

Annex III

Indicative Data Formats for collection of individual SHG members³

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 ₹30,000⁴

Particulars required	Particulars provided	Basis
I. Non-Credit information		
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 ⁵
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 ⁶
11. Information about other existing bank accounts		Declaration basis

³ The forms set out in this 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.

⁴ 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).

⁵ The banks may specifically see if any of the SHG members would fall within the purview of Reserve Bank of India (Commercial Banks – 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.

⁶ The CI to pull out information from Central KYC registry.

12. Educational level	<u>Codes to be used</u> Illiterate: 1 Passed 5 th class: 2 Passed 8 th class: 3 Passed 10 th class: 4 Above 10 th class: 5	Declaration basis
13. Occupation	<u>Codes to be used</u> Home maker: 1 Landless labourer: 2 Marginal Farmer: 3 Small Farmer: 4	Declaration basis
14. Monthly Family income (in Rs.)		Declaration basis
15. Social strata	<u>Codes to be used</u> SC: 1 ST: 2 OBC: 3 General : 5	Declaration basis
16. Mobile Number (if available)		Declaration basis
II. Credit related information⁷		
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> <input type="checkbox"/> Name of the SHG <input type="checkbox"/> SHG's loan Account Number <input type="checkbox"/> Name of the lending bank <input type="checkbox"/> Amount borrowed <input type="checkbox"/> Amount outstanding <input type="checkbox"/> Status of the account <input type="checkbox"/> Regular <input type="checkbox"/> Defaulter <input type="checkbox"/> Settled <input type="checkbox"/> Sub-judice		Based on the CIC report obtained by the CI, if available
17.2 <i>If in default, status of the SHG member's loan account if the SHG loan was distributed to him/her⁸</i> . Name of the SHG . Name of the lending bank . Amount borrowed . Amount outstanding		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		Letter from the President/Secretary of the SHG. To be verified by the CI later on.

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

⁸ 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.

granted by the CI to the SHG ⁹		
19. The loans taken by the member in individual capacity from other sources		This information may be collected based on CIC reports, if available. If not available with CICs, individual CI's reports may be sought once the member declares his previous borrowings.

⁹ 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 ₹30,000¹⁰

Particulars required	Particulars provided	Basis
I. Non-Credit information		
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 No. /Passport ¹¹
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 ¹²
11. Information about other existing bank accounts		Declaration basis
12. Educational level	<u>Codes to be used</u> Illiterate: 1 Passed 5 th Class: 2 Passed 8 th Class: 3 Passed 10 th class: 4 Above 10 th : 5	Declaration basis

¹⁰ 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).

¹¹ The banks may specifically see if any of the SHG members would fall within the purview of Reserve Bank of India (Commercial Banks – 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.

¹²The CI to pull out information from Central KYC.

13. Occupation	<u>Codes to be used</u> Home maker: 1 Landless Labourer: 2 Marginal farmer: 3 Small Farmer: 4	Declaration basis
14. Monthly Family income (in ₹)		Declaration basis
15. Social strata	<u>Codes to be used</u> SC: 1 ST: 2 OBC: 3 General: 5	Declaration basis)
16. Mobile Number (if available)		Declaration basis
II. Credit information¹³ related		
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>	<input type="checkbox"/> Name of the SHG <input type="checkbox"/> SHG's loan Account Number <input type="checkbox"/> Name of the lending bank <input type="checkbox"/> Amount borrowed <input type="checkbox"/> Amount outstanding <input type="checkbox"/> Status of the account <input type="checkbox"/> Regular <input type="checkbox"/> Defaulter <input type="checkbox"/> Settled <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 ¹⁴		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.

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

¹⁴ 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 3¹⁵: Information on individual SHG members to be reported by CIs to CICs as part of the Uniform Credit Reporting Format (MFI)

Particulars to be reported	Corresponding Field in the MFI Reporting Format
I. Non- credit related information	
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; 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
II. Credit related information¹⁶	
17. Amount of loan availed by the member from the SHG loan	Account Segment - Field No. 83 for Total Amount Disbursed

¹⁵ RBI has set up a Technical Working Group comprising representatives from various CIs 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 CIs to the CICs electronically.

¹⁶ Not applicable, if the group loan is up to ₹1,00,000/-.

Table 4: Information on individual SHG members to be collected at the time of opening of new SHG Savings Bank Accounts of the SHG

Particulars required	Particulars provided	Basis
1. Name of the SHG		To be filled in by the SHG member
2. Savings Bank Account Number of the SHG		To be assigned by the bank
3. Name of the SHG member		As it appears on the identity document accepted by the CI
4. The identity document accepted by the bank		Aadhaar Card No. /Voter ID/PAN/Driving licence/NREGA Card /Passport ¹⁷
5. Unique number of the identity document accepted by the bank, if available		Documentary proof Needed
6. Father's /Husband's Name		As mentioned in the identity document accepted by the bank
7. Male or Female		As declared by the SHG member
8. Date of birth (if printed on the identity document)		DD/MM/YYYY
9. Address (Complete address with State Code and PIN Code)		Declaration basis ¹⁸
10. Information about other existing bank accounts		Declaration basis
11. Educational level	<u>Codes to be used</u> Illiterate: 1 Passed 5 th class: 2 Passed 8 th class: 3 Passed 10 th class: 4 Above 10 th : 5	Declaration basis
12. Occupation	<u>Codes to be used</u> Home maker : 1 Landless Labourer: 2 Marginal Farmer : 3 Small Farmer : 4	Declaration basis
13. Monthly Family income (in Rs.)		Declaration basis
14. Social strata	<u>Codes to be used</u> SC: 1 ST: 2 OBC: 3 General: 5	Declaration basis
15. Mobile Number (if available)		Declaration basis

¹⁷ A bank may specifically see if any of the SHG members would fall within the purview of Reserve Bank of India (Commercial Banks – 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.

¹⁸ The bank will pull out information from Central KYC registry.