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Reserve Bank of India (Credit Information Companies) Directions, 2025

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In exercise of the powers conferred by Section 11 and 37 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 (Credit Information Companies) Directions, 2025.

2. These Directions shall come into force with immediate effect.

B. Applicability

3. The provisions of these Directions shall be applicable to Credit Information Companies, hereinafter collectively referred to as 'CICs' and individually as a 'CIC'.

C. Definitions

4. For the purpose of these directions, unless the context otherwise requires:

(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 listed below:

Sr. No.	List of the CICs registered with RBI	Date of issue of Certificate of Registration
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) **'Credit Institutions (CIs)'** means the following institutions:

(i) Banks -

    (a) All Commercial Banks (including Small Finance Banks, Local Area Banks and Regional Rural Banks, and excluding Payment Banks)

    (b) All Primary (Urban) Co-operative Banks, State Co-operative Banks and Central Co-operative Banks

(ii) All India Financial Institutions (AIFIs) regulated by the Reserve Bank, viz.,

    (a) Export Import Bank of India (EXIM Bank)

    (b) National Bank for Agriculture and Rural Development (NABARD)

    (c) National Housing Bank (NHB)

    (d) Small Industries Development Bank of India (SIDBI) and

    (e) National Bank for Financing Infrastructure and Development (NaBFID)

(iii) All Non-Banking Financial Companies (NBFCs), including Housing Finance Companies but excluding NBFCs which are purely into investment activities without any customer interface.

(iv) All Asset Reconstruction Companies (ARCs)

(4) 'Specified User (SU)' shall have the same meaning assigned to it under clause (l) 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 2006 shall have the same meanings as assigned to them in these Statute / Rules / Regulations.

6. All other expressions, unless defined in these Directions or aforesaid Statute / Rules / Regulations, shall have the same meaning as have been assigned to them under the Reserve Bank of India Act, 1934, or the Banking Regulation Act, 1949, or any statutory modification or re-enactment thereto, or Glossary of Terms published by the RBI, or as used in commercial parlance, as the case may be.

Chapter-II Role of the Board

7.   A CIC shall have board approved policies:

(i)   on making available the Free Full Credit Report (FFCR);

(ii)   for undertaking a periodic review, at least on a half-yearly basis, of the 'Search & Match' logic algorithm implemented by the CIC to provide Credit Information Report (CIR) of a borrower;

(iii) on sharing the credit information relating to Self-Help Groups (SHGs) or SHG members, on an aggregate basis with the Government agencies, NABARD, banks and MFIs for the purpose of credit planning and research.

(iv)   for consumer complaint redressal in line with best practices detailed in paragraph 45. The policy shall be displayed on its website.

8.   The Board of a CIC shall review:

(i)   the Information Security (IS) audit reports of entities with whom the CIC has entered into agreement for sharing of credit information based on the consent of the individual;

(ii)   results of the Root Cause Analysis (RCA) and subsequent changes in the 'search and match' logic; and

(iii) complaints on a quarterly basis.

Chapter-III Statutory Framework Governing CICs

9. CICRA 2005 read with Credit Information Companies Rules, 2006 and Credit Information Companies Regulations, 2006 provide the legislative framework for regulation and supervision of Credit Information Companies (CICs) in India.

10. In exercise of the powers conferred by section 37 of CICRA 2005 (30 of 2005), RBI made CIC Regulations, 2006 which were published vide Ministry of Finance (Department of Economic Affairs), Banking Division, Notification No. GSR 754 (E) dated December 14, 2006, in Gazette of India.

11. Further, in exercise of powers conferred by Section 36 of the CICRA 2005, and after consultation with RBI, the Central Government made the CIC Rules, 2006 vide Ministry of Finance (Dept. Of Economic Affairs) (Banking Division), Notification. No. G.S.R. 753 (E), dated December 14, 2006, published in the Gazette of India.

12. A CIC shall adhere to the CIC Regulations and CIC Rules as amended from time to time.

Chapter-IV Investment in CICs

13. Investments in a CIC shall adhere to the following provisions:

(1) Investments directly or indirectly by any person, whether resident or otherwise, in a CIC, shall not exceed ten percent of the equity capital of the investee company.

Provided that, notwithstanding the above, RBI may consider allowing higher FDI limits as under to an entity which has an established track record of running a Credit Information Bureau in a well-regulated environment:

(i) up to 49% if its ownership is not well diversified (i.e., one or more shareholders each hold more than 10% of voting rights in the company)

(ii) up to 100% if its ownership is well diversified

or

If its ownership is not well diversified, at least 50% of the directors of the investee CIC in India are Indian nationals/ Non-Resident Indians/ Persons of Indian Origin subject to the condition that one third of the directors are Indian national residents in India.

(iii) The investor company is preferably a listed company on a recognised stock exchange.

(2) Foreign Institutional Investment (FII) / Foreign Portfolio Investment (FPI) shall be permitted subject to the following conditions:

(i) a single entity shall directly or indirectly hold below ten percent equity;

(ii) any acquisition in excess of one percent shall have to be reported to RBI as a mandatory requirement; and

(iii) FIIs/FPIs investing in a CIC shall not seek a representation on the Board of Directors based upon their shareholding.

(3) In case the investor in a CIC in India is a wholly owned subsidiary (directly or indirectly) of an investment holding company, the conditions as at subparagraph (1) and subparagraph (2) above shall be applied to the operating group company that is engaged in credit information business and has undertaken to provide technical know-how to the Credit Information Company in India.

Chapter-V Credit Information Reporting and Dissemination

A.   Membership of CICs

14.   A CIC shall adhere to the following provisions pertaining to its membership:

(1)   One-time membership fee charged by the CIC from CIs to become its members shall not exceed ₹10,000 each.

(2)   The annual fees charged by the CIC from the CIs shall not exceed ₹5,000 each.

(3)   **Eligibility Criteria:** While entering into membership agreement with entities eligible to become SUs, a CIC shall adhere to the guidelines on the eligibility criteria for entities to be categorized as SU under clause (j) of Regulation 3 of the CIC Regulations issued vide press release dated January 05, 2022 as mentioned below:

   (i)   the entity shall be a company incorporated in India or a Statutory Corporation established in India;

   (ii)   the governing statute of the Statutory Corporation or Memorandum of Association of the Company, as the case may be, shall allow the business / activity of processing of information for the support or benefit of credit institutions;

   (iii)   the entity shall have a certification from CISA certified auditor that it has a robust and secure Information Technology (IT) system in place for preserving and protecting the data relating to the credit information as per the provision of the Credit Information Companies (Regulation) Act, 2005 and Rules and Regulations framed thereunder and any other applicable Regulations, Guidelines in this regard.

   (iv)   The company, nor its promoter (s), or any director(s) of the company should not have at any time in the past been convicted of any offence involving moral turpitude or any economic offence.

   (v)   Further, in the case of a company, it shall

      (a)   have a net worth of not less than ₹2 crores as per the latest audited balance sheet and shall meet the requirement on a continuing basis;

(b)   be owned and controlled by resident Indian citizens / Indian company owned and controlled by resident Indian citizens.

(c)   have well-diversified ownership

(d)   have not less than three years of experience in running the business / activity of processing information for the support or benefit of credit institutions and shall have a clean track record.

Provided that entities authorized by RBI to operate the Trade Receivables Discounting System (TReDS) platform are exempted from complying with subparagraph (b) and (c) above.

Provided further that the condition in subparagraph (c) above shall not apply to the holding of shares or voting rights by the Central Government / State Government / Central or State PSUs.

(4)   **Clarifications on the Eligibility Criteria**

(i)   The ownership and control requirements as prescribed in the eligibility criteria shall be as per the provisions of FEMA, 1999 and Rules and Regulations framed thereunder.

(ii)   A CIC shall include in its membership contract / agreement with the SUs, a suitable clause that, whenever there is change in ownership in SUs the same must be reported to the CIC immediately, and not later than 30 days.

