



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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**Reserve Bank of India (Local Area Banks – Credit Information Reporting)  
Directions, 2025**

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## **Introduction**

These directions aim to establish a standardised framework for reporting and dissemination of credit information; safeguard the confidentiality and security of sensitive credit data; provide mechanisms for consumers to access their credit information and grievance redressal on matters related to credit information reporting.

Accordingly, in exercise of the powers conferred by Section 11 of the Credit Information Companies (Regulations) Act, 2005 (hereinafter referred to as CICRA), the Reserve Bank of India ('RBI') being satisfied that it is necessary and expedient in the public interest so to do, hereby issues the Directions hereinafter specified.

## **Chapter I - Preliminary**

### **A. Short Title and Commencement**

1. These Directions shall be called the Reserve Bank of India (Local Area Banks – Credit Information Reporting ) Directions, 2025.
2. These Directions shall come into force with immediate effect, unless otherwise specified.

### **B. Applicability**

3. These Directions shall be applicable to Local Area Banks [hereinafter collectively referred to as 'Credit Institutions (CIs)' and individually referred to as 'Credit Institution (CI)'].

### **C. Definitions**

4. In these Directions, unless the context otherwise requires, the terms herein shall bear the meaning assigned to them below:
  - (1) 'Company' means a company defined under section 3 of the Companies Act, 1956 or corresponding section under the Companies Act, 2013.
  - (2) 'Credit Information Companies (CICs)' means companies that have been granted a certificate of registration under section 5 of the CICRA. The CICs registered with RBI under Section 5 of the CICRA are:



<b>Sl. No.</b>	<b>List of the CICs registered with RBI</b>	<b>Date of issue of Certificate of Registration</b>
1.	CRIF High Mark Credit Information Services Private Limited	November 25, 2010
2.	Equifax Credit Information Services Private Limited	March 26, 2010
3.	Experian Credit Information Company of India Private Limited	February 17, 2010
4.	TransUnion CIBIL Limited	March 05, 2012

(3) 'Specified User (SU)' shall have the same meaning assigned to it under clause (I) of section 2 of CICRA and those notified under regulation 3 of the Credit Information Companies Regulations, 2006, hereinafter referred to as 'CIC Regulations' (as amended from time to time).

5. Words or expressions used in these Directions and not defined herein, but defined in CICRA, 2005, the Credit Information Companies Rules, 2006 (hereinafter referred to as 'CIC Rules') and the CIC Regulations, shall have the same meanings as assigned to them in these Statute/ Rules/ Regulations. Any other words or expressions used and not defined in these directions or aforesaid Statute/ Rules/ Regulations and defined in Reserve Bank of India Act, 1934 or Banking Regulation Act, 1949 or the Companies Act, 2013 shall have the same meanings as assigned to them in these Acts.



## **Chapter II – Membership of CICs**

6. A CI shall become member of all the CICs registered with the RBI.
7. One-time membership fee charged by the CICs from a CI to become their members shall not exceed ₹10,000 each.
8. The annual fees charged by the CICs from a CI shall not exceed ₹5,000 each.



## Chapter III – Credit Information Reporting and Dissemination

### A. Data formats

9. The reporting of credit information by a CI to the CICs, shall be undertaken in standardised data formats as prescribed in [Annex I](#). These standardised data formats would be a non-proprietary reporting format and shall be known as 'Uniform Credit Reporting Format' (UCRF) as denoted below:

- (1) Form 1: Uniform Credit Reporting Format (Consumer) – for consumer segment.
- (2) Form 2: Uniform Credit Reporting Format (Commercial) – for commercial segment.
- (3) Form 3: Uniform Credit Reporting Format (MFI) – for microfinance segment.

### B. Reporting timelines and updation

10. A CI shall adhere to following guidelines on reporting timelines and updation:

- (1) A CI shall submit data on credit information of its borrowers (including historical data) to all CICs.
- (2) A CI shall keep the credit information collected / maintained by it, updated regularly on a fortnightly basis (i.e., as on 15<sup>th</sup> and last day of the respective month) or at shorter intervals as mutually agreed upon between the CI and CIC. The fortnightly submission of credit information by a CI to CICs shall be ensured within seven calendar days of the relevant reporting fortnight. CICs shall provide a list of CIs which are not adhering to the fortnightly data submission timelines to Department of Supervision, Reserve Bank of India, Central Office at half yearly intervals (as on March 31 and September 30 each year) for information and monitoring purposes.
- (3) A CI shall ensure that the records submitted to CICs are updated regularly and that no instances of repayment, including that of the last instalment, are left unreported.

### C. Reporting guidelines

11. The CICRA provides statutory backing for sharing of credit information by a CI with CICs, subject to conditions stipulated therein. Therefore, with CICRA coming into force, the requirement of a 'consent clause' has become redundant



and a CI need not insist upon obtaining such consent from borrowers.

12. A CI shall adhere to, *inter alia*, the following guidelines when reporting credit information in the UCRF:

- (1) In the commercial reporting segment, corporate identification number (CIN) and credit history of the directors of the company (based on DIN number) shall be reported.
- (2) A CI shall report cases where compromise settlements have taken place and the reason for such compromise settlement, in the prescribed data formats to CICs.
- (3) With respect to part instalment overdue, a CI shall submit data as it is, while qualitative information on what filters to apply based on amount and period would be done by the SU and others who make use of the data.
- (4) A CI shall use 'settled' status for denoting only specific situations where due to financial inability to repay as per original terms and conditions, either a principal or an interest waiver or both is provided to the customer.

*Explanation:* A CI needs to be aware of such a situation prior to extending fresh credit to such customers. Cases of wrong debits or contested charges shall not be reported as 'settled' but as 'disputed'.

(5) The information on Commercial Papers (CPs) issued by the companies shall be reported on a fortnightly basis to the CICs by a CI which has been designated as the Issuing and Payment Agent (IPA) for the particular CP issue. If there are multiple IPAs for a single CP issue, each IPA to such issue shall report to the CICs the details pertaining to the portion of the issue which is with them. This information shall be reported in the commercial data format in the fields as mentioned in [Annex II](#). The IPA shall also report any default in the redemption of the relevant CP issue to the CICs. In view of reporting requirement of IPA, it is clarified that an investing CI need not report the information on CPs to the CICs.

(6) The information regarding Unhedged Foreign Currency Exposure (UFCE) of individual borrowers shall be reported on a fortnightly basis to the CICs by the lending CI (in the case of solo lenders) / consortium leader (in the case of consortium arrangements) / largest lender (in the case of multiple lending arrangements).



