



Srimoney – CIR API Document

V2.0.2

Product of: SR Tech N Serve Pvt. Ltd

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Change log

Report data has been moved in a property under “ICRR” and new property added “ICRM” for microfinance report data.

```
{
  "status": true,
  "message": "string",
  "transactionId": "3fa85f64-5717-4562-b3fc-2c963f66afa6",
  "data": {
    "flag": true,
    "data": {
      "list": {
        "icrr": {
          "Old report move here"
        },
        "icrm": {
          "Added new microfinance report"
        }
      }
    }
  }
}
```

Note: any object can be null any time based on consumer data

- only retail data than data will we in “icrr”
- only microfinance data than data will we in “icrm”
- if both than in “icrr” and “icrm”

Common Parameters

Following are the parameters that must be sent to us over API request:

- **Content Type:** application/json
- **agentcode** – provided Agentcode
- **x-api-key** – provided apikey

CIR Request

Url: <https://uat-api.srimoney.com/Cir/ccr>

application/json

Request

```
{
  "firstname": "XXXXXX",
  "lastname": "XXXXXX",
  "dob": "05/01/1976",
  "addresstype": "H",
  "address": "ADDRESS",
  "statecode": "DL",
}
```



```
"postal": 110084,  
"contactNo": "xxxxxxxx",  
"notype": "M",  
"idtypeT": "PANNUMBERXXX",  
"additionalNameType": "K01"  
}
```

Param	Description
firstname	First name
lastname	Last name
dob	Date of birth (dd/MM/yyyy)
addresstype	H fixed
address	Complete address
statecode	State code as per provided list
postal	Postal code
contactNo	Contact number based on notype
notype	Description provided in Phone Type section
idtypeT	PAN number
additionalNameType	K01 fixed