(iii)   For an entity to be considered as well diversified, the shareholding by the promoter group and non-promoter shareholders, shall not be more than 26 percent and 10 percent respectively, of the paid-up voting equity share capital of the entity. The computation of 26 percent shareholding limit will include the aggregate holding of all promoters, promoter group and their relatives (as defined under section 2(77) of the Companies Act, 2013 and Rules made thereunder). The terms 'promoter' and 'promoter group' would have the same meaning as defined in the Companies Act, 2013 and Reserve Bank of India (Small Finance Banks – Licensing) Guidelines, 2025, as amended from time to time, respectively.

(iv)   Entities not fulfilling the 'well diversified' criteria and desirous of obtaining membership of a CIC as SU shall comply with the above criteria within five

years from the date of issue of the eligibility criteria by RBI. A CIC may, however, prescribe a lesser period for achieving the dilution path by the entity.

(v)   Enquiries done by the SU shall be in the nature of soft enquiry and the enquiries shall not be tagged to the SU in the Credit Information Report of the individual.

(vi) Sharing of credit information by SUs with any other person (including credit institutions) is in violation of Section 17 (4) of CICRA and Regulation 9 of CIC Regulations, 2006. A CIC shall inform all its SUs to not share the credit information received under the Act (CICRA) with any other person. In this regard,

(a)   A CIC shall put in place an appropriate due diligence and control mechanism while giving membership, and also share credit information with entities that are eligible to become SU under the aforesaid clause.

(b)   Ensure the following broad set of operational guidelines while entering into a membership agreement with entities eligible to become SU under the aforesaid clause:

(i)   the SU shall ensure adherence to all the requirements prescribed under the CICRA, 2005 and the rules and regulations made therein, and the Directions issued by RBI from time to time.

(ii)   the SU shall undertake an audit of its Information Systems (IS) by a CISA certified auditor on a half yearly basis and the report of the same shall be submitted to CICs. The scope of IS audit or role of appointed IS auditor would be to examine adherence of the SU to the relevant provisions of the CICRA, CIC Rules, CIC Regulations (as amended from time to time), and the Directions issued by RBI from time to time. The IS audit reports and the review undertaken by the CIC shall be shared with the supervisory team of RBI.

(iii) the SU shall process and store the credit information in India.

(iv) the SU shall store the credit information received from the CICs only for a limited time period of six months or till such time the credit information is required to be retained to satisfy the purpose for which it was intended, whichever is earlier and thereafter, the stored credit information shall be deleted.

(v) the SU shall set up the grievance redressal system which shall be prominently displayed on its website with contact details of officials along with escalation matrix (in vernacular language and / or in English).

(c) A CIC shall monitor the compliance of the entities categorized as SU under the aforesaid clause to the eligibility criteria and other operational guidelines issued by RBI on an annual basis. A CIC shall also obtain an undertaking on a quarterly basis from these entities stating that they are complying with the eligibility criteria and other operational guidelines issued by RBI on the matter.

B. Submission of Data by CIs - Role of CICs

16. **Reporting timelines and updation**

(1) A CIC shall keep the credit information collected / maintained by it, updated regularly on a fortnightly basis (i.e., as on 15th and last day of the respective month) or at shorter intervals as mutually agreed upon between the CI and CIC.

(2) A CIC 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.

16. **Data formats**

(1) The reporting of credit information by CIs 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:

Form 1: Uniform Credit Reporting Format (Consumer) – for consumer segment.

Form 2: Uniform Credit Reporting Format (Commercial) – for commercial segment

Form 3: Uniform Credit Reporting Format (MFI) – for microfinance segment.

(2) CIs are mandated to report credit information to a CIC in standardised data formats for consumer segment, commercial segment and microfinance segment. A CIC may incorporate in the Consumer Data format, the additional fields contained in the Annex 5 of the Aditya Puri Committee Report except for priority sector indicator field. For vehicles, only vehicle make and registration number shall be compulsory and not the chassis number. The registration number of property registered with Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) shall be added by a CIC.

(3) 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.

(4) 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).

(5) 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.

(6) A CIC 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 in the format mentioned in **Annex III.**

Explanations:

    (a)   Reporting of Relationship Segment (RS) data by CIs to CICs is mandatory for all accounts opened on or after July 01, 2018 as 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.

    (b)   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 Know Your Customer Directions issued to CIs.

(7)   A CIC shall clearly intimate guidelines for cross reporting, e.g., where individual is borrower and corporate is co-borrower, or vice versa. The reporting 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.

(8)   There shall be only one software format for uploading and reverting reject data from the CICs, as conversions / reconversions between formats like Excel / TUDF / Notepad, etc., during the process of furnishing data, create validation issues. The Technical Working Group may further deliberate on this issue and make suitable suggestions, if considered necessary to RBI in this regard.

17.   **Data of Self-Help Group (SHG) members**

(1)   CIs 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 IV
1	Information to be collected by CIs 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 CIs 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/-	Table 2
3	Information on all individual SHG members to be reported by CIs 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 IV. 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:

(i)   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.

(ii)   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.

(iii)   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

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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 CIC shall make the necessary changes in its systems and procedures to enable CIs report credit information regarding members of the SHGs as per Credit Information Reporting Directions issued to CIs.

(5)   In accordance with its board approved policy, a CIC may also share the aggregate information with other parties for the purpose of undertaking research that could potentially benefit the SHG segment. The aggregate information shall be shared in a manner that is non-discriminatory and respects the confidentiality of the individual SHG groups and the SHG members as per the relevant laws of the country.

18.   **Records of CIs with cancelled licence or Certificate of Registration**

(1)   In case of cancellation of Certification of Registration (CoR) / licence of a CI by RBI, either through voluntary submission or supervisory action, a CIC 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 CoR / licence has been cancelled, a CIC shall implement a credit information reporting mechanism subsequent to cancellation of licence / CoR of banks / NBFCs as under:

(i)   A CIC shall not charge the annual and membership fees from these CIs.

(ii)   The CIC shall tag these CIs as "Licence Cancelled Entities" in the CIR. The CIC shall base this tagging based on the information available on the website of RBI or the cancellation of licence order received from RBI.

19.   **Data validation and rectification of rejected data**

(1) A CIC shall share with the CIs, the logic and validation processes involved in data acceptance, so that instances of data rejection are minimised.

(2) The reasons for rejection shall be parameterised by a CIC and circulated among the concerned CIs.

(3) Rejection reports issued by a CIC shall be simple and understandable so that they can be used for fixing reporting and data level issues by the CIs.

(4) A CIC shall undertake periodic exercises / checks, at least once in a quarter, to identify identifier inconsistencies in its database and share the findings of such identifier inconsistencies with the respective CIs for confirming the accuracy of the same. The list of CIs who do not respond in timely manner (say within a month) to such data cleansing exercises shall be sent to Department of Supervision, Central Office at half yearly intervals (as on March 31 and September 30) for information.

Explanation: A CIC shall not share the data received from CIs under CICRA for ascertaining identifier inconsistencies with its respective nodal authorities and also not make changes to its database without obtaining confirmation from the respective CIs.

20. **Data Quality Index**

A CIC shall prepare and provide Data Quality Index (DQI) for Consumer, Commercial and Microfinance segments as given in **Annex V**, **Annex VI**, and **Annex VII** respectively, for assessing the quality of data submissions by CIs and improving the same over a period of time.

(1) A CIC shall provide DQIs for the three reporting segments (Consumer, Commercial and Microfinance) in the form of numeric scores on a monthly basis to all member CIs.

(2) DQI score for the Consumer segment shall be provided at CI level as an average of demographic and trade data scores and such DQI score shall be computed as an average of file level DQI scores of that CI.

(3) DQI scores for Commercial and Microfinance segments shall also be provided at CI and file level. The DQI scores for Commercial and Microfinance segments at

CI level shall be computed as weighted average of file level DQI scores of Commercial and Microfinance segments, respectively, of that CI.

(4) A CIC shall compute industry level DQIs for each of the three reporting segments as weighted average of the CI level DQI in their respective category (e.g. Public-Sector Banks, Private Sector Banks, Foreign Banks, Co-operative Banks, RRBs, NBFCs etc.) on monthly basis. Further, a half yearly industry benchmark shall be calculated as a rolling average of preceding six months Industry level DQI score of the respective category of CIs.

