

## Microfinance Data Quality Index

CATEGORY	Validation	Score
<b>Demographic Parameters</b>		
Name	<b>Availability which satisfies all conditions:</b> a) Minimum 2 tokens b) 1 token with minimum 2 letters of the alphabet c) No numerals present	<b>10</b>
DOB / Age	<b>Availability which satisfies all conditions:</b> 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	<b>7</b>
Identifier: Voter ID (VID)/PAN/CKYC	<b>Availability of ANY ONE identifier which satisfies ALL respective conditions:</b> <u>PAN:</u> a) Should be 10 in length b) First 5 and last character should be alphabets c) The 4 <sup>th</sup> character has to be either P or H d) The 6 <sup>th</sup> to 9 <sup>th</sup> character should be numerals <u>Voter ID :</u> a) Should be between 8 – 16 in length after CIC removes the special characters b) First 2 / 3 digits should be alphabets <u>CKYC:</u> a) Should be 14 in length b) Should be all numeric	<b>8</b>
Phone Number	<b>Availability of mobile number which satisfies all conditions:</b> 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	<b>7</b>
Address	<b>At least one address of the borrower should meet all the below conditions:</b> <u>Address line:</u> a) Minimum length of 5 character <u>State code:</u> a) Submission as per catalogue value	<b>8</b>

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	<u>Pin code:</u> 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
<b><i>Trade Parameters</i></b>		
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
<b><u>Account level data conflict</u></b> <u>Parameters to be checked</u> a) Account has amount overdue > 0	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	8

CATEGORY	Validation	Score
<p>but DPD = 0 or blank</p> <p>b) Account has amount overdue = 0 but DPD &gt; 0 or blank</p> <p>c) Account status delinquent and DPD = 0 or amount overdue = 0</p> <p>d) Account status Active and Current balance =0 or blank</p> <p>e) Account status Closed and (Current Balance &gt; 0 or DPD &gt; 0 or Amount overdue &gt; 0)</p> <p>f) Current Balance / disbursed amount / Amount overdue / Minimum amount due is Negative</p> <p>g) Account status is Closed, and Closed date is Invalid or Blank</p> <p>h) Closed date is reported, and account status is other than {S06-Written Off, S07-Account Closed, S09-Restructured &amp; Closed, S10-Settled, S11-Post Write Off Settled, S12-Post Write Off Closed}</p> <p>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</p>	<p>against all validation rules in this category and any failure to meet a single rule for those specific loans will lead to loss of the score for that specific loan.</p>	
<b>Total Score</b>		<b>100</b>