(7) The cases admitted with National Company Law Tribunal (NCLT) / National Company Law Appellate Tribunal (NCLAT) under the Insolvency and Bankruptcy Code, 2016 shall be reported under the suit-filed cases in the Uniform Credit Reporting Format, while reporting to the CICs.

(8) The reporting of Relationship Segment (RS) data by a CI to CICs is mandatory for all accounts opened on or after July 01, 2018.

*Explanations:*

(a) The reporting of shareholders' information under the 'relationship' field of the RS in the Commercial data format should be done only for those shareholders who are 'Beneficial Owners' as defined under the [Reserve Bank of India \(Local Area Banks – Know Your Customer\) Directions, 2025](#), as amended from time to time.

(b) The RS details are important in establishing cross-linkages across the three modules, viz., Consumer, Commercial and MFI, while providing comprehensive credit information of a borrower to CIs by CICs.

(c) A timeline for reporting of the remainder legacy data would be reviewed by the Technical Working Group (TWG) and the CIs would be advised in due course. CICs shall furnish the list of CIs not adhering to the instructions on reporting of RS data to the Department of Supervision (DoS), Central office, on a monthly basis.

(9) The formats have fields to incorporate the data where consumer data will be reported in the consumer data format and co-borrower will be reported in commercial data format.

### **13. Data of Self Help Group (SHG) members**

- (1) A CI financing SHGs shall report the SHG member level data to CICs in the Uniform Credit Reporting Format (MFI) as mentioned in [Annex I](#).
- (2) The structure of the credit information in respect of SHG members to be collected and reported by a CI to CICs is set out below:

Sl. No.	Particulars	Annex III
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1	Information to be collected by a CI from individual SHG members where the total amount of loan to be attributed to or to be availed by the SHG member exceeds ₹30,000/-	Table 1
2	Information to be collected by a CI from individual SHG members where the total amount of loan to be attributed to or to be availed by the SHG member is <u>upto</u> ₹30,000/-	Table 2
3	Information on all individual SHG members to be reported by a CI to CICs [included under the Uniform Credit Reporting (MFI) format]	Table 3
4	Information on individual SHG members to be collected by banks at the time of opening of new Savings Bank Accounts of the SHG	Table 4

(3) The data tables are given in [Annex III](#). As indicated above, a CI shall collect information from all SHG members in Tables 1 and 2 and report it to the CICs as set out in Table 3. The SHG member level data as mentioned in Table 3 shall be subsumed in Form 3: Uniform Credit Reporting format (MFI) of [Annex I](#) for reporting to CICs. The tables have been designed based on the following considerations:

Some of the information (Item number 17 of Tables 1 and 2) is related to the existing exposures of the SHG members including that of the SHG groups with whom they might have been previously associated. This is intended to help CIs make informed credit decisions with regard to the SHG members. This information may be collected by CIs directly from the CICs based on lead information provided by the SHG members. Hence, there would be no need for CIs to include this information in the dataset reported to the CICs as per Table 3.

(i) The collection and reporting of credit information in respect of SHG members will be restricted to the members of those SHGs that take loans exceeding ₹1,00,000/- . However, the members of all SHGs, regardless of the amount of group loan, shall report the non-credit information to CIs through the SHG Group at the time when the SHG approaches the CI for a loan.



- (ii) The non-credit information requirements have been designed both from the perspective of identification of the individual borrowers and supplementing the information requirements of banks, regulatory and government development agencies for the purpose of evaluating the flow of credit to various sub-segments of the SHG members and designing suitable credit penetration strategies keeping in view the socio-economic profile of the sub-segments. The information shall be reported by CIs to the CICs in a manner that allows the CICs to identify all members associated with a particular SHG and a particular person to be identified with all SHGs with whom he/she is/was associated.
- (4) A CI shall put in place necessary systems and procedures including making necessary changes to their system software for collections of the relevant information from the SHG members and reporting the required information to the CICs.
  - (i) A CI shall have the option to collect and report the SHG member level data either themselves or by outsourcing it to other entities. However, it shall follow all general instructions on outsourcing set out in the [Reserve Bank of India \(Local Area Banks – Managing Risks in Outsourcing\) Directions, 2025](#), as amended from time to time, to the extent applicable and shall continue to be responsible for the correctness of the data submitted by the outsourced agencies to the CICs. A CI must put in place appropriate controls to ensure the correctness of the data submitted by the entities to which it is outsourced.
  - (ii) A CI shall monitor the NPA levels in the SHG segment on an ongoing basis and collect detailed information from SHG members availing loans exceeding a lower threshold of ₹ 20,000, if the Gross NPA in the SHG segment exceeds 10% or is higher than the gross NPA of the CI by 5 percentage points.
  - (iii) Non-adherence to the instructions by a CI shall result in exclusion of non-compliant SHG loan accounts from the loan portfolios eligible to be reckoned for the purpose of complying with the priority sector lending (PSL) targets.



## (5) Other operational instructions

- (i) At this stage, it is envisaged to capture details of only the credit facilities availed by the SHG members from the CIs. Therefore, any information relating to inter-loaning among the SHG members out of their own savings will not be covered. However, in order to know the overall indebtedness of a SHG member it may be necessary to know their exposures to the SHGs with regard to inter-loaning as well. As part of the continued endeavour to improve the quality of information of a SHG member, the need for capturing the inter-loaning would be reviewed in due course.
- (ii) Given significant challenges in monitoring and reporting the performance of individual loans availed by the SHG members out of the amounts lent by CIs to the SHGs, it is not envisaged to extend the credit reporting system to the monitoring of repayment and recovery of these loans. However, this would be considered in due course.
- (iii) With a view to building up the adequate information base of the potential SHG member borrowers and expediting the process of collection and reporting of KYC compliant information relating to the members of the SHGs when the SHGs are credit- linked, banks are encouraged to offer Small Accounts / Basic Savings Bank Deposit Account to the SHG members when an SHG approaches them for opening a Savings Account. In cases where the SHG members agree to open such accounts, the information in Table 4 may be collected and kept on record to be used at the time when the SHG approaches the bank for a loan. However, it must not be made a pre-condition for opening the Savings Account of the SHG.
- (iv) None of the data requirements specified in paragraph 1312 should be made a pre- condition for extending loans to the SHGs, though CIs must make sincere efforts to comply with these requirements.
- (v) A CI may encourage the SHGs to keep written records of loans distributed to their members out of the loan availed including the digitisation scheme for SHGs of NABARD, where applicable, and may consider introducing appropriate incentives in this regard.