(5) A CIC shall provide reasons for decline in score to each CI, if its

(i) CI level score has declined over the previous month; or

(ii) CI level score is lower than the half yearly industry benchmark.

(6) A CIC shall provide monthly data of CI level DQI and industry level DQI of all segments to Department of Supervision, Reserve Bank of India, Central Office at half yearly intervals as on September 30 and March 31 each year, for information and monitoring purposes.

C.   Credit Information dissemination

21. **Credit Information Report (CIR)**

(1) While it is not considered necessary to standardise the format of the CIR, a CIC shall use standardised CIR terminology and also have some mandatory key fields. This would facilitate comparison between CIRs received from two or more CICs, by the users. A CIC shall provide a single CIR for one borrower, even if the firm / person has more than one address, by utilising a unique identification number such as PAN number, Voter ID number, Passport number, Driving License number, etc., provided by the CI.

(2) A CIC shall capture details of co-borrowers and guarantors, wherever applicable, in the CIR. This would facilitate deciding on the extent of exposure a CI can consider on an entity. The CIR shall give details of the loans availed by the customers in their capacity as borrower / co-borrower / guarantor.

(3) In the case of multiple borrowings by the same customer, involving both current and closed accounts, a CIC shall provide information on various accounts in the

order of live accounts, closed accounts and overall position of NPA status / wilful default / suit filed, with limits and liabilities for each account.

(4) CIR shall provide appropriate disclosures, if any information contained therein has been disputed and the matter has not been satisfactorily resolved. If the customer so desires, his/ her comment could also be added to the CIR. Certain fields pertaining to consumer disputes viz. dispute code, dispute description, dispute date and consumer comments on disputes (as listed in Annex 5 of the [Aditya Puri Committee Report](#)) may be included in the CIR.

(5) Information relating to loans declined previously to customers shall not be reported by a CIC, as such information could be prejudicial to the interests of the customer as rejection in one CI could be used as a ground for rejection of the same by another CI.

(6) In addition to the existing CIR, the CIC may provide a Comprehensive Credit Information Report (CCIR) incorporating the credit information in respect of a borrower available in all the modules, i.e., the consumer, commercial and MFI, as an additional option for usage by CIs. This would provide the CIs with an option to consume either the CIR or the CCIR, based on their respective credit appraisal requirements.

(7) To facilitate the understanding and interpretation of credit scores in an easy and consistent manner, the credit scores shall be calibrated from 300 to 900 by a CIC to enable common classification of credit scores. The CIC shall provide access in an electronic format, upon request and after due authentication of the requester, to one Free Full Credit Report (FFCR) including credit score, once, at any time, during a year (January – December), to individuals whose credit score is available with them.

   (i) FFCR shall show the latest position of the CIs exposure to the individual as per the records available with a CIC. The contents of the FFCR shall be the same as appearing in the most detailed version of the reports of the individual provided to CIs, including the credit score.

   (ii) A CIC shall prominently display the link for accessing the FFCR on its website (on the homepage itself) so that individuals are able to access their FFCR conveniently.

(8) The enquiry module of a CIC for generation of CIR shall have appropriate sub-fields (with not more than five to seven options each) for the SUs to choose from while selecting the purpose of enquiry. Further, one of the sub-fields in the enquiry module of CIC shall be invariably designated as 'Business Loan - Director Search - soft enquiry - score unaffected'.

(9) A CIC shall conduct awareness programmes to sensitize SUs on the importance of choosing correct enquiry parameters and its implications.

22. **Dissemination of Credit Information on Large Defaulters**

(1) A CIC shall provide access to the list of non-suit filed accounts of large defaulters to all credit institutions as defined in the CICRA 2005.

(2) A CIC shall display the list of suit-filed accounts of large defaulters on its website.

23. **Dissemination of Credit Information on Wilful Defaulters**

(1) Every CIC shall display the suit-filed and non-suit filed accounts of LWD on its website.

24. **Sharing of credit information with third party entities**

(1) A CIC shall put in place a robust due diligence and control mechanism while sharing credit information of individuals based on their consent with entities which are not SUs, by entering into agreement with such entities. This shall involve an evaluation of all the available information about the entity, including but not limited to the following:

(i) The general character of management should not be prejudicial to public interest.

(ii) Business reputation, ownership structure, compliance/ governance standards, grievance redressal mechanism and outstanding litigation.

(iii) Financial soundness and ability to service commitments even under adverse conditions.

(iv) Necessary technological, entrepreneurial and managerial resources to support the proposed activity of the customers over the contracted period.

(v) Information security and internal control, audit coverage, monitoring and reporting environment and business continuity management.

(2) A CIC, while sharing credit information of an individual with an entity based on consent, shall ensure from the entity that:

(i) The entity, in its capacity as an authorized representative of the individual, shall use the CIR solely for the limited end use as agreed between them and shall not use or sell or resell or pass on information to any other person or engage itself in obtaining CIR other than for the consented purpose. *Explanation*: 'Individual Consent' means the prior written consent of the individual by any documented means, stored as an electronic or physical record verifiable from time to time and permanent in nature.

(ii) The credit information shared by a CIC with these entities is stored only for a limited time period of six months, or till such time the credit information is required to be retained to satisfy the purpose for which it was intended, or the individual withdraws his/her consent to store such credit information, whichever is earlier and thereafter, the stored credit information shall be deleted. If the purpose for which such credit information so obtained by the entities is not fulfilled, then these entities would be required to seek a fresh consent from the concerned individual for retaining credit information beyond a period of six months as stated above. The Information System auditor appointed for the purpose shall examine compliance to the above.

(iii) There is no unauthorized use by any other third party including but not limited to any of its group companies, subsidiaries, affiliates or associates in violation of the provisions of CICRA, 2005 and other applicable laws.

(iv) Such information is shared with its employees or agents on a 'need to know basis' only, while ensuring that such employees or agents with access to the said information are subjected to obligation of confidentiality.

(v) The credit information received is duly protected both online and offline against any unauthorized access or use, to ensure the confidentiality and security of all transactions except for disclosures made as agreed to between the entity and the individual.

(vi) The credit information received shall be processed and stored in India and not transferred outside India.

(3) With respect to Information System (IS) Audit –

(i)   A CIC shall incorporate a clause in its agreement that a CISA certified auditor appointed by the entity would conduct IS audit of the entities with whom it has entered into agreement for sharing of credit information based on consent of the individual and the IS audit reports in this regard shall be submitted to the CIC. Such audit shall be undertaken annually or even earlier, if warranted.

(ii)   The scope of IS audit or appointed IS auditor would be to ensure that the entities are adhering to Section 19, 20 and 22 of CICRA, 2005 and Rules 18(b), 23, 28 and 29 of the CIC Rules, 2006 and are using the credit information for the permitted purposes.

(iii)   The IS audit reports and the review undertaken by the Board of the CIC shall be shared with the supervisory team of RBI.

(4)   A CIC while entering into an agreement with these entities may incorporate appropriate provisions in the contract / agreement for enforcement of these guidelines. Violation of any clause of the agreement by the entities or any adverse observations of the IS auditor against the entities would warrant CIC to initiate stringent action which may include, inter alia, termination of the agreement.

25.   **Correction of Credit Information Report**

(1)   A CIC 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, 21, 25 and 26 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.

(2)   A CIC 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. The CIC shall not change borrower data unless the CI submitting the data has rectified it at the source to obviate the risk of updated data being overwritten by erroneous data in the next submission cycle by the CI.

(3)   A CIC shall provide a special 'view' / 'read only' access to the member CIs to view account level updates in their database through a front-end interface to enable CIs to confirm or upload account updates/ correction requests and also in speedy resolving of discrepancies in CIRs. The CIC shall operationalise a full-fledged online data correction mechanism, in the interest of customer service.

(4)   In case any correction is carried out in the CIR, a CIC shall provide a free copy of the corrected report to whom the report had been issued during the previous six months. However, the cost of the CIR may be borne by the members of the CIC, if they are responsible for the inaccurate data.

26.   **Use of credit information reports in credit appraisal**

A CIC shall regularly hold workshops for CIs, in association with Indian Banks Association (IBA) or Micro Finance Institutions Network (MFIN) / Sa-Dhan, as the case may be, for creating awareness about use of CIRs in credit appraisal and in better screening of loan applicants.

