

Uniform Credit Reporting Format for Micro Finance Institution (MFI) Segment

Field No.	Segment	Field Name	Character Type	Length	Required/ Required when present	Comments
1	Member	Segment Identifier	A/N	6	Required	Must contain the value "CNSCRD" to identify the Member Segment.
2	Member	Member Identifier	A/N	35	Required	Customer ID
3	Member	Branch Identifier	A/N	30	Required	
4	Member	Kendra/Centre Identifier	A/N	30	Required	
5	Member	Group Identifier	A/N	20	Required when present	This is a required field if Loan Category is T01 or T02
6	Member	Member Name 1	A/N	100	Required	
7	Member	Member Name 2	A/N	50	Required when present	
8	Member	Member Name 3	A/N	50	Required when present	
9	Member	Alternate Name of Member	A/N	30	Required when present	
10	Member	Member Birth Date	D (DDMM CCYY)	8	Required	
11	Member	Member Age	N	3	Required	
12	Member	Member's age as on date	D (DDMM CCYY)	8	Required	Provide either of the below: 1. Date on which Member Age (field 11) is calculated by lender 2. Date on KYC document from which Member Age (field 11) is calculated by lender
13	Member	Member Gender Type	A/N	1	Required	Enumerated: F - Female M - Male

Field No.	Segment	Field Name	Character Type	Length	Required/ Required when present	Comments
14	Member	Marital Status Type	A/N	3	Required	Enumerated: M01 - Married M02 - Separated M03- Divorced M04 - Widowed M05 - Unmarried M06 - Untagged
15	Member	Key Person's name	A/N	100	Required	
16	Member	Key Person's relationship	A/N	3	Required	Enumerated: K01 - Father K02 - Husband K03- Mother K04 -Son K05 -Daughter K06-Wife K07-Brother K08-Mother-In-law K09-Father-In-law K10-Daughter-In-law K11-Sister-In-law K12-Son-In-law K13-Brother-In-law K15 -Other
17	Member	Member relationship Name 1	A/N	100	Required	
18	Member	Member relationship Type 1	A/N	3	Required	Enumerated: K01 - Father K02 - Husband K03- Mother K04 -Son K05 -Daughter K06-Wife K07-Brother K08-Mother-In-law K09-Father-In-law K10-Daughter-In-law K11-Sister-In-law K12-Son-In-law K13-Brother-In-law K15 -Other
19	Member	Member relationship Name 2	A/N	100	Required	

Field No.	Segment	Field Name	Character Type	Length	Required/ Required when present	Comments
20	Member	Member relationship Type 2	A/N	3	Required	Enumerated: K01 - Father K02 - Husband K03- Mother K04 -Son K05 -Daughter K06-Wife K07-Brother K08-Mother-In-law K09-Father-In-law K10-Daughter-In-law K11-Sister-In-law K12-Son-In-law K13-Brother-In-law K15 -Other
21	Member	Member relationship Name 3	A/N	100	Required	
22	Member	Member relationship Type 3	A/N	3	Required	Enumerated: K01 - Father K02 - Husband K03- Mother K04 -Son K05 -Daughter K06-Wife K07-Brother K08-Mother-In-law K09-Father-In-law K10-Daughter-In-law K11-Sister-In-law K12-Son-In-law K13-Brother-In-law K15 -Other
23	Member	Member relationship Name 4	A/N	100	Required	
24	Member	Member relationship Type 4	A/N	3	Required	Enumerated: K01 - Father K02 - Husband K03- Mother K04 -Son K05 -Daughter K06-Wife K07-Brother K08-Mother-In-law K09-Father-In-law K10-Daughter-In-law K11-Sister-In-law K12-Son-In-law K13-Brother-In-law K15 -Other
25	Member	Nominee Name	A/N	100	Required	

Field No.	Segment	Field Name	Character Type	Length	Required/ Required when present	Comments
26	Member	Nominee relationship	A/N	3	Required	Enumerated: K01 - Father K02 - Husband K03- Mother K04 -Son K05 -Daughter K06-Wife K07-Brother K08-Mother-In-law K09-Father-In-law K10-Daughter-In-law K11-Sister-In-law K12-Son-In-law K13-Brother-In-law K15 -Other
27	Member	Nominee Age	N	3	Required	
28	Member	Voter's ID	A/N	20	Required when present	
29	Member	UID	A/N	40	Required when present	
30	Member	PAN	A/N	15	Required when present	
31	Member	Ration Card	A/N	20	Required when present	
32	Member	Member Other ID 1 Type description	A/N	20	Required when present	Provide type of ID provided if ID is other than Voter ID, UID, PAN or Ration Card
33	Member	Member Other ID 1	A/N	30	Required when present	
34	Member	Member Other ID 2 Type description	A/N	20	Required when present	Provide type of ID provided if ID is other than Voter ID, UID, PAN or Ration Card
35	Member	Member Other ID 2	A/N	30	Required when present	
36	Member	Other ID 3 Type	A/N	20	Required when present	Provide type of ID provided if ID is other than Voter ID, UID, PAN or Ration Card
37	Member	Other ID 3 Value	A/N	30	Required when present	
38	Member	Telephone Number 1 type Indicator	A/N	3	Required when present	Enumeration: P01-Residence P02-Company P03- Mobile P04-Permanent P07-Other P08-Un tagged