- (vi) A CI shall develop appropriate policies to deal with applications for credit facilities from members of SHGs / SHGs on whom default is reported by the CICs. Care needs to be taken that the SHGs / individual members are not denied loans merely because of such defaults and CIs should appropriately evaluate the credit history of the members themselves and take into account the economic viability of their activities and the Groups' capacity to service the loan proposed to be taken by considering their loan applications.
- (vii) The credit information relating to individual SHG members shall be collected, reported, and disseminated as per the provisions of the CICRA and the extant RBI directions on credit information reporting.

#### **14. Reporting mechanism after cancellation of licence**

- (1) In case of cancellation of licence of a CI by RBI, either through voluntary submission or supervisory action, CICs shall insert a suitable disclaimer in the records of the CI's borrowers to reflect non-updatability of the record due to closure of the CI in their CIR.
- (2) In order to address the challenges in updating credit information of borrowers of CI whose licence has been cancelled, CICs and CIs shall implement a credit information reporting mechanism subsequent to cancellation of licence as under
  - (i) A CI, whose licence has been cancelled by RBI shall be categorised 'Credit Institution' under Section 2(f)(vii) of CICRA.
  - (ii) Such a CI shall continue to report credit information of the borrowers onboarded and reported to CICs prior to cancellation of their licence to all the four CICs till the loan lifecycle is completed or the credit institution is wound up, whichever is earlier.
  - (iii) Such a CI shall have access to Credit Information Reports pertaining to only those borrowers which were onboarded and reported to CICs before the cancellation of their license.



- (iv) CICs shall not charge the annual and membership fees from such a CI.
- (v) These instructions shall also be applicable to those entities whose licence has been cancelled by the Reserve Bank of India prior to issuance of these instructions.
- (vi) All other instructions regarding credit information reporting by CIs to CICs shall remain unchanged

#### **D. Rectification of rejected data and review of Data Quality Index (DQI)**

- 15. A CI shall rectify the rejected data shared by CICs and re-submit the same within seven days of receipt of such rejection report.
- 16. CICs shall prepare and provide Data Quality Index (DQI) for Consumer, Commercial and Microfinance segments, as provided in [Reserve Bank of India \(Credit Information Companies\) Directions, 2025](#), for assessing the quality of data submissions by CIs to CICs and improving the same over a period of time.
- 17. A CI shall undertake half yearly review of the DQI for all segments to improve the quality of the data being submitted to CICs. A report consisting of issues identified and corrective steps taken shall be placed before its top management by each CI for review within two months from the end of that half-year.

#### **E. Correction of Credit Information Report**

- 18. A CI shall abide by the time periods stipulated under CICRA and the Rules and Regulations framed thereunder in respect of updation, alteration of credit information, resolving disputes, etc. Procedure prescribed under Rules 20 and 21 of the CIC Rules, 2006 in this regard shall be adhered to. Deviations from stipulated time limits shall be monitored and commented upon in the periodical reports/reviews put up to the Board / Committee of Board on customer service.
- 19. A CI shall have arrangements in place to receive customer requests for rectification of data in CIRs. In order to maintain high data quality, all erroneous data shall be corrected at the source by the CI that originally



submitted the data.

#### **F. Use of credit information reports in credit appraisal**

20. A CI shall include in their loan policies / credit appraisal processes, suitable provisions for obtaining CIRs from one or more CICs so that the credit decisions are based on credit information available in the system.

#### **G. Display of information**

21. A CI which is a secured creditor as per the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002, shall display, on its website, information in respect of the borrowers whose secured assets have been taken into possession by the CIs under the SARFAESI Act, 2002 as per the format given in [Annex IV](#).Error! Reference source not found. The list consisting of this information shall be updated on monthly basis.

- (1) The following clarifications in this regard need to be noted by the CIs:

- (i) Secured assets possessed by a CI under the SARFAESI Act, 2002 on or after September 25, 2023 should be disclosed on its website.
    - (ii) The assets possessed and already sold under SARFAESI Act, 2002 need not be displayed on the website.
    - (iii) The secured assets possessed by a CI shall be removed from the website in the event of the following circumstances:
      - (a) when the secured asset is sold; or
      - (b) when the secured creditor receives the outstanding amount (which includes the principal, interest and any other dues payable by the borrower to the secured creditor) or after payment of the agreed settlement amount from the borrower.
    - (iv) The SARFAESI Act, 2002 does not classify possession as symbolic or physical. Accordingly, a CI shall display information on secured assets possessed under Section 13 (4) of the SARFAESI Act, 2002. This includes



the display of both symbolically and physically possessed assets on the website.

- (v) Both movable and immovable secured assets possessed under Section 13 (4) of the SARFAESI Act, 2002, on which the information is already published in the newspapers in terms of Rule 3 (1) or Rule 6 (2) of the Security (Enforcement) Rules of 2002 in case of movable property, and Rule 8 (2) ibid in case of immovable property, shall be displayed on the website of a CI.
- (vi) The 'outstanding amount' to be displayed on the website of a CI shall be as per definition provided under Section 13 (9) (b) of the SARFAESI Act, 2002 i.e. it shall include principal, interest and any other dues payable by the borrower to the secured creditor in respect of secured asset as per the books of account of the secured creditor.
- (vii) The 'outstanding balance', 'asset classification' and 'date of asset classification' of the secured assets possessed under Section 13 (4) of the SARFAESI Act, 2002, shall be as per the information published in the newspapers in terms of Rule 3 (1) or Rule 6 (2) of the Security (Enforcement) Rules of 2002 in case of movable property, and Rule 8 (2) in case of immovable property.
- (viii) The 'State' column of the Annex IV corresponds to that of the branch, as the borrower's address column inherently captures the State to which the borrower belongs.
- (ix) Details in the 'Guarantor Name (wherever applicable)' column of the Annex IV should be limited to guarantors who have created a security interest in favour of the CI and whose assets are possessed under the Act.
- (x) The monthly updates mentioned above specifically relate to the inclusion of new secured assets possessed by a CI, and the removal of the secured assets that have been sold or resolved by the CI.
- (xi) While the lead lender as per the consortium agreement may initiate SARFAESI proceedings, all consortium members are required to individually display on their website the details of assets taken into



possession, including outstanding amount and other details as per the pari-passu charge and consortium agreement ensuring transparency.