Chapter-VI Technical Working Group

A. Constitution of Technical Working Group

27. 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.

28. 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 (MFIN), Sa-Dhan and CICs.

29. The four CICs shall act as convenor of the TWG by rotation (for each calendar year), in alphabetical order of the name.

30. The TWG shall carry out the following functions:

    (i)   review the data reporting formats, at least once a year, and make recommendations, if any, to RBI in this regard;

    (ii) 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 shall be submitted to RBI for approval; and

    (iii) any other matter relating to collection and dissemination of credit information as RBI may assign from time to time.

31. Meetings of the TWG shall be held at least once in a calendar year.

B. Standing Sub-Group of TWG

32. 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 shall 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.

33. The Sub-Group of TWG shall 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.

34. To ensure effective coordination, a 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.

35. The operational guidelines regarding Sub-Group of TWG are as under:

    (i)   Members of the Sub-Group shall be selected by the convenor with prior approval of RBI. To enhance the overall expertise and effectiveness of the discussions, members of the Sub-Group shall nominate subject matter experts to its meetings.

    (ii) The sub-group shall meet at least on a half yearly basis to discuss credit information reporting issues and seek potential resolutions.

    (iii) To ensure proper preparation and informed discussions, the convenor shall send the meeting agenda and notes at least 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.

    (iv) Action points emanating from discussions of the Sub-Group shall contain specific timelines required for their implementation by CICs and CIs.

36. 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-VII Customer Service and Grievance Redressal

A. Strengthening of customer service

37. In order to strengthen and improve the efficacy of its grievance redress mechanism and customer service, a CIC shall put in place the following measures:

    (i) Intimation of access to CIR and updation of credit information- CIC shall send alerts through SMS/ email to customers when their CIR is accessed by the SUs, wherever mobile number/ email ID details of the customers are available. The alerts shall be sent by the CIC only when the CIR enquiry reflects in the CIR of the customer.

    (ii) A list of reasons for rejection of data correction requests shall be circulated by a CIC to all CIs which the CIs can use while communicating the rejections of the request for data correction made by customers / CICs during the grievance redress process.

38. **Periodic review of match logic algorithm**

A CIC shall have a system of conducting Root Cause Analysis (RCA) of complaints. RCA of the complaints being undertaken by the CIC shall be used to identify issues in the existing 'Search & Match' logic algorithm.

39. **Ingestion of credit information data**

(1) A CIC shall ingest credit information data received from the CIs as per its data acceptance rules, into its database within five calendar days of its receipt from the CIs.

(2) In case of data rejection, a CIC shall communicate to the concerned CI, regarding rejection of the data with reasons, within seven calendar days of receipt of the data.

40. **Disclosure of complaints on credit information reporting**

A CIC shall disclose on its website, details of complaints registered against it and CIs as per the format given in **Annex VIII** (Table 1 and 2).

41. **Framework for compensation for delayed updation / rectification of credit information**

A CIC 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 (30) 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 30 days to resolve / dispose of the complaint. In effect, this would mean that a CI would get 21 days and a CIC would effectively get the remainder of nine days for complete resolution of the complaint.

(2) A CIC shall pay compensation to the complainant if it has failed to resolve the complaint within 30 calendar days of being informed by the complainant or a CI, despite the CI having furnished the updated credit information to the CIC within 21 calendar days of being informed by the complainant or the CIC.

(3) The complainant shall be advised by the 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 the CIC.

(4) Compensation to be provided by the CIC to the complainant (for delayed resolution beyond 30 calendar days of filing the complaint) shall be apportioned among the CIs / CICs concerned proportionately.

Illustrations:

(4.1)   Complaints registered with CIC by the complainant

CIs have maximum 21 days' time and a CIC has 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.

(a) **Case 1**

    (i)   Complaint registered with a CIC on January 1, 2022.

    (ii)   The CIC seeks confirmation from the CI (for e.g. Bank A) on January 12, 2022.

    (iii)   Bank A provides confirmation to the CIC on February 2, 2022 (21st day would be February 2, 2022) – no delay by Bank A.

    (iv)   The CIC resolves and provides rectified CIR to the complainant on February 3, 2022.

    (v)   Compensation of ₹300 shall be provided by the CIC to the complainant for delay of 3 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

(b) **Case 2**

    (i)   Complaint registered with a CIC on January 1, 2022

    (ii)   The CIC seeks confirmation from Bank A on January 5, 2022

    (iii)   Bank A provides confirmation to the CIC on January 26, 2022 (i.e. within 21 days) – no delay by Bank A.

    (iv)   The CIC resolves and provides rectified CIR to the complainant on February 3, 2022

    (v)   Compensation of ₹300 shall be provided by the CIC to the complainant for delay of 3 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

(c) **Case 3**

    (i)   Complaint registered with a CIC on January 1, 2022

    (ii)   The CIC seeks confirmation from Bank A on January 5, 2022

    (iii)   Bank A provides confirmation to the CIC on January 28, 2022 (21st day would be January 26, 2022) – 2 days delay by Bank A.

(iv) 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 2 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

(v) 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 3 days beyond the permissible period of 30 days (i.e. in this case by January 31, 2022).

(d) **Case 4**

(i) Complaint registered with a CIC on January 1, 2022

(ii) 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.

(iii) For Bank A, B, C, D and E – (21st day would be January 26, 2022)

(iv) If Bank A provides confirmation to CIC on January 26, 2022 – No delay

(v) If Bank B provides confirmation to CIC on January 31, 2022 – 5 days delay

(vi) If Bank C provides confirmation to CIC on February 2, 2022 – 7 days delay

(vii) If Bank D provides confirmation to CIC on February 4, 2022 – 9 days delay

(viii) If Bank E provides confirmation to CIC on February 6, 2022 – 11 days delay

32 day

(ix) Therefore, total delay in resolution of complaint is as follows:

(x) 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

(xi) 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)

(xii) 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

32 + 4 = 36 days

Bank E = (11*1500)/36 = ₹458.34

CIC = (4*1500)/36 = ₹166.66

(e) **Case 5**

    (i)   Complaint registered with a CIC on January 1, 2022

    (ii)   The CIC seeks confirmation from Bank A on January 5, 2022

    (iii)   Bank A provides confirmation to the CIC on January 28, 2022 (21st day would be January 26, 2022) – 2 days delay.

    (iv)   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.

    (v)   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 farmed thereunder.

(4.2)   <u>Complaints registered with CIs by the complainant</u>

    (a) **Case 6**

       (i)   Complaint registered with a CI (for e.g. Bank A) on January 1, 2022

       (ii)   Bank A provides rectified details to CIC on January 22, 2022 (21st day would be January 22, 2022) – no delay by Bank A.

       (iii)   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.

       (iv)   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).

       (v)   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).

(vi) 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).

(b) **Case 7**

(i) Complaint registered with a CI (for e.g. Bank A) on January 1, 2022

(ii) Bank A resolves and provides rectified details to the CIC on January 25, 2022 (21st day would be January 22, 2022) – 3 days delay by Bank A.

(iii) 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.

(iv) 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).

(v) 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).

(vi) 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).

(vii) 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).

(2) 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.

(3) Where the complaint has been received and registered by a CIC and there has been a delay in the resolution of the complaint, the CIC shall inform the concerned CI(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(s) and / or CIC.

Explanation: 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).

(4) 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.

(5) A CIC 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 CIC will not be held responsible for any incorrect information provided by the complainant.

(6) The compensation amount shall be credited to the bank account of the complainant within five working days of the resolution of the complaint.

(7) The complainant can approach RBI Ombudsman, under the Reserve Bank - Integrated Ombudsman Scheme, 2021, in case of wrongful denial of compensation by a CIC.

(8) 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.

Explanation: 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 CIC.

(iii) complaints pertaining to disputes / grievances regarding the computation of the credit score/ credit score model.

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

B. Miscellaneous Instructions

42. A CIC shall share with the complainant, if the latter desires, the details of action taken with respect to their complaint, the relevant correspondences / follow-up done with the Cis and the reply received from Cis.

Explanation: This would not only help in tracking of complaint by the complainant but also go a long way in making the grievance redressal mechanism more robust.

