

Annex – IX: Commercial Data Quality Index

S. N o.	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 information is not reported)

			Relationship + Related Type	Quality to be performed in line with the RBI circular dated October 14, 2021 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
			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 /	Valid Date (DDMMYYYY) + applicable cross validation with Reporting Date for quality	3

			Sanction Date		
			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.