#### **H. Applicability of other instructions issued by Department of Regulation**

22. A CI shall ensure compliance with the applicable instructions on credit information reporting, as prescribed in the following Directions/ Circulars:

- (1) Reserve Bank of India (Local Area Banks – Credit Cards and Debit Cards: Issuance and Conduct) Directions, 2025
- (2) [Reserve Bank of India \(Local Area Banks – Classification, Valuation and Operation of Investment Portfolio\) Directions, 2025.](#)
- (3) [Reserve Bank of India \(Local Area Banks – Credit Facilities\) Directions, 2025](#)
- (4) [Reserve Bank of India \(Local Area Banks – Transfer and Distribution of Credit Risk\) Directions, 2025.](#)



## Chapter IV – Technical Working Group

### A. Instructions on Technical Working Group

23. In order to institutionalize a continuing mechanism for reviewing and making changes where necessary in the data formats, a Technical Working Group (TWG) shall be formed. The TWG shall carry out the following functions:
  - (1) Review the data reporting formats, at least once a year, and make recommendations, if any, to the Reserve Bank in this regard.
  - (2) Frame rules on data fields for all data reporting formats, viz., consumer, commercial, micro finance (MFI) segments. The data formats after finalisation by the Group will be submitted to RBI for approval.
  - (3) Any other matter relating to collection and dissemination of credit information as the Reserve Bank may assign from time to time.
24. The TWG shall comprise of representatives from Public Sector Banks, Private Sector Banks, Foreign Banks, Primary (Urban) Cooperative Banks (UCBs), Regional Rural Banks (RRBs), All India Notified Financial Institutions (AIFIs), Non-Banking Financial Companies (NBFCs), Housing Finance Companies (HFCs), Asset Reconstruction Companies (ARCs) India Banks' Association (IBA), Micro Finance Institutions Network (MFN), Sa-Dhan and CICs.
25. Meetings of the TWG shall be held at least once in a calendar year. The four CICs shall act as convenor of the TWG by rotation (for each calendar year), in alphabetical order of the name.

### B. Standing Sub-Group of TWG

26. A Standing Sub-Group of TWG shall be constituted to function as an advisory and collaborative body to offer expert insights and make recommendations on technical aspects of credit information reporting. Its purpose would be to support in-depth discussions regarding challenges encountered by CIs and CICs in relation to credit information reporting. This includes necessary modifications, including changes in the IT systems, that may be required in the data reporting formats. The Sub-Group shall work to support the broader TWG to ensure a holistic approach to strengthening the credit information reporting ecosystem.



27. The Sub-Group of TWG would consist of representatives from Public-Sector Banks, Private Sector Banks, Foreign Banks, Small Finance Banks, Regional Rural Banks, Urban Cooperative Banks, Non-Banking Financial Companies, Asset Reconstruction Companies, Self-Regulating Organizations (SROs), viz., MFIN and Sa-Dhan, and all CICs.
28. Members of the Sub-Group shall be selected by the convenor with prior approval of the Reserve Bank. To enhance the overall expertise and effectiveness of the discussions, members of the Sub-Group shall nominate subject matter experts to its meetings.
29. The Sub-Group of TWG shall meet at least on a half yearly basis to discuss credit information reporting issues and seek potential resolutions.
30. To ensure effective coordination, the CIC that assumes the role of TWG convenor for a specific year shall also act as convenor of the Sub-Group in that particular calendar year.
31. To ensure proper preparation and informed discussions, the convenor shall send the meeting agenda and notes at least fifteen (15) days before the scheduled meeting. Additionally, if members desire to introduce a new issue or item for discussion, they should send a note outlining the points of discussion and proposed solutions to the convenor.
32. Action points emanating from discussions of the Sub-Group shall contain specific timelines required for their implementation by CICs and Cls.
33. Recommendations of the Sub-Group of TWG shall be forwarded to the Department of Regulation, Central Office, Reserve Bank of India for perusal. If required, RBI may seek TWG's opinion on these recommendations.



## Chapter V – Customer Service and Grievance Redressal

### A. Strengthening of customer service

34. In order to strengthen and improve the efficacy of the grievance redress mechanism and customer service provided by the CIs, the following measures shall be put in place by a CI:

#### (1) **Updation of credit information with CICs**

- (i) A CI shall send alerts through SMS / email to customers while submitting information to CICs regarding default / days past due (DPD) in existing credit facilities, wherever the mobile number/email ID details are available.
- (ii) To enable sending of alerts through SMS / email, the Uniform Credit Reporting Format for reporting credit information by a CI to CICs has been modified as detailed in [Annex V](#).
- (iii) A CI shall organize special awareness campaigns to sensitise its customers about benefits of submission of their mobile numbers / email IDs.

#### (2) **Setting up of nodal points / officials**

- (i) A CI shall have a dedicated nodal point / official of contact for CICs for redress of customer grievances. Details of the nodal point / official along with email ID and telephone / mobile number shall be furnished by the CI to CICs.
- (ii) A CI shall inform CICs of any changes in the nodal points / official within five calendar days of such a change.

#### (3) **Reasons for rejection of requests for data correction**

- (i) A CI shall inform the customers the reasons for the rejection of their request for data correction, if any, to enable such customers to better understand the issues in the CIR.
- (ii) A CI shall use the list of reasons for rejection of requests circulated by CICs, while communicating the rejections of the request for data correction made by customers / CICs during the grievance redress process.



#### **(4) Root Cause Analysis of complaints**

- (i) A CI shall undertake Root Cause Analysis (RCA) of the customer grievances at least on a half yearly basis. CIs shall also use, inter alia, information on data rejected by the CICs and DQI provided by CICs as sources of information for carrying out RCA.
- (ii) The RCA shall be reviewed by the top management at least on an annual basis.

#### **B. Framework for compensation to customers**

35. A CI shall implement the following compensation mechanism for delayed updation/ rectification of credit information:

- (1) Complainants shall be entitled to a compensation of ₹100 per calendar day in case their complaint is not resolved within a period of thirty calendar days from the date of the initial filing of the complaint by the complainant with a CI / CIC.

*Explanation:*

- (i) Section 21 (3) of CICRA, 2005 provides that a complainant may request a CIC or CI to update the credit information by making an appropriate correction, addition or otherwise, and on such request the CI or CIC shall take steps to update the credit information within 30 days after being requested to do so.
- (ii) Rule 20 (3) (c) of CIC Rules, 2006 provides that the CI shall forward the corrected particulars of the credit information to the CIC or complainant within a period of 21 days from the date when the CI was informed of the inaccuracy in the credit information.
- (iii) The combined reading of Section 21(3) of CICRA, 2005 and Rule 20 (3) (c) of CIC Rules, 2006 provide the CI and the CIC, collectively, an overall limit of thirty (30) days to resolve/ dispose of the complaint. In effect, this would mean that a CI would get 21 days and CICs would effectively get the remainder of nine days for complete resolution of the complaint.