43. Appointment of Internal Ombudsman: A CIC covered under the Internal Ombudsman framework shall adhere to the instructions issued vide Master

Direction – Reserve Bank of India (Internal Ombudsman) Directions, 2023, as amended from time to time.

C.   Reserve Bank- Integrated Ombudsman Scheme, 2021

44.   A CIC covered under the Reserve Bank – Integrated Ombudsman Scheme, 2021 (RBIOS, 2021) shall comply with the directions provided under the said Scheme.

Chapter-VIII Best Practices

45. A CIC shall take into account the following best practices:

(i) have a structured and systematic process for redressing customer grievance redressal;

(ii) have a nodal officer for dealing with customer complaints;

(iii) following a dispute regarding a CIR, if it is established that the reason for the dispute lies with the CIC itself or with the information provided by a member CI to the CIC, the CIC may provide a free copy of the same type of CIR to customer after correction of the credit information;

(iv) organise trainings for member CIs in order to make them understand the formats, importance of data reporting and how to improve data acceptance ratio;

(v) build into agreements with the SUs, safeguards in respect of data usage in terms of Rule 27 of the CIC Rules by SUs;

(vi) to avoid multiple financing for the same purpose / fraudulent transactions, provide alerts to all CIs who have drawn reports whenever CIRs on the same borrower are accessed by more than one CI within a period of one month;

(vii) indicate to other credit grantors, without disclosing the name of the CIs, alerts on borrowers who are changing their addresses / offices;

(viii) provide behaviour pattern of the borrowers, viz., frequency of loans obtained, frequency of CIs approached etc. as a separate value-added product;

(ix) customise reports as per the specific requirement of a SU as a separate value-added product;

(x) ensure that credit records of borrowers are regularly updated by CIs and that issues such as non-reporting of repayment of the last instalment of a loan do not arise;

(xi) be ISO 27001 certified for Information Security; and

(xii) with a view to decreasing court cases involving CIs and the CIC, address complaints on an urgent basis. A CIC shall, therefore, have a structured process of complaint redressal for which a Consumer Protection Committee under the Board should be constituted.

Chapter-IX Repeal and Other Provisions

A. Repeal and saving

46. With the issue of these Directions, the existing Directions, instructions, and guidelines as applicable to the Credit Information Companies 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.

47. 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

48. 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

49. 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

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	Inclusion of additional catalogue values: · Short term personal loan · Priority Sector – Gold loan · Temporary Overdraft (account should be considered closed by CICs when it is not reported in subsequent months by CIs in view of credit balance in the said account)

Credit Facility Status	Inclusion of additional catalogue values: · Restructured due to COVID-19 · Post Write Off Closed · Restructured and Closed · Auctioned and Settled · Repossessed and Settled · Guarantee Invoked
Ownership Indicator	Inclusion of additional catalogue value: · Deceased
Type of Collateral	Inclusion of additional catalogue value: · Multiple Securities and Others
ID Type	Inclusion of additional catalogue values: · NREGA card number · CKYC
Payment frequency	Inclusion of additional catalogue values: · Bullet payment · Daily · Half yearly · Yearly · On Demand
Address Category	Inclusion of additional catalogue value: Mortgage Property address
High Credit/ Sanctioned Amount	The reporting field to be mandatory

Form 2: Uniform Credit Reporting Format (Commercial)

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

Segments				Fields		
Credit Facility	Account Number	Previous Account Number	Facility / Loan Activation / Sanction Date	Sanctioned Amount/ Notional Amount of Contract	Currency Code	Credit Type	Tenure / Weighted Average maturity period of Contracts
Repayment Frequency	Drawing Power	Current Balance / Limit Utilized /Mark to Market	Notional Amount of Out-standing Restructured Contracts	Loan Expiry / Maturity Date	Loan Renewal Date	Asset Classification / Days Past Due (DPD)
Asset Classification Date	Amount Overdue / Limit Overdue	Overdue Bucket 01 (1 – 30 days)	Overdue Bucket 02 (31 – 60	Overdue Bucket 03 (61 – 90 days)	Overdue Bucket 04 (91 – 180	Overdue Bucket 05 (Above 180 days)

					days)	

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

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

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

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

Credit Type	Inclusion of additional catalogue values: · Mudra term loan · Mudra working capital · Temporary Overdraft (account should be considered closed by CICs when it is not reported in subsequent months by CIs in view of credit balance in the said account)
Major reasons for restructuring	Inclusion of additional catalogue value: · Restructured due to COVID-19
Sanction Date	The reporting field to be mandatory
Location Type	Inclusion of additional catalogue value · Mortgage Property address
Relationship	Inclusion of additional catalogue value · Karta (HUF)
Asset Classification/ Days Past Due	Removal of catalogue values: · Special Mention Accounts · Doubtful
Borrower's Legal Constitution	Removal of catalogue value: · Not Classified
Class of Activity	To be reported as per Basic Statistical Returns 1 and 2

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

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

A. Segments in Input File Format

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

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

Note: ¬ is ASCII Character 170.

B. Header Segment (HDR)

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

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

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

C. Group Segment (GRPCRD)

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

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

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

#	Field Name	Type	Length	Option	Description
					X02-Death
					X03-Wilful Default Status
					X04-Suit Filed, Willful Default Status
					X09-Untagged
					X10 - Not Applicable
20	Groups' Communication Address	A/N	200	Required when present	Communication Address for the Group - as per address proof document (Number, Village/Taluk, Landmark, District)
21	State Code (Groups' Communication Address)	N	2	Required if Address is provided	Must be a state code as defined under Catalogues
22	Pin Code (Groups' Communication Address)	N	10	Required if Address is provided	Valid 6 digit PIN Code
23	Telephone Number 1 type Indicator	A/N	3	Required When present	Telephone / contact information details Enumeration: P01-Residence P02-Company P03- Mobile P04-Permanent P07-Other P08-Untagged
24	Group Telephone Number 1	A/N	15	Required When present	Group's telephone number (contact)
25	Group's Bank Account - Bank Name	A/N	50	Required	Name of the Bank where the group has a savings bank account
26	Group's Bank Account - Branch Name	A/N	50	Required	IFSC Code (preferred) or Name of the Bank Branch where the group has a savings bank account
27	Group's Bank Account - Account Number	A/N	35	Required	Account Number of group's savings bank account

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

D. Member/Consumer Segment (CNSCRD)

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

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

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

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

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

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

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

#	Field Name	Type	Length	Option	Description
					then it is to be directly 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

#	Field Name	Type	Length	Option	Description
					R07 - Bahai R08 -Others R09 - Religion not stated
52	Member's Caste or Social Strata	A/N	30	Required	Customer's Caste Enumeration: V01 – SC V02 - ST V03 - OBC V04 - NT/VJ (Vimukta Jati and Nomadic Tribes) V05 - General V08 - Others V09 – Untagged
53	Member's Role	A/N	3	Required When present	Indicator for the role of Customer within the group Enumeration: L01- Leader/President/Office-bearer L02-Associate/ Secretary L03-Member L04- Untagged
54	Centre Leader indicator	A/N	1	Required when present	Is the customer a centre leader Enumeration: Y- Yes N- No U- Untagged
55	Member's Status	A/N	3	Required when present	Indicator for the engagement status of the Member within the Group Enumeration: W01- Active (Loanee Member) W02-Inactive/Dormant (Non- loanee member) W03-Exited W04-Untagged

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

E. Address Segment (ADRCRD)

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

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

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

F. Account Segment (ACTCRD)

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

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

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

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

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

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

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

G. Trailer Segment (TRL)

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

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

Glossary

Term	Description
D	Date
N	Numeric data
A/N	Alphanumeric

Catalogues

A: State

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

Sample Structure

Header Segment

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

Trailer Segment

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

Data Segment

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

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

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

Format for reporting information on Commercial Papers

'CP' proposed Fields	Available Field in Commercial Data Submission format	Update in the description column of the format, in case of commercial paper
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

Format for reporting data on Relationship Segment (RS)

Name of the Credit Information Company (CIC):

