



## Annex I - Format for submission of List of Large Defaulters

**Format for submission of List of Large Defaulters of ₹1 crore and above (suit-filed and non-suit filed accounts) to all CICs on monthly basis**

| Field | Field Name       | Type          | Max Field Length | Description   | Remarks   |
|-------|------------------|---------------|------------------|---|---|
| 1.    | Reporting Cycle  | Alpha Numeric | 5                | Month for which the data is reported  | The reporting cycle data for month of January 2024, should be filled as 'JAN24' |
| 2.    | Member ID        | Alpha Numeric | 10               | The field is required to include Reporting Member Code as assigned by CICs.   | Contains ID of the member reporting the data                                    |
| 3.    | Member Name      | Character     | 200              | Name of the member  | Must contain the name of the member who is reporting the data.                  |
| 4.    | Member Branch    | Character     | 30               | Branch name of the member   | Name of the branch should be fed.   |
| 5.    | STATE            | Character     | 35               | Name of state   | Name of state in which branch is situated.                                      |
| 6.    | Borrower Name    | Alpha Numeric | 1000             | Minimum length of the Name should be 2 characters for individual borrowers and 4 characters for non-individual.       | The legal name of the borrower to be reported.                                  |
| 7.    | Borrower PAN     | Alpha Numeric | 10               | Must be 10 characters. The first five characters must be letters, followed by four numbers, and followed by a letter. | Permanent Account Number (PAN) as defined by the Income Tax Department          |
| 8.    | Borrower Address | Alpha Numeric | 1000             | Permanent Address / Registered address of the borrower  |   |



|     |                           |               |      |  |  |
|-----|---------------------------|---------------|------|--|--|
| 9.  | Outstanding Amount        | Numeric       | 8    | Should be a Numeric Value  | Outstanding amount in ₹ lakh (rounded- off)  |
| 10. | Suit Status               | Numeric       | 2    | <b>Valid Values</b><br>01 - Suit filed<br>– Non-Suit Filed   | Indicates whether suit has been filed or not.  |
| 11. | Asset Classification      | Character     | 5    | <b>Valid Values</b><br><b>For Non-Suit Filed Accounts.</b><br>'DOUBT' for doubtful accounts.<br>'LOSS' for loss accounts.<br><b>For Suit Filed Accounts</b><br><br>'DOUBT' for doubtful accounts. 'LOSS' for loss accounts.<br>'SUBST' for substandard accounts.<br>'STD' for standard accounts. | Asset classification   |
| 12. | Asset Classification Date | Alpha Numeric | 5    | Month in which the account was Classified as 'DOUBT'/'LOSS'/ 'SUBSTD'/STD' in The format 'mmmyy' where mmm stand for the first 3 characters of the month. The date of classification 'march 2000' should be filled up as 'MAR00'.  | Indicates the date of asset classification   |
| 13. | Other Member              | Character     | 1000 | The names may be fed in abbreviated form e.g., BOB for Bank of Baroda, SBI for State Bank of India etc.  | The names of other lenders from whom the borrower has availed credit facility should be indicated. |
| 14. | Director/ Promoter Name   | Character     | 1000 | Minimum length of name should be 2 characters  | Name of Director/Promoter.   |
| 15. | Director/ Promoter DIN    | Alpha Numeric | 8    | DIN Number length should be 8  | DIN of the Director/ Promoter.   |
| 16. | Director/ Promoter PAN    | Alpha Numeric | 10   | Must be a minimum of 10 characters. The first five characters must be letters, followed by four  | PAN of the Director/Promoter.  |



|     |                |               |      |  |   |
|-----|----------------|---------------|------|--|---|
|     |                |               |      | numbers, and followed by a letter.   |   |
| 17. | Guarantor Name | Character     | 1000 | Minimum length of name should be 2 characters  | Full name of the Guarantor should be indicated. |
| 18. | Guarantor CIN  | Alpha numeric | 21   | Corporate identification number of guarantor entity  | Only in case of legal entities                  |
| 19. | Guarantor PAN  | Alpha Numeric | 10   | Must be a minimum of 10 characters. The first five characters must be letters, followed by four numbers, and followed by a letter. | In case of individual /legal entities           |

#### NOTE:

- Reporting structure of the data would be row level, which would enable members/ lenders to report multiple directors and guarantors of the borrower.
- A director other than whole-time director, including an independent director/ nominee director shall not be included.
- In case of Government undertakings, instead of giving names of Chairman/Director, etc., a legend 'Govt. of \_\_\_\_\_ undertaking' should be mentioned.
- Separate files for suit filed and non-suit filed accounts shall be submitted.