(2) A CI shall pay compensation to the complainant if it has failed to send updated credit information to the CICs by making an appropriate correction or



addition or otherwise within 21 calendar days of being informed by the complainant or a CIC.

- (3) The complainant shall be advised by the CI / CIC of the action taken on the complaint in all cases, including the cases where the complaint has been rejected. In cases of rejection, the reasons for rejection shall also be provided by CI and CIC.
- (4) Compensation to be provided by the CICs / CIs to the complainant (for delayed resolution beyond 30 calendar days of filing the complaint) shall be apportioned among the CIs / CICs concerned proportionately.

*Illustrations:*

**(i) Complaints registered with CIC by the complainant**

CIs have maximum 21 days' time and CICs have the remaining period, within the overall time period of 30 days from the date of receipt of the complaint for its resolution. Compensation payable by the CICs/ CIs shall be calculated under various scenarios as illustrated below:

**Case 1**

- Complaint registered with a CIC on January 1, 2022.
- The CIC seeks confirmation from the CI (for e.g. Bank A) on January 12, 2022.
- Bank A provides confirmation to the CIC on February 2, 2022 (21<sup>st</sup> day would be February 2, 2022) – no delay by Bank A.
- The CIC resolves and provides rectified CIR to the complainant on February 3, 2022.
- Compensation of ₹300/- shall be provided by the CIC to the complainant for delay of three (3) days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

**Case 2**

- Complaint registered with a CIC on January 1, 2022.
- The CIC seeks confirmation from Bank A on January 5, 2022.



- Bank A provides confirmation to the CIC on January 26, 2022 (i.e. within 21 days) – no delay by Bank A.
- The CIC resolves and provides rectified CIR to the complainant on February 3, 2022.
- Compensation of ₹300/- shall be provided by the CIC to the complainant for delay of three (3) days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

### **Case 3**

- Complaint registered with a CIC on January 1, 2022
- The CIC seeks confirmation from Bank A on January 5, 2022.
- Bank A provides confirmation to the CIC on January 28, 2022 (21<sup>st</sup> day would be January 26, 2022) – 2 days delay by Bank A
- If CIC resolves and provides rectified CIR to the complainant on February 2, 2022 - Compensation of ₹200/- shall be provided by the Bank A to the complainant for a delay of two (2) days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).
- If CIC resolves and provides rectified CIR to the complainant on February 3, 2022 – Total compensation of ₹300/- (₹200/- by Bank A and ₹100/- by CIC) shall be provided to the complainant for delay of three (3) days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

### **Case 4**

- Complaint registered with a CIC on January 1, 2022
- The CIC seeks confirmation from Bank A, Bank B, Bank C, Bank D, Bank E on January 5, 2022 – i.e. the CIC has taken 4 days to seek confirmation.
- For Bank A, B, C, D and E – (21st day would be January 26, 2022)
- If Bank A provides confirmation to CIC on January 26, 2022 – No delay
- If Bank B provides confirmation to CIC on January 31, 2022 – 5 days delay
- If Bank C provides confirmation to CIC on February 2, 2022 – 7 days delay

32  
days



- If Bank D provides confirmation to CIC on February 4, 2022 – 9 days delay
- If Bank E provides confirmation to CIC on February 6, 2022 – 11 days delay
- Therefore, total delay in resolution of complaint is as follows:
- If the CIC resolves and provides rectified CIR to the complainant on February 6, 2022 – Total compensation of ₹600 shall be provided to the complainant, on a weighted average basis, as under, for a delay of 6 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022):

*Explanation:* The delay of six days shall be apportioned by the CIs/CICs on weighted average of the extent of delay by each CIs/CICs. In the above case, the overall delay is 6 days and therefore the complainant shall be entitled for total compensation of ₹600. This needs to be apportioned between all the defaulting banks (in this case Bank B, C, D and E). Cumulatively, the delay of all the defaulting banks put together is 32 days (5+7+9+11 days). Therefore, the compensation amount of ₹600 shall be apportioned on weighted average of the delay by each CIs in relation to the overall delay of 32 days in this case.

- Bank A = No compensation
- Bank B =  $(5*600)/32 = ₹93.75$
- Bank C =  $(7*600)/32 = ₹131.25$
- Bank D =  $(9*600)/32 = ₹168.75$
- Bank E =  $(11*600)/32 = ₹206.25$
- CIC = No compensation
- If the CIC resolves and provides rectified CIR to the complainant on February 11, 2022, total days taken by CIC would be 9 days (i.e. 4+ 5 days). Total compensation of ₹1100 shall be provided to the complainant, on a weighted average basis, as under, for delay of 11 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022):

- Bank A = No compensation
- Bank B =  $(5*1100)/32 = ₹171.88$
- Bank C =  $(7*1100)/32 = ₹240.62$



- Bank D =  $(9*1100)/32 = ₹309.38$
- Bank E =  $(11*1100)/32 = ₹378.12$
- CIC = No compensation (as CIC has taken overall 9 days)
- If the CIC resolves and provides rectified CIR to the complainant on February 15, 2022. CIC has taken 13 days (i.e. 4 days + 9 days) to provide a final rectified CIR. Total compensation of ₹1500 shall be provided to the complainant, on a weighted average basis as under, for the delay of 15 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022):

- Bank A = No compensation
- Bank B =  $(5*1500)/36 = ₹208.34$
- Bank C =  $(7*1500)/36 = ₹291.66$
- Bank D =  $(9*1500)/36 = ₹375.00$
- Bank E =  $(11*1500)/36 = ₹458.34$
- CIC =  $(4*1500)/36 = ₹166.66$

$$32 + 4 = 36$$

days

### Case 5

- Complaint registered with a CIC on January 1, 2022
- The CIC seeks confirmation from Bank A on January 5, 2022
- Bank A provides confirmation to the CIC on January 28, 2022 (21<sup>st</sup> day would be January 26, 2022) – 2 days delay
- If, CIC resolves and provides rectified CIR to Bank A on January 31, 2022 (i.e. resolution done within 30 days of receiving the complaint) - No case for Compensation.