Format for reporting data on Relationship Segment (RS) by Credit Information Companies (CICs) to Department of Supervision, RBI, Central Office for the month of …										
Sr no.	Name of the Credit Institution (CI)	New loan Accounts			Legacy Data						
		Reporting of new loan accounts opened after July 1, 2022			Reporting of accounts opened between July 1, 2021, to June 30, 2022 - To be updated by January 1, 2023			Reporting of accounts opened in past three years (July 1, 2018, to June 30, 2021 - To be updated by July 1, 2023		
		Number of new loan Accounts opened during the month	Number of new loan accounts where RS details have either not been submitted or have been incorrectly reported	Percentage (%) of new loan accounts where no RS data/ incorrect RS data has been reported to the total number of new loan accounts opened	Number of loan accounts opened during the period from July 1, 2021, to June 30, 2022	Number of loan accounts where RS details have either not been submitted or have been incorrectly reported	Percentage (%) of loan accounts where no RS data/ incorrect RS data has been reported to the total number of accounts opened during the period from July 1, 2021, to June 30, 2022	Number of loan accounts opened during the period from July 1, 2018, to June 30, 2021	Number of loan accounts where RS details have either not been submitted or have been incorrectly reported	Percentage (%) of loan accounts where no RS data/ incorrect RS data has been reported to the total number of accounts opened during the period from July 1, 2018, to June 30, 2021

Indicative Data Formats for collection of individual SHG members[3]

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 <u>exceeds</u> ₹30, 000[4]

Particulars required	Particulars provided	Basis
I. Non-Credit information		
1. Name of the SHG		To be provided by the SHG member
2. Savings Bank Account Number of the SHG		To be provided by the SHG member
3. Loan Account Number of the SHG		To be assigned by the bank
4. Name of the SHG member		As it appears on the identity document accepted by the CI or in the records of the CI
5. The identity document accepted by the bank		Aadhaar Card No. /Voter ID/PAN/Driving licence/NREGA Card /Passport[5]
6. Unique number of the identity document accepted by the bank, if available		Documentary proof needed
7. Father's /Husband's Name		As mentioned in the identity document accepted by the CI
8. Male or Female		As declared by the SHG Member
9. Date of birth (if printed on the identity document)		DD/MM/YYYY
10. Address (Complete address with State Code and PIN Code)		Declaration basis[6]
11. Information about other existing bank accounts		Declaration basis
12. Educational level	<u>Codes to be used</u> Illiterate:　　　　1 Passed 5th class:　2	Declaration basis

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[3] The forms set out in this are meant to indicate the information requirements and could be digitized in any format, subject to all the particulars and details indicated herein being collected.

[4] To be collected at the time of sanctioning a loan to new SHGs or at the time of renewal of existing loans or granting additional loans to the existing SHGs. With the approval of their boards, the banks with Gross NPA ratio exceeding 10% in the SHG loan segment may fix a lower threshold for collecting the information/data indicated in this Table and the next one. This amount will not include any subsidy or margin out of the member's own savings that goes towards funding the activity or the purpose for which the loan is taken (both either back end or front end).

[5] The banks may specifically see if any of the SHG members would fall within the purview of Reserve Bank of India (Commercial Banks – Know Your Customer) Directions, 2025 (as amended from time to time) relating to introduction of simplified measures for proof of identity by RBI and offer Small Deposit Accounts/Basic Saving Bank Deposit Account to them. Wherever a SHG member is willing to open such an account, the KYC should be done as per RBI circular and reported to the Central KYC Registry and the CICs. No document to be collected if the KYC has already been done at the time of opening of the Savings bank Account of the SHG member, or otherwise.

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

	Passed 8th class: 3	
	Passed 10th class: 4	
	Above 10th 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
II. Credit related information[7]		
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 *Status of the SHG Account* ☐ Name of the SHG ☐ SHG's loan Account Number ☐ Name of the lending bank ☐ Amount borrowed ☐ Amount outstanding ☐ Status of the account ☐ Regular ☐ Defaulter ☐ Settled ☐ Sub-judice		Based on the CIC report obtained by the CI, if available
17.2 *If in default, status of the SHG member's loan account if the SHG loan was distributed to him/her[8]* · 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[9]		Letter from the President/Secretary of the SHG. To be verified by the CI later on.

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

[8] Until the data base of individual SHG members is available with the CICs, this information may be collected and relied upon based on a letter provided by the SHG concerned. 17.2 will not be applicable if the SHG account is regular.

[9] All SHGs must decide upfront how they propose to utilize the SHG loan. The actual distribution of the loan to individual members wherever it was agreed to be above Rs. 30,000 or where the actual amount disbursed exceeded Rs.30000 though not agreed at the time of taking loan from the CI, must be reported to the CI by the SHG office bearers. Non-adherence to this condition may be taken into account while extending further loan to the SHG or renewing its cash credit limit next time. The CIs need to incorporate suitable clauses in the loan agreements relating to penal

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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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 <u>upto</u> ₹30,000[10]

Particulars required	Particulars provided	Basis
I. Non-Credit information		
1. Name of the SHG		To be provided by the SHG member
2. Savings Bank Account Number of the SHG		To be provided by the SHG member
3. Loan Account Number of the SHG		To be assigned by the CI
4. Name of the SHG member		As it appears on the identity document accepted by the bank or record of the CI
5. The identity document accepted by the CI		Aadhaar Card No. / Voter ID/PAN/Driving licence / NREGA No. /Passport[11]
6. Unique number of the identity document accepted by the CI, if available		Documentary proof needed
7. Father's /Husband's Name		As mentioned in the identity document accepted by the CI
8. Male or Female		As declared by the SHG member
9. Date of birth (if printed on the identity document)		DD/MM/YYYY
10. Address (Complete address with State Code and PIN Code)		Declaration basis[12]
11. Information about other existing bank accounts		Declaration basis
12. Educational level	<u>Codes to be used</u> Illiterate: 1 Passed 5th Class: 2 Passed 8th Class: 3 Passed 10th class: 4 Above 10th: 5	Declaration basis

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[10] To be collected at the time of sanctioning a loan to new SHGs or at the time of renewal of existing loans or granting additional loans to the existing SHGs. With the approval of their boards, the banks with Gross NPA ratio exceeding 10% in the SHG loan segment may fix a lower threshold for collecting the information/data indicated in this Table. This amount will not include any subsidy or margin out of the member's own savings that goes towards funding the activity or the purpose for which the loan is taken (both either back end or front end).

[11] The banks may specifically see if any of the SHG members would fall within the purview of Reserve Bank of India (Commercial Banks – Know Your Customer) Directions, 2025 (as amended from time to time) relating to introduction of simplified measures for proof of identity by RBI and offer Small Deposit Accounts/Basic Saving Bank Deposit Account to them. Wherever a SHG member is willing to open such an account, the KYC should be done as per RBI circular and reported to the Central KYC Registry and the CICs. No document to be collected if the KYC has already been done at the time of opening of the Savings bank Account of the SHG member, or otherwise.

[12]The CI to pull out information from Central KYC.

13. Occupation	Codes to be used Home maker: 1 Landless Labourer: 2 Marginal farmer: 3 Small Farmer: 4	Declaration basis
14. Monthly Family income (in ₹)		Declaration basis
15. Social strata	Codes to be used SC: 1 ST: 2 OBC: 3 General: 5	Declaration basis)
16. Mobile Number (if available)		Declaration basis

II. Credit information[13] related

17. Information about existing loans – through other SHGs where the individual is a member		Based on the CIC report obtained by the CI or a CI report (in the absence of a CIC report)
17.1 *Status of the SHG Account* ☐ Name of the SHG ☐ SHG's loan Account Number ☐ Name of the lending bank ☐ Amount borrowed ☐ Amount outstanding ☐ Status of the account ☐ Regular ☐ Defaulter ☐ Settled ☐ Sub-judice		Based on the CIC report obtained by the CI, if available
18. The amount of loan proposed to be taken out of the group loan granted by the CI to the SHG[14]		Based on CIC report, if available
19. The loans taken by the member in individual capacity from other sources		The amount of loan to be verified by the CI from the SHG records.

