

**Annex I - Format for submission of List of Large Defaulters of ₹1 crore and above (suit- filed and non-suit filed accounts) to all CICs on monthly basis.**

| Field | Field Name         | Type          | Max Field Length | Description                                                                                                           | Remarks                                                                         |
|-------|--------------------|---------------|------------------|-----------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|
| 1.    | Reporting Cycle    | Alpha Numeric | 5                | Month for which the data is reported                                                                                  | The reporting cycle data for month of January 2024, should be filled as 'JAN24' |
| 2.    | Member ID          | Alpha Numeric | 10               | The field is required to include Reporting Member Code as assigned by CICs.                                           | Contains ID of the member reporting the data                                    |
| 3.    | Member Name        | Character     | 200              | Name of the member                                                                                                    | Must contain the name of the member who is reporting the data.                  |
| 4.    | Member Branch      | Character     | 30               | Branch name of the member                                                                                             | Name of the branch should be fed.                                               |
| 5.    | STATE              | Character     | 35               | Name of state                                                                                                         | Name of state in which branch is situated.                                      |
| 6.    | Borrower Name      | Alpha Numeric | 1000             | Minimum length of the Name should be 2 characters for individual borrowers and 4 characters for non-individual.       | The legal name of the borrower to be reported.                                  |
| 7.    | Borrower PAN       | Alpha Numeric | 10               | Must be 10 characters. The first five characters must be letters, followed by four numbers, and followed by a letter. | Permanent Account Number (PAN) as defined by the Income Tax Department          |
| 8.    | Borrower Address   | Alpha Numeric | 1000             | Permanent Address / Registered address of the borrower                                                                |                                                                                 |
| 9.    | Outstanding Amount | Numeric       | 8                | Should be a Numeric Value                                                                                             | Outstanding amount in ₹ lakh (rounded- off)                                     |

|     |                           |               |      |                                                                                                                                                                                                                                                                                                  |                                                                                                    |
|-----|---------------------------|---------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| 10. | Suit Status               | Numeric       | 2    | <b>Valid Values</b><br>01 - Suit filed<br>– Non-Suit Filed                                                                                                                                                                                                                                       | Indicates whether suit has been filed or not.                                                      |
| 11. | Asset Classification      | Character     | 5    | <b>Valid Values</b><br><b>For Non-Suit Filed Accounts.</b><br>'DOUBT' for doubtful accounts.<br>'LOSS' for loss accounts.<br><b>For Suit Filed Accounts</b><br><br>'DOUBT' for doubtful accounts. 'LOSS' for loss accounts.<br>'SUBST' for substandard accounts.<br>'STD' for standard accounts. | Asset classification                                                                               |
| 12. | Asset Classification Date | Alpha Numeric | 5    | Month in which the account was Classified as 'DOUBT'/'LOSS'/'SUBSTD'/'STD' in The format 'mmmyy' where mmm stand for the first 3 characters of the month. The date of classification 'march 2000' should be filled up as 'MAR00'.                                                                | Indicates the date of asset classification                                                         |
| 13. | Other Member              | Character     | 1000 | The names may be fed in abbreviated form e.g., BOB for Bank of Baroda, SBI for State Bank of India etc.                                                                                                                                                                                          | The names of other lenders from whom the borrower has availed credit facility should be indicated. |
| 14. | Director/ Promoter Name   | Character     | 1000 | Minimum length of name should be 2 characters                                                                                                                                                                                                                                                    | Name of Director/Promoter.                                                                         |
| 15. | Director/ Promoter DIN    | Alpha Numeric | 8    | DIN Number length should be 8                                                                                                                                                                                                                                                                    | DIN of the Director/ Promoter.                                                                     |
| 16. | Director/ Promoter PAN    | Alpha Numeric | 10   | Must be a minimum of 10 characters. The first five characters must be letters, followed by four numbers, and followed by a letter.                                                                                                                                                               | PAN of the Director/Promoter.                                                                      |

|     |                      |               |      |                                                                                                                                    |                                                 |
|-----|----------------------|---------------|------|------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| 17. | Guarantor Name       | Character     | 1000 | Minimum length of name should be 2 characters                                                                                      | Full name of the Guarantor should be indicated. |
| 18. | <b>Guarantor</b> CIN | Alpha numeric | 21   | Corporate identification number of guarantor entity                                                                                | Only in case of legal entities                  |
| 19. | Guarantor PAN        | Alpha Numeric | 10   | Must be a minimum of 10 characters. The first five characters must be letters, followed by four numbers, and followed by a letter. | In case of individual /legal entities           |

**NOTE:**

- Reporting structure of the data would be row level, which would enable members/ lenders to report multiple directors and guarantors of the borrower.
- A director other than whole-time director, including an independent director/ nominee director shall not be included.
- In case of Government undertakings, instead of giving names of Chairman/Director, etc., a legend 'Govt. of \_\_\_\_\_ undertaking' should be mentioned.
- Separate files for suit filed and non-suit filed accounts shall be submitted.