However, the CI would be liable for penal action as deemed fit by the Reserve Bank of India as per provisions of CICRA, 2005 and Rules and Regulations framed thereunder.

### (ii) Complaints registered with CIs by the complainant

### Case 6



- Complaint registered with a CI (for e.g. Bank A) on January 1, 2022
- Bank A provides rectified details to CIC on January 22, 2022 (21<sup>st</sup> day would be January 22, 2022) – no delay by Bank A.
- If the CIC resolves and provides rectified CIR to Bank A on January 31, 2022 and Bank A provides the rectified CIR to the complainant on January 31, 2022 – No case for compensation.
- If the CIC resolves and provides rectified CIR to Bank A on January 31, 2022 and Bank A provides the rectified CIR to the complainant on February 1, 2022 – A compensation of ₹100 shall be provided by the Bank A to the complainant for delay of 1 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).
- If the CIC resolves and provides rectified CIR to Bank A on February 1, 2022 and Bank A provides the rectified CIR to the complainant on February 1, 2022 - A compensation of ₹100 shall be provided by the CIC to the complainant for delay of 1 day beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).
- If the CIC resolves and provides rectified CIR to Bank A on February 1, 2022 and Bank A provides the rectified CIR to the complainant on February 2, 2022 - Total compensation of ₹200 shall be provided [₹100 by the CIC and ₹100 by Bank A] to the complainant for delay of 2 day beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

**Note:** Where the grievance/ complaint involves inaccurate credit information of more than one (1) CI, the complaint shall be registered by the customer with the concerned CIC. The CIC shall coordinate with all CIs concerned, and furnish to the customer a comprehensive resolution of grievance.

### **Case 7**

- Complaint registered with a CI (for e.g. Bank A) on January 1, 2022
- Bank A resolves and provides rectified details to the CIC on January 25, 2022 (21<sup>st</sup> day would be January 22, 2022) – 3 days delay by Bank A.



- If the CIC resolves and provides rectified CIR to Bank A on January 31, 2022 and Bank A provides rectified CIR to complainant on January 31, 2022 - No case for Compensation.
- If the CIC resolves and provides rectified CIR to Bank A on February 3, 2022 (i.e. the CIC takes 9 days after being informed by Bank A) and Bank A provides rectified CIR to the complainant on February 3, 2022 – A compensation of ₹300 shall be provided by Bank A to the complainant for delay of 3 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).
- If the CIC resolves and provides rectified CIR to Bank A on February 3, 2022 and Bank A provides rectified CIR to the complainant on February 4, 2022 – A compensation of ₹400 shall be provided by Bank A to the complainant for delay of 4 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).
- If the CIC resolves and provides rectified CIR to Bank A on February 4, 2022 and Bank A provides rectified CIR to the complainant on February 4, 2022 – Total compensation of ₹400 [₹100 by the CIC and ₹300 by Bank A] shall be provided to the complainant for delay of 4 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).
- If the CIC resolves and provides rectified CIR to Bank A on February 4, 2022 and Bank A provides rectified CIR to the complainant on February 5, 2022 – Total compensation of ₹500 [₹100 by CIC and ₹400 by Bank A] shall be provided to the complainant for delay of 5 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

(5) Where the grievance / complaint involves inaccurate credit information provided by more than one CI, the complaint shall be registered by the complainant with the concerned CIC. The CIC shall coordinate with all the CIs concerned and furnish the complainant with a comprehensive resolution of the grievance.

(6) Where the complaint has been received and registered by a CI and there has been a delay in the resolution of the complaint, the CI shall inform the concerned CIC(s) and the complainant after the final resolution, regarding total delay (in



calendar days) and the amount of compensation to be paid by the CI and/ or CIC(s).

- (7) The date of the resolution of the grievance shall be the date when the rectified CIR has been sent by the CIC or CI to the postal address or email ID provided by the complainant.
- (8) A CI shall make appropriate provision in their complaint submission format (both online and offline) for enabling the complainant to submit the contact details, email ID, and bank account details/ Unified Payment Interface (UPI) ID for crediting the compensation amount. The onus of providing accurate details will lie with the complainant and the CIs will not be held responsible for any incorrect information provided by the complainant.
- (9) The compensation amount shall be credited to the bank account of the complainant within five working days of the resolution of the complaint.
- (10) The complainant can approach RBI Ombudsman, under the Reserve Bank - Integrated Ombudsman Scheme, 2021, in case of wrongful denial of compensation by CIs or CICs.
- (11) In case of wrongful denial of compensation by a CI which is yet to be covered under the Reserve Bank - Integrated Ombudsman Scheme, 2021, the complainant can approach Consumer Education and Protection Cell (CEPC) functioning from Regional Offices (ROs) of RBI.
- (12) The compensation framework shall not be applicable in the following cases:
  - (i) disputes for which remedy has been provided under Section 18 of CICRA, 2005. The Section 18 of CICRA, 2005 provides that for disputes arising amongst, CICs, CIs, borrowers, and clients on matters relating to the business of credit information and for which no remedy has been provided under CICRA, 2005, such disputes shall be settled by conciliation or arbitration as provided in the Arbitration and Conciliation Act, 1996.
  - (ii) complaints / references relating to (a) internal administration, (b) human resources, (c) pay and emoluments of staff, and (d) references in the nature of suggestions and commercial decisions of the CI.



(iii) complaints that have been decided by or are already pending in other fora such as Consumer Disputes Redressal Commission, Courts, Tribunals, etc.

#### **C. Reserve Bank- Integrated Ombudsman Scheme, 2021**

36. A CI covered under the [Reserve Bank – Integrated Ombudsman Scheme, 2021 \(RBIOS, 2021\)](#) shall comply with the directions provided under the said Scheme.



## **Chapter VI – Best Practices**

37. A CI shall take into account the best practices as detailed below, while formulating or reviewing its policies and procedures under the CICRA with the approval of their Board of Directors.

- (1) Instances of non-updation of repayment information could be avoided by centralising the issue of no objection certificates (NOCs) and providing information to CICs.
- (2) Customer grievance redressal should be given top priority especially in respect of complaints relating to updation / alteration of credit information.
- (3) Grievance redressal in respect of credit information should be integrated with the existing systems for grievance redressal. Aspects relating to customer grievances pertaining to credit information may also be an integral part of customer service policy of a CI.
- (4) A CI shall give full customer information to the CICs. For instance, identifier information like PAN number, Voters ID Card number, etc. is not provided by CIs for all records.
- (5) First time borrowers' loan applications should not be rejected just because they have no credit history.
- (6) With a view to decreasing court cases involving CIs and CICs, complaints need to be addressed by them on an urgent basis. A CI shall have a structured process of complaint redressal including the setting up of Consumer Protection Committee of the Board.



