK	Jharkhand	UK (Formerly UA)	Uttarakhand
KA	Karnataka	UP	Uttar Pradesh
KL	Kerala	WB	West Bengal

Sample Structure

Header Segment

Segment Identifier	HDR
Name of Submission File	HMMFI
Layout Version Number	3.2
Submitting MEMBER ID	XXXXXXXXXX
Submitting MEMBER Name	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Submitting Branch ID	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Reported Date	31032016
File Creation Date/ Extraction Date	12042016
Organization Member Structure Indicator	XXX
Password	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
System Vendor Identifier	XXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Vendor System Version Identifier	XXXXXXXXX
Reserved for Future Use	XXXXXXXXXXXXXXXXXXXX

Trailer Segment

Segment Identifier	TRL
Layout Version Number	3.0
Submitting Member ID	XXXXXXXXXX
Reserved for Future Use	XXXXXXXXXXXXXXXXXXXX

Data Segment

Segment Identifier	A/N		CNSCRD
Member Identifier	A/N		12345678
Branch Identifier	A/N		9003
Kendra/Centre Identifier	A/N		039003
Group Identifier	A/N		039001^INDIRA SHG
Member Name 1	A/N		ANITA JAYANT NATH
Member Name 2	A/N		
Member Name 3	A/N		
Alternate Name of Member	A/N		
Member Birth Date	(DDMMYYYY)		01011975
Member Age	N		39
Member's age as on date	(DDMMYYYY)		31012015
Member Gender Type	A/N		F
Marital Status Type	A/N		M01
Key Person's name	A/N		JAYANT NATH
Key Person's relationship	A/N		K02
Member relationship Name 1	A/N		
Member relationship Type 1	A/N		
Member relationship Name 2	A/N		
Member relationship Type 2	A/N		
Member relationship Name 3	A/N		
Member relationship Type 3	A/N		
Member relationship Name 4	A/N		
Member relationship Type 4	A/N		
Nominee Name	A/N		JAYANT NATH
Nominee relationship	A/N		K02
Nominee Age	N		
Voter's ID	A/N		
UID	A/N		
PAN	A/N		
Ration Card	A/N		
Member Other ID 1 Type description	A/N		VOTER ID
Member Other ID 1	A/N		Value1
Member Other ID 2 Type description	A/N		
Member Other ID 2	A/N		
Other ID 3 Type	A/N		

Other ID 3 Value	A/N	
Telephone Number 1 type Indicator	A/N	P03
Member Telephone Number 1	A/N	8754698XXX
Telephone Number 2 type Indicator	A/N	
Member Telephone Number 2	A/N	
Member's Educational Qualification	A/N	
Asset ownership indicator/ Poverty Index	A/N	
Number of Dependents	N	2
Bank Account - Bank Name	A/N	
Bank Account - Branch Name	A/N	
Bank Account - Account Number	A/N	
Occupation	A/N	
Total Monthly Family Income	N	
Monthly Family Expenses	N	
Member's Religion	A/N	R08
Member's Caste	A/N	
Member's Role	A/N	L01
Centre Leader indicator	A/N	Y
Member's Status	A/N	W01
Segment Identifier	A/N	ADRCRD
Member's Permanent Address	A/N	LAING PART, LAING,RAJGANGPUR,SUNDARGARH
State Code (Permanent Address)	N	OR
Pin Code (Permanent Address)	N	770017
Member's Current Address	A/N	LAING PART, LAING,RAJGANGPUR,SUNDARGARH
State Code (Current Address)	N	OR
Pin Code (Current Address)	N	770017
Address	A/N	
Segment Identifier	A/N	ACTCRD
Unique Account Reference number	A/N	039000012
Account Number	A/N	123456
Branch Identifier	A/N	9003
Kendra/Centre Identifier	A/N	039003
Loan Officer for Originating the loan	A/N	ABC XYZ
Date of Account Information	D (DDMMYYYY)	03102015
Loan Category	A/N	T04

Group Identifier	A/N	039001^INDIRA SHG
Loan Cycle-id	A/N	1
Loan Purpose	A/N	SEA
Account Status	A/N	S04
Application date	(DDMMYYYY)	04022014
Sanctioned Date	(DDMMYYYY)	28022014
Date Opened/Disbursed	(DDMMYYYY)	28022014
Date Closed (if closed)	(DDMMYYYY)	
Date of last payment	(DDMMYYYY)	08032016
Applied For amount	N	15000
Loan amount Sanctioned	N	15000
Total Amount Disbursed (Rupees)	N	15000
Number of Instalments	N	24
Repayment Frequency	A/N	F03
Minimum Amt Due/Instalment Amount	N	808
Current Balance (Rupees)	N	4599
Amount Overdue (Rupees)	N	0
DPD (Days past due)	A/N	0
Write Off Amount (Rupees)	N	
Date Write-Off (if written-off)	(DDMMYYYY)	
Write-off reason (if written off)	A/N	
No. of meetings held	N	45
No. of meetings missed	N	22
Insurance Indicator	A/N	
Type of Insurance	A/N	
Sum Assured/Coverage	N	
Agreed meeting day of the week	A/N	
Agreed Meeting time of the day	A/N	
Dummy	A/N	