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

[14] All SHGs must decide upfront how they propose to utilize the SHG loan. The actual distribution of the loan to individual members wherever it was agreed to be above Rs. 30,000 or where the actual amount disbursed exceeded Rs.30000 though not agreed at the time of taking loan from the CI, must be reported to the CI by the SHG office bearers. Non-adherence to this condition may be taken into account while extending further loan to the SHG or renewing its cash credit limit next time. The CIs need to incorporate suitable clauses in the loan agreements relating to penal provisions for providing wrong information regarding the amount of loans taken out of the group loans. Depending upon their experience, CIs may also insist on maintenance of verifiable record of the amounts distributed out of CI loans in cases where the average amount of loan availed by the SHG per member exceeds Rs.20,000/.

Table 3[15]: Information on individual SHG members to be reported by CIs to CICs as part of the Uniform Credit Reporting Format (MFI)

Particulars to be reported	Corresponding Field in the MFI Reporting Format
I. Non- credit related information	
1. Name (as it appears on the identity document)	Member Segment -Field No. 6,7,8 for Name of the Customer
2. The nature of the identity document accepted by the bank	Member Segment – Field No. 32, 34,36 for Other ID Type Description
3. Unique number of the identity document accepted by the bank, if available	Member Segment - Field No. 33, 35, 37 for Other ID Value; Member Segment – Field No. 28 to 31 should be used for fields such as UID (Aadhaar), Voter's ID, Ration Card Number
4. Date of birth (DD/MM/YYYY)	Member Segment - Field No. 10 for Member Birth Date
5. Father's /Husband's Name	Member Segment - Field No. 17,18,19,20 for Member Relationship Details
6. Address (Complete address with State Code and PIN Code)	Address Segment – Field No. 60, 61, 62 for Address, State Code and PIN Code
7. Male or Female	Member Segment - Field No. 13 for Member Gender Type
8. Name of the SHG of which the person is a member	Member Segment - Field No. 5 for Group Identifier *The field has been modified to capture 'Group Unique ID^Group Name'*
9. Savings Account Number of the SHG	Member Segment - Field No. 45,46, 47 for Member's Savings Bank Details (Bank Name, Branch Code, Account)
10. Loan Account Number of the SHG	Account Segment - Field No. 66 for Account Number
11. Reference number of any other identity document that has been relied upon by the bank	Member Segment - Field No. 28-31 and 35, 37 for Other ID Value
12. Educational level of the SHG member	Member Segment - Field No. 42 on Member's Educational Qualification
13. Monthly Family income (in Rs.)	Member Segment - Field No. 49 for Total Monthly Family Income
14. Occupation	Member Segment - Field No. 48 for Occupation
15. Social strata	Member Segment - Field No. 52 for Member's Caste
16. Mobile No.	Member Segment - Field No. 39, 41 for Member's Phone Number
II. Credit related information[16]	
17. Amount of loan availed by the member from the SHG loan	Account Segment - Field No. 83 for Total Amount Disbursed

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[15] RBI has set up a Technical Working Group comprising representatives from various CIs and CICs to institutionalise a continuing mechanism for reviewing and making changes where necessary to the data formats. This Group shall suitably adapt Table 3 for the purpose of reporting of data by CIs to the CICs electronically.

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

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

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

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[17] A bank may specifically see if any of the SHG members would fall within the purview of Reserve Bank of India (Commercial Banks – Know Your Customer) Directions, 2025 (as amended from time to time) relating to introduction of simplified measures for proof of identity by RBI and offer Small Deposit Accounts/Basic Saving Bank Deposit Account to them. Wherever a SHG member is willing to open such an account, the KYC should be done as per RBI circular and reported to the Central KYC Registry and the CICs.

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

Consumer Data Quality Index

A. Demographics		
Attributes	**Measurement Criteria**	**Weightage**
Name	Availability which satisfies all conditions:	20
	a) Minimum 2 tokens	
	b) 1 token with minimum 2 alphabets	
	c) No numerals present	
DOB	Availability which satisfies all conditions:	20
	a) Right format of ddmmyyyy	
	b) Date should be earlier than Jan 1, 1998	
	c) Date should be later than Jan 1, 1928	
Identifier: PAN / Voter ID / UID	Availability of ANY ONE identifier which satisfies ALL respective conditions:	20
	PAN:	
	a) Should be 10 characters in length	
	b) First 5 and last character should be alphabets	
	c) The 4th character has to be either P or H	
	d) The 6th to 9th character should be numerals	
	Voter ID:	
	a) Should be between 10 – 14 characters in length	
	b) First 2 digits should be alphabets	
	UID:	
	a) Should be 12 characters in length	
	b) Should be all numeric	
PINCODE	Availability which satisfies all conditions:	20
	a) Should be 6 numerics in length	
	b) Exclude cases of all digits of same number (0 to 9)	
	c) Exclude 123456	
	d) Exclude cases where last 3 digits are Zeros	
Phone	Availability which satisfies all conditions:	20
	a) Should be minimum 5 numerals in length	

B. Trade Data		
Attributes	**Measurement Criteria**	**Weightage**
DPD/ Asset Classification	Availability which satisfies all conditions:	20
	a) Either DPD or Asset Classification is reported; cannot be Blank	
	b) DPD, if reported, has to be a numeral field	
	c) Asset Classification, if reported, has to be 01 (Standard), 02 (Sub-Standard), 03 (Doubtful), 04 (Loss), 05 (Special Mention)	
High Credit / Sanctioned Amount	Availability	20
Date Opened	Availability in right format of ddmmyyyy	20
Balance Amount	Availability; should be reported as 0 if no balance	20
Account Type (1-% of others)	Availability; minimum reporting of 'Others'	20

Commercial Data Quality Index

Sr. No.	Parameters	Total Weightage	Attributes	Measurement Criteria	Individual Attribute Weightage
1	Address	15	Address	Minimum length 5 (total number of letters of the alphabet/characters) and junk not allowed [words like 'Same as above', 'null', '#NA', 'zzzzz', 'none', 'abcde', only special characters (such as $, * etc.) are not allowed]	3
			City	Valid city/town/district of India*	3
			Pin Code	Valid 6 digit post code applicable for the State	3
			State	State Code as per Data Submission Guide	3
			Telephone	Valid phone with STD Code or Mobile Number	3
2	Borrower	20	Business Category	Catalogue values in Data Submission Guide excluding 07 (Others)	2
			CIN / PAN / TIN / Service Tax	Atleast 1 Valid Identifier, PAN Format check / TIN / Service tax number as per MCA / NSDL approved Format	10
			Class of Activity	Class of Activity/Occupation as per RBI handbook of BSR	2
			Industry Type	Valid Business/Industry type as per Data Submission Guide excluding 11 (Others)	2
			Legal Constitution	Accurate mapping as per Data Submission Guide	4
3	Relationship	20 or 30 (if guarantor segment information is not reported)	Address	Minimum length 5 (total number of letters of the alphabet/characters) and junk not allowed [words like 'Same as above', 'null', '#NA', 'zzzzz', 'none', 'abcde', only special characters (such as $, * etc.) are not allowed]	2 or 3 (3 if guarantor segment information is not reported)
			City	Valid city/town/district of India	2 or 3 (3 if guarantor segment information is not reported)
			PAN/CIN/Passport /DIN	Valid PAN / CIN / Passport /Directors Identification Number	5
			Pin Code	Valid 6 digit post code applicable for the State	2 or 3 (3 if guarantor segment information is not reported)
			State	State Code as per Data Submission Guide	2 or 3 (3 if guarantor segment