## Chapter VII – Repeal and Other Provisions

### A. Repeal and saving

38. With the issue of these Directions, the existing Directions, instructions, and guidelines relating to credit information reporting for Local Area Banks stand repealed, as communicated vide [circular DOR.RRC.REC.302/33-01-010/2025-26 dated November 28, 2025](#). The Directions, instructions and guidelines repealed prior to the issuance of these Directions shall continue to remain repealed.
39. Notwithstanding such repeal, any action taken or purported to have been taken, or initiated under the repealed Directions, instructions, or guidelines shall continue to be governed by the provisions thereof. All approvals or acknowledgments granted under these repealed lists shall be deemed as governed by these Directions. Further, the repeal of these directions, instructions, or guidelines shall not in any way prejudicially affect:
  - i. any right, obligation or liability acquired, accrued, or incurred thereunder;
  - ii. any, penalty, forfeiture, or punishment incurred in respect of any contravention committed thereunder;
  - iii. any investigation, legal proceeding, or remedy in respect of any such right, privilege, obligation, liability, penalty, forfeiture, or punishment as aforesaid; and any such investigation, legal proceedings or remedy may be instituted, continued, or enforced and any such penalty, forfeiture or punishment may be imposed as if those directions, instructions, or guidelines had not been repealed.

### B. Application of other laws not barred

40. The provisions of these Directions shall be in addition to, and not in derogation of the provisions of any other laws, rules, regulations, or directions, for the time being in force.



### **C. Interpretations**

41. For the purpose of giving effect to the provisions of these Directions or in order to remove any difficulties in the application or interpretation of the provisions of these Directions, the RBI may, if it considers necessary, issue necessary clarifications in respect of any matter covered herein and the interpretation of any provision of these Directions given by the RBI shall be final and binding.

(J P Sharma)  
Chief General Manager



## Annex I

### 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	<p>Inclusion of additional catalogue values:</p> <ul style="list-style-type: none"> <li>Short term personal loan</li> <li>Priority Sector – Gold loan</li> <li>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)</li> </ul>



Field Name	Remarks
Credit Facility Status	<p>Inclusion of additional catalogue values:</p> <ul style="list-style-type: none"><li>• Restructured due to COVID-19</li><li>• Post Write Off Closed</li><li>• Restructured and Closed</li><li>• Auctioned and Settled</li><li>• Repossessed and Settled</li><li>• Guarantee Invoked</li></ul>
Ownership Indicator	<p>Inclusion of additional catalogue value:</p> <ul style="list-style-type: none"><li>• Deceased</li></ul>
Type of Collateral	<p>Inclusion of additional catalogue value:</p> <ul style="list-style-type: none"><li>• Multiple Securities and Others</li></ul>
ID Type	<p>Inclusion of additional catalogue values:</p> <ul style="list-style-type: none"><li>• NREGA card number</li><li>• CKYC</li></ul>
Payment frequency	<p>Inclusion of additional catalogue values:</p> <ul style="list-style-type: none"><li>• Bullet payment</li><li>• Daily</li><li>• Half yearly</li><li>• Yearly</li><li>• On Demand</li></ul>
Address Category	<p>Inclusion of additional catalogue value:</p> <p>Mortgage Property address</p>
High Credit/ Sanctioned Amount	The reporting field to be mandatory

## Form 2: Uniform Credit Reporting Format (Commercial)

Segments				Fields			
<b>Header</b>	Member ID	Previous Member ID	Date of Creation & Certification of Input File	Reporting / Cycle Date	Information Type	Filler	
<b>Borrower</b>	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			
<b>Credit Facility</b>	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 Outstanding 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 <sup>1</sup>	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				
<b>Guarantor</b>	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							
<b>Security</b>	Value of Security	Currency Type	Type of Security	Security Classification	Date of Valuation	Filler	
<b>Dishonour of Cheques</b>	Date of Dishonour	Amount	Instrument / Cheque Number	Number of times dishonoured	Cheque Issue Date	Reason for Dishonour	Filler
<b>File Closure</b>		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

<sup>1</sup> 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.

Field Name	Additional catalogue values
Credit Type	<p>Inclusion of additional catalogue values:</p> <ul style="list-style-type: none"> <li>• Mudra term loan</li> <li>• Mudra working capital</li> <li>• 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)</li> </ul>
Major reasons for restructuring	<p>Inclusion of additional catalogue value:</p> <ul style="list-style-type: none"> <li>• Restructured due to COVID-19</li> </ul>
Sanction Date	The reporting field to be mandatory
Location Type	<p>Inclusion of additional catalogue value</p> <ul style="list-style-type: none"> <li>• Mortgage Property address</li> </ul>
Relationship	<p>Inclusion of additional catalogue value</p> <ul style="list-style-type: none"> <li>• Karta (HUF)</li> </ul>
Asset Classification/ Days Past Due	<p>Removal of catalogue values:</p> <ul style="list-style-type: none"> <li>• Special Mention Accounts</li> <li>• Doubtful</li> </ul>
Borrower's Legal Constitution	<p>Removal of catalogue value:</p> <ul style="list-style-type: none"> <li>• Not Classified</li> </ul>
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	<p>The date when the file was created, which must be equal to or later than date in the Date Reported Field.</p> <p>Valid calendar date in DDMMYYYY format.</p> <p>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.</p>
9	Organization Data Structure Indicator	Required	AN	3	<p>Contains the organization's account or Customer structure.</p> <p>SHG for SHG data JLG for JLG + Individual Data</p>
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	<p>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 '.</p> <p>Could be left blank, 30 spaces to be added if BLANK</p>
12	Vendor System Version Identifier	Required when available	AN	10	<p>The version of the system used to furnish the data in case Vendor system is being used. For In-house developed system, specify 'INHOUSE '.</p> <p>Could be left blank, 10 spaces to be added if BLANK</p>
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	<b>Guardian's name.</b> 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	<b>Relative name.</b> Either Key Person/Member Relationship/Nominee details need to be filled.
18	Member relationship Type 1	A/N	3	Required when Member Relations hip Name 1 is populated	Enumerated: K01 – Father <b>K02 -Husband</b> K03- Mother K04 -Son K05 -Daughter <b>K06-Wife</b> K15 -Other
19	Member relationship Name 2*	A/N	100	Required when present	
20	Member relationship Type 2	A/N	3	Required when Member Relations hip Name 2 is populated	Enumerated: <b>K01 – Father</b> 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 Relations hip 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 Relations hip 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 10 <sup>th</sup>
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	<p>This field will not change even if the Account number changes, it can have customer ID.</p> <p>This field must be consistent on each submission basis to avoid duplication of information.</p> <p>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.</p>
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	<p>Date on which Account was last updated.</p> <p>Valid calendar date in DDMMYYYY format</p>

#	Field Name	Type	Length	Option	Description
71	Loan Category <sup>2</sup>	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

<sup>2</sup> 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.

