



Annex I

(Ref: Para 2 (iv)]

Uniform Credit Reporting Format for Consumer and Commercial Borrowers

A. Consumer Bureau

| 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 | Written-off and Settled 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 | | | | | |

B. Commercial Bureau

| 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 # | Other ID | 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 |
| | Fax Number(s) | 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 Licence ID | UID | Ration Card No | CIN | DIN | TIN |
| | Service Tax # | Other ID | 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 |
| | Asset Classification Date | Amount Overdue / Limit Overdue | Overdue Bucket 01 (1 – 30 days) | Overdue Bucket 02 (31 – 60 days) | Overdue Bucket 03 (61 – 90 days) | Overdue Bucket 04 (91 – 180 days) | Overdue Bucket 05 (Above 180 days) |
| | High Credit | Installment Amount | Last Repaid Amount | Account Status | Account Status Date | Written Off Amount | Settled Amount |
| | Major reasons for Restructuring | Amount of Contracts Classified as NPA | Asset based Security coverage | Guarantee Coverage | Bank Remark Code | Wilful Default Status | Date Classified as Wilful Default |
| Guarantor | Suit Filed Status | Suit Reference Number | Suit Amount in Rupees | Date of Suit | Dispute ID No. | Transaction Type Code | Filler |
| | 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 Licence ID | UID | Ration Card No | CIN | DIN | TIN | Service Tax # |
| | Other ID | Address Line 1 | Address Line 2 | Address Line 3 | City/Town | District | State/Union Territory |
| Security | Pin Code | Country | Mobile Number(s) | Telephone Area Code | Telephone Number(s) | Fax Area Code | Fax Number(s) |
| | Filler | | | | | | |
| | Value of Security | Currency Type | Type of Security | Security Classification | Date of Valuation | Filler | |
| | Segment Identifier | 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 | | | | |