Sr. No.	Parameters	Total Weightage	Attributes	Measurement Criteria	Individual Attribute Weightage
					information is not reported)
			Relationship + Related Type	Quality to be performed in line with these Directions on mandatory reporting of Related Party. Valid Catalogue value excluding 60 (Others) in context of legal constitution; All Related party have a relationship with the Borrower. This Relationship value is based on the legal constitution of the Borrower. For example: For Legal constitution 11 (Private Ltd), the Allowed Relationship values in RS Segments are 10 – Shareholder, 11–Holding Company , 12 – Subsidiary company , 51- promoter director, 52 – Nominee Director, 53- independent director, 54- Director Since resigned, 56- Other Director. Relationship type Data Quality would be evaluated as per data submission Guide	5 or 10 (10 if guarantor segment information is not reported)
			Telephone	Valid phone with STD Code or Mobile Number	2 or 3 (3 if guarantor segment information is not reported)
4	Guarantor	10 (In case member is not reporting Guarantor for atleast 1 trade, then the GS Segment weightage will be 0. The 10% weightage will be added in the Relationship segment)	Address	Minimum length 5 (total number of letters of the alphabet/characters) and junk not allowed [words like 'Same as above', 'null', '#NA', 'zzzzz', 'none', 'abcde', only special characters (such as $, * etc.) are not allowed]	3
			City	Valid city/town/district of India	2
			PAN/CIN/Passport /DIN	Valid PAN / CIN / Passport /Directors Identification Number	3
			Pin Code + STATE Code	Valid 6 digit post code applicable for the State code furnished. Both to be valid	2
5	Credit Facility	35	Credit Type	Valid Credit Type as per Data Submission Guide excluding 9999 (Others)	8

Sr. No.	Parameters	Total Weightage	Attributes	Measurement Criteria	Individual Attribute Weightage
			Asset Classification /DPD	Accurate Reporting of all Asset Class (SMA 0,1,2; Doubtful-1,2,3) or Valid DPD Reporting	8 or 11 (11 for entities on whom extant instructions on Wilful Defaulter is not applicable)
			Facility / Loan Activation / Sanction Date	Valid Date (DDMMYYYY) + applicable cross validation with Reporting Date for quality	3
			Suit Filed	Suit Filed Related Data Reporting	3
			Wilful Default	Reporting of Wilful default as per data submission Guide	3 or 0 (0 for entities on whom extant instructions on Wilful Defaulter is not applicable)
			Account Status	Reporting of Account Status as per data submission Guide	10
Total Score					**100**

∗ *Note*: CICs to adopt the following validation approach for 'City' attribute:
   (i)   Length check minimum 3 and maximum 40 with special characters and alphanumeric values allowed.
   (ii) Validate City name against the junk values created by all CICs based on historical data reported by CIs. Such list may also be circulated amongst all CIs so that they are aware of such junk values which may lead to reduction in DQI score.

Microfinance Data Quality Index

CATEGORY	Validation	Score
Demographic Parameters		
Name	**Availability which satisfies all conditions:** a) Minimum 2 tokens b) 1 token with minimum 2 letters of the alphabet c) No numerals present	**10**
DOB / Age	**Availability which satisfies all conditions:** a) If DOB is shared then date format should be DDMMYYYY; b) If Age is provided then it needs to be numeric value except Zero	**7**
Identifier: Voter ID (VID)/PAN/CKYC	**Availability of ANY ONE identifier which satisfies ALL respective conditions:** PAN: a) Should be 10 in length b) First 5 and last character should be alphabets c) The 4th character has to be either P or H d) The 6th to 9th character should be numerals Voter ID : a) Should be between 8 – 16 in length after CIC removes the special characters b) First 2 / 3 digits should be alphabets CKYC: a) Should be 14 in length b) Should be all numeric	**8**
Phone Number	**Availability of mobile number which satisfies all conditions:** a) Should be minimum 10 numerals in length b) The first digit needs to start with 6,7,8 and 9 c) Mobile number straight descending/ascending sequence (E.g., 8765432/2345678) or same digits (E.g., 2222222) not allowed	**7**
Address	**At least one address of the borrower should meet all the below conditions:** Address line: a) Minimum length of 5 character State code: a) Submission as per catalogue value Pin code:	**8**

CATEGORY	Validation	Score
	a) Should be 6 numeric in length b) Exclude cases of all digits of same number (0 to 9) c) Exclude sequence (E.g., 123456, 456789) d) Exclude cases where last 3 digits are numeric 'ZERO'	
Total Monthly Family Income	Availability for all accounts opened on or after April 01, 2022, Numeric value except zero with a maximum cap of Rs. 25000/= as per the Credit Facilities Directions issued by RBI to CIs, as amended from time to time.	**5**
Key Person Name and Relationship	At least 1 key person and relationship	**5**
Trade Parameters		
Loan Category	Submission as per catalogue values	**5**
Date Opened/Disbursed	Availability in DDMMYYYY and cannot be future date	**5**
Total Disbursed Amount	Availability of Numeric value except zero and in compliance with the Credit Facilities Directions issued by RBI to CIs, as amended from time to time.	**5**
Minimum Amt Due/Instalment Amount	Availability for all accounts opened on or after April 01, 2022, Numeric value except zero with a maximum cap of Rs. 12500/= as per the Credit Facilities Directions issued by RBI to CIs, as amended from time to time.	**5**
Current Balance Amount	Numeric value and can be reported as numeric 'Zero', if there is no balance	**5**
Repayment Frequency	Submission as per catalogue values except "Other"	**5**
Account status	Submission as per catalogue values	**5**
DPD (Days past due)	Submission as per catalogue values	**5**
Number of Instalments	Numeric value except zero	**2**
Account level data conflict Parameters to be checked a) Account has amount overdue > 0 but DPD = 0 or blank	In case a single validation is not met among the list of validations in this category for a loan, then the score for the specific loan would be treated as "0". This means all loans must be evaluated against all validation rules in this category and	**8**

CATEGORY	Validation	Score
b) Account has amount overdue = 0 but DPD > 0 or blank c) Account status delinquent and DPD = 0 or amount overdue = 0 d) Account status Active and Current balance =0 or blank e) Account status Closed and (Current Balance > 0 or DPD > 0 or Amount overdue > 0) f) Current Balance / disbursed amount / Amount overdue / Minimum amount due is Negative g) Account status is Closed, and Closed date is Invalid or Blank h) Closed date is reported, and account status is other than {S06-Written Off, S07-Account Closed, S09-Restructured & Closed, S10-Settled, S11-Post Write Off Settled, S12-Post Write Off Closed} i) Account status is S06- Written Off, S11-Post Write Off Settled, S12-Post Write Off Closed and Write-off amount / Write-off date is not provided	any failure to meet a single rule for those specific loans will lead to loss of the score for that specific loan.	
Total Score		**100**

Disclosure by CICs

Item 1: Modifications in the Uniform Credit Reporting Format

(a) The nomenclature of the field 'Fax Number' shall be changed to 'Email ID' in the Commercial Bureau reporting format.

(b) The nomenclature of the field 'dummy' shall be changed to 'Email ID' under the MFI Bureau reporting format.

(c) The above fields shall continue to be categorised as 'when available'.

Table 1: Complaints registered with CICs during the year ended March 31, _

Financial Year	Total number of complaints received by the Credit Information Company (CIC) A = B+D	Complaints pertaining to issues at Regulated Entities (REs) level		Complaints pertaining to issues at CIC end	
		Total Number of complaints received (B)	Number of complaints unresolved within TAT (C)	Total Number of complaints received (D)	Number of complaints unresolved within TAT (E)

Note. – The instructions shall be applicable prospectively from the date of issue of regulatory instructions. Last financial year's data shall be displayed by the CIC. CICs shall provide a download link/ option to provide vintage data of previous two (2) financial years, prior to the period displayed above.

Table 2: Complaints registered against the CIs with CICs during the year ended March 31, _____

Sl. No.	Name of the CI (A)	Number of records submitted by the CI during the year (B)	Total number of complaints registered against the CI during the year (C)	Complaints as percentage of total records submitted by the CI (D) [C as a % of B]	Number of complaints unresolved within TAT by the CI as on reference date (E)	Complaints unresolved within TAT as a percentage of total complaints registered against the CI (F) [E as a % of C]
1	CI - 1					
2	CI - 2					
3	……					

Note – The instructions shall be applicable prospectively from the date of issue of regulatory instructions. Last financial year's data shall be displayed by the CIC. CICs shall provide a download link / option to provide vintage data pertaining to all CIs for previous two financial years, prior to the period displayed above.

CICs shall provide the user an option to choose top ten CIs based on (i) total number of complaints received; (ii) complaints registered as a percentage of total records submitted by the CI; and (iii) unresolved complaints within Turnaround Time (TAT) prescribed as per CICRA, 2005 as a percentage of total number of complaints registered against the concerned CI.