#	Field Name	Type	Length	Option	Description
87	Current Balance (Rupees)	N	9	Required	Only principal outstanding on the loan
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

#	Field Name	Type	Length	Option	Description
97	Sum Assured/Coverage	N	10	Required When present	Sum Assured for the Insurance
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	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Submitting Branch ID	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Reported Date	31032016
File Creation Date/ Extraction Date	12042016
Organization Member Structure Indicator	XXX
Password	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
System Vendor Identifier	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Vendor System Version Identifier	XXXXXXXXXX
Reserved for Future Use	XXXXXXXXXXXXXXXXXXXXXX

### Trailer Segment

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

## 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,SUNDARGA RH
State Code (Permanent Address)	N	OR
Pin Code (Permanent Address)	N	770017
Member's Current Address	A/N	LAING PART, LAING,RAJGANGPUR,SUNDARGA RH
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	



## Annex II

### Format for reporting information on Commercial Papers to Credit Information Companies

<b>'CP' proposed Fields</b>	<b>Available Field in Commercial Data Submission format</b>	<b>Update in the description column of the format, in case of commercial paper</b>
Name of CP issuer	BS Segment - Field No. 4. Field Name: Borrower's Name	'Name of the CP Issuer'
CP Amount	CR Segment - Field No. 5. Field Name: Sanctioned Amount/ Notional Amount of Contract	'Amount of CP' to be given
Issue Date	CR Segment - Field No. 4. Field Name: Facility / Loan Activation / Sanction Date	'Issue Date' to be given
Maturity Date	CR Segment - Field No. 13. Field Name: Loan Expiry / Maturity Date	'Maturity Date' to be given
Name of CRA	BS Segment- Field No. 24. Field Name: Assessment Agency / Authority	'Name of CRA' to be reported
Rating Agency	BS Segment - Field No. 23. Field Name: Credit Rating	'Rating Assigned' to be reported
Amount of Default	CR Segment - Field No. 17. Field Name: Amount Overdue / Limit Overdue	'Amount of Default' to be given



### Annex III

#### Indicative Data Formats for collection of individual SHG members<sup>3</sup>

**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 ₹30,000<sup>4</sup>**

Particulars required	Particulars provided	Basis
<b>I. Non-Credit information</b>		
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 <sup>5</sup>
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 <sup>6</sup>
11. Information about other existing bank accounts		Declaration basis
12. Educational level	<u>Codes to be used</u> Illiterate: 1	Declaration basis

<sup>3</sup> 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.

<sup>4</sup> 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).

<sup>5</sup> The banks may specifically see if any of the SHG members would fall within the purview of [Reserve Bank of India \(Local Area Banks – Know Your Customer\) 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.

<sup>6</sup> The CI to pull out information from Central KYC registry.

	Passed 5 <sup>th</sup> class: 2 Passed 8 <sup>th</sup> class: 3 Passed 10 <sup>th</sup> class: 4 Above 10 <sup>th</sup> class: 5	
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
<b>II. Credit related information<sup>7</sup></b>		
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/her<sup>8</sup></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 granted by the CI to the SHG <sup>9</sup>		Letter from the President/Secretary of the SHG. To be verified by the CI later on.

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

<sup>8</sup> 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.

<sup>9</sup> 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

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.
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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 ₹30,000<sup>10</sup>**

Particulars required	Particulars provided	Basis
<b>I. Non-Credit information</b>		
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 <sup>11</sup>
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 <sup>12</sup>
11. Information about other existing bank accounts		Declaration basis
12. Educational level	<u>Codes to be used</u> Illiterate: 1 Passed 5 <sup>th</sup> Class: 2 Passed 8 <sup>th</sup> Class: 3 Passed 10 <sup>th</sup> class: 4 Above 10 <sup>th</sup> : 5	Declaration basis

<sup>10</sup> 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).

<sup>11</sup> The banks may specifically see if any of the SHG members would fall within the purview of [Reserve Bank of India \(Local Area Banks – Know Your Customer\) 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.

<sup>12</sup>The 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
<b>II. Credit information<sup>13</sup> related</b>		
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		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.

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

**Table 3<sup>14</sup>: 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
<b>I. Non- credit related information</b>	
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
<b>II. Credit related information<sup>15</sup></b>	
17. Amount of loan availed by the member from the SHG loan	Account Segment - Field No. 83 for Total Amount Disbursed

<sup>14</sup> 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.

<sup>15</sup> 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**

<b>Particulars required</b>	<b>Particulars provided</b>	<b>Basis</b>
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 <sup>16</sup>
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 <sup>17</sup>
10. Information about other existing bank accounts		Declaration basis
11. Educational level	<u>Codes to be used</u> Illiterate: 1 Passed 5 <sup>th</sup> class: 2 Passed 8 <sup>th</sup> class: 3 Passed 10 <sup>th</sup> class: 4 Above 10 <sup>th</sup> : 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

<sup>16</sup> A bank may specifically see if any of the SHG members would fall within the purview of Reserve Bank of India (Local Area 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.

<sup>17</sup> The bank will pull out information from Central KYC registry.



## Annex IV

### Information on secured assets possessed under the SARFAESI Act, 2002

Sl. No	Branch Name	State	Borrower Name	Guarantor Name (wherever Applicable)	Registered address of the Borrower	Registered address of the Guarantor (wherever applicable)	Outstanding amount (in ₹)	Asset Classification	Date of Asset classification	Details of security possessed	Name of the Title holder of the security possessed

## **Modifications in the Uniform Credit Reporting Format**

1. The nomenclature of the field 'Fax Number' shall be changed to 'Email ID' in the Commercial Bureau reporting format.
2. The nomenclature of the field 'dummy' shall be changed to 'Email ID' under the MFI Bureau reporting format.
3. The above fields shall continue to be categorised as 'when available'.