Field No.	Segment	Field Name	Character Type	Length	Required/ Required when present	Comments
39	Member	Member Telephone Number 1	A/N	15	Required when present	If landline, affix STD Code
40	Member	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	Member Telephone Number 2	A/N	15	Required when present	If landline, affix STD Code
42	Member	Poverty Index	N	20	Required when present	
43	Member	Asset ownership indicator	A/N	1	Required when present	Enumeration: Y- Yes N- No
44	Member	Number of Dependents	N	2	Required when present	
45	Member	Bank Account - Bank Name	A/N	50	Required when present	Provide bank in which borrower is maintaining Savings Bank A/C
46	Member	Bank Account - Branch Name	A/N	50	Required when present	Provide branch name in which borrower is maintaining Savings Bank A/C
47	Member	Bank Account - Account Number	A/N	35	Required when present	Provide Savings Bank A/C number
48	Member	Occupation	A/N	50	Required when present	
49	Member	Total Monthly Family Income	N	9	Required	
50	Member	Monthly Family Expenses	N	9	Required	
51	Member	Member's Religion	A/N	3	Required when present	Enumeration: R01 - Hindu R02 - Muslim R03 - Christian R04 - Sikh R05 - Buddhist R06 - Jain R07 - Bahai R08 - Others R09 - Religion not stated
52	Member	Member's Caste	A/N	30	Required when present	

Field No.	Segment	Field Name	Character Type	Length	Required/ Required when present	Comments
53	Member	Group Leader indicator	A/N	1	Required when present	Enumeration: Y- Yes N- No U- Untagged
54	Member	Centre Leader indicator	A/N	1	Required when present	Enumeration: Y- Yes N- No U- Untagged
55	Member	Dummy	A/N	30	Required when present	Reserved for future use
56	Address	Segment Identifier	A/N	6	Required	Must contain the value "ADRCRD" to identify the Address Segment.
57	Address	Member's Permanent Address	A/N	200	Required	House No, Street Name, Locality Name, City / Village
58	Address	State Code (Permanent Address)	N	2	Required	Must be a code as defined in Appendix A
59	Address	Pin Code (Permanent Address)	N	10	Required	Provide complete 6 digit PIN Code
60	Address	Member's Current Address	A/N	200	Required	House No, Street Name, Locality Name, City / Village
61	Address	State Code (Current Address)	N	2	Required	Must be a code as defined in Appendix A
62	Address	Pin Code (Current Address)	N	10	Required	Provide complete 6 digit PIN Code
63	Address	Dummy	A/N	30	Required when present	Reserved for future use
64	Account	Segment Identifier	A/N	6	Required	Must contain the value "ACTCRD" to identify the Account Segment.
65	Account	Unique Account Reference number	A/N	35	Required	This field will not change even if the Account number in MFI system changes. This field must be consistent on each submission basis to avoid duplication of information.
66	Account	Account Number	A/N	35	Required	

Field No.	Segment	Field Name	Character Type	Length	Required/ Required when present	Comments
67	Account	Branch Identifier	A/N	30	Required	
68	Account	Kendra/Centre Identifier	A/N	30	Required	
69	Account	Loan Officer for Originating the loan	A/N	30	Required	
70	Account	Date of Account Information	D (DDMM CCYY)	8	Required	
71	Account	Loan Category	A/N	3	Required	Enumeration: T01- JLG Group T02- JLG Individual T03 - Individual
72	Account	Group Identifier	A/N	20	Required when present	This is a required field if Loan Category is T01 or T02
73	Account	Loan Cycle-id	A/N	30	Required when present	Indicate whether the borrower is taking the first, second or third loan within the same lender
74	Account	Loan Purpose	A/N	20	Required	
75	Account	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 S15 - Cancelled
76	Account	Application date	D (DDMM CCYY)	8	Required when present	
77	Account	Sanctioned Date	D (DDMM CCYY)	8	Required when present	
78	Account	Date Opened/Disbursed	D (DDMM CCYY)	8	Required	
79	Account	Date Closed (if closed)	D (DDMM CCYY)	8	Required when present	This is required if account status is S07
80	Account	Date of last payment	D (DDMM CCYY)	8	Required when present	

Field No.	Segment	Field Name	Character Type	Length	Required/ Required when present	Comments
81	Account	Applied For amount	N	9	Required when present	
82	Account	Loan amount Sanctioned	N	9	Required	
83	Account	Total Amount Disbursed (Rupees)	N	9	Required	
84	Account	Number of Instalments	N	3	Required when present	Original Loan tenure
85	Account	Repayment Frequency	A/N	3	Required when present	Enumeration: F01- Weekly F02 - Biweekly F03 - Monthly F04- Bimonthly F05- Quarterly F06- Semi annually F07-Annually F08-Single Payment Loan (bullet / balloon) F10-Other
86	Account	Minimum Amt Due/Instalment Amount	N	9	Required	Provide amount payable in a single instalment
87	Account	Current Balance (Rupees)	N	9	Required	Provide principal outstanding
88	Account	Amount Overdue (Rupees)	N	9	Required	
89	Account	DPD (Days past due)	A/N	3	Required when present	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	Account	Write Off Amount (Rupees)	N	9	Required when present	
91	Account	Date Write-Off (if written-off)	D (DDMM CCYY)	8	Required when present	

Field No.	Segment	Field Name	Character Type	Length	Required/ Required when present	Comments
92	Account	Write-off reason (if written off)	A/N	20	Required when present	Enumeration: X01- First Payment Default X02-Death X03-Willful Default Status X04-Suit Filed, Wilful Default Status X09-Untagged X10 - Not Applicable
93	Account	No. of meetings held	N	3	Required when present	
94	Account	No. of meetings missed	N	3	Required when present	
95	Account	Insurance Indicator	A/N	1	Required when present	Enumeration: Y- Yes N- No
96	Account	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	Account	Sum Assured/Coverage	N	10	Required when present	
98	Account	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	Account	Agreed Meeting time of the day	A/N	5	Required when present	Should be in HH:MM format
100	Account	Dummy	A/N	30	Required when present	Reserved for future use