Response

Success response

```
{
  "status": true,
  "message": "string",
  "transactionId": "3fa85f64-5717-4562-b3fc-2c963f66afa6",
  "data": {
    "flag": true,
    "data": {
      "list": {
        "iccr": {
          "idAndContactInfo": {
            "personalInfo": {
              "name": {
                "fullName": "string"
              },
              "aliasName": {},
              "dateOfBirth": "2022-07-20T02:59:13.563Z",
              "gender": "string",
              "age": {
                "ageAge": 0
              },
              "placeOfBirthInfo": {},
              "totalIncome": 0
            },
            "identityInfo": {
              "panId": [
                {
                  "seq": 0,
                  "reportedDate": "2022-07-20T02:59:13.563Z",
                  "idNumber": "string"
                }
              ],
              "nationalIdCard": [
                {
                  "seq": 0,
                  "reportedDate": "2022-07-20T02:59:13.563Z",
                  "idNumber": "string"
                }
              ],
              "driverLicense": [
                {
                  "seq": 0,
                  "reportedDate": "2022-07-20T02:59:13.563Z",
                  "idNumber": "string"
                }
              ],
              "addressInfo": [
                {
```



```
"seq": 0,
"reportedDate": "2022-07-20T02:59:13.563Z",
"address": "string",
"state": "string",
"postal": "string",
"type": "string"
},
],
"phoneInfo": [
{
"seq": 0,
"typeCode": "string",
"reportedDate": "2022-07-20T02:59:13.563Z",
"number": "string"
}
],
"emailAddressInfo": [
{
"seq": 0,
"reportedDate": "2022-07-20T02:59:13.563Z",
"emailAddress": "string"
}
]
},
"retailAccountDetails": [
{
"seq": 0,
"accountNumber": "string",
"institution": "string",
"accountType": "string",
"ownershipType": "string",
"balance": 0,
"pastDueAmount": 0,
"open": "string",
"highCredit": 0,
"lastPaymentDate": "2022-07-20T02:59:13.563Z",
"dateReported": "2022-07-20T02:59:13.563Z",
"dateOpened": "2022-07-20T02:59:13.563Z",
"accountStatus": "string",
"source": "string",
"history48Months": [
{
"key": "string",
"paymentStatus": "string",
"suitFiledStatus": "string",
"assetClassificationStatus": "string"
}
],
"writeOffAmount": 0,
"creditLimit": 0,
"lastPayment": 0,
```



```
"sanctionAmount": 0,
"termFrequency": "string",
"assetClassification": "string",
"dateClosed": "2022-07-20T02:59:13.563Z",
"reason": "string",
"interestRate": "string",
"repaymentTenure": 0
}
],
"retailAccountsSummary": {
  "noOfAccounts": 0,
  "noOfActiveAccounts": 0,
  "noOfWriteOffs": 0,
  "totalPastDue": 0,
  "mostSevereStatusWithIn24Months": "string",
  "singleHighestCredit": "string",
  "singleHighestSanctionAmount": "string",
  "totalHighCredit": "string",
  "averageOpenBalance": "string",
  "singleHighestBalance": "string",
  "noOfPastDueAccounts": 0,
  "noOfZeroBalanceAccounts": 0,
  "recentAccount": "string",
  "oldestAccount": "string",
  "totalBalanceAmount": 0,
  "totalSanctionAmount": "string",
  "totalCreditLimit": "string",
  "totalMonthlyPaymentAmount": "string"
},
"scoreDetails": [
  {
    "type": "string",
    "version": "string",
    "name": "string",
    "value": "string",
    "scoringElements": [
      {
        "seq": 0,
        "code": "string",
        "description": "string",
        "type": "string"
      }
    ]
  }
],
"enquiries": [
  {
    "seq": 0,
    "institution": "string",
    "date": "2022-07-20T02:59:13.563Z",
    "time": "string",
```



```
    "requestPurpose": "string",
    "amount": 0
  }
],
"enquirySummary": {
  "purpose": "string",
  "total": 0,
  "past30Days": 0,
  "past12Months": 0,
  "past24Months": 0,
  "recent": "2022-07-20T02:59:13.563Z"
},
"otherKeyInd": {
  "ageOfOldestTrade": 0,
  "numberOfOpenTrades": 0,
  "allLinesEverWritten": "string",
  "allLinesEverWrittenIn9Months": 0,
  "allLinesEverWrittenIn6Months": 0
},
"recentActivities": {
  "accountsDeliquent": 0,
  "accountsOpened": 0,
  "totalInquiries": 0,
  "accountsUpdated": 0
},
"consumerDisputes": [
  {
    "disputeDetails": [
      {
        "disputeComments": "string",
        "status": "string",
        "type": "string",
        "accountNumber": "string"
      }
    ],
    "createdDate": "2022-07-20T02:59:13.563Z",
    "status": "string"
  }
],
"iccrm": {
  "idAndContactInfo": {
    "personalInfo": {
      "name": {
        "fullName": "string",
        "firstName": "string",
        "middleName": "string"
      },
      "aliasName": {
        "aliasNameAliasName": "string",
        "reportedDate": "string"
      }
    }
  }
}
```




```
    },
    "dateOfBirth": "2022-07-20T02:59:13.563Z",
    "gender": "string",
    "age": {
      "ageAge": 0
    },
    "placeOfBirthInfo": {},
    "maritalStatus": "string"
  },
  "identityInfo": {
    "voterId": [
      {
        "seq": 0,
        "reportedDate": "2022-07-20T02:59:13.563Z",
        "idNumber": "string"
      }
    ],
    "nationalIdCard": [
      {
        "seq": 0,
        "reportedDate": "2022-07-20T02:59:13.563Z",
        "idNumber": "string"
      }
    ],
    "rationCard": [
      {
        "seq": 0,
        "reportedDate": "2022-07-20T02:59:13.563Z",
        "idNumber": "string"
      }
    ],
    "otherId": [
      {
        "seq": 0,
        "reportedDate": "2022-07-20T02:59:13.563Z",
        "idNumber": "string"
      }
    ]
  },
  "addressInfo": [
    {
      "seq": 0,
      "reportedDate": "2022-07-20T02:59:13.563Z",
      "address": "string",
      "state": "string",
      "postal": "string",
      "type": "string"
    }
  ],
  "phoneInfo": [
    {
```



```
        "seq": 0,
        "typeCode": "string",
        "reportedDate": "2022-07-20T02:59:13.563Z",
        "number": "string"
    }
]
},
"microfinanceAccountDetails": [
{
    "dLanchIdmfi": "string",
    "kendraIdmfi": "string",
    "seq": 0,
    "id": "string",
    "accountNumber": "string",
    "currentBalance": 0,
    "institution": "string",
    "institutionType": "string",
    "pastDueAmount": 0,
    "disbursedAmount": 0,
    "loanCategory": "string",
    "loanPurpose": "string",
    "open": "string",
    "sanctionAmount": 0,
    "lastPaymentDate": "2022-07-20T02:59:13.563Z",
    "dateReported": "2022-07-20T02:59:13.563Z",
    "dateOpened": "2022-07-20T02:59:13.563Z",
    "loanCycleId": 0,
    "dateSanctioned": "2022-07-20T02:59:13.563Z",
    "dateApplied": "2022-07-20T02:59:13.563Z",
    "appliedAmount": 0,
    "noOfInstallments": 0,
    "repaymentTenure": "string",
    "installmentAmount": 0,
    "keyPerson": {
        "name": "string",
        "relationType": "string",
        "associationType": "string"
    },
    "nominee": {
        "name": "string",
        "relationType": "string",
        "associationType": "string"
    },
    "accountStatus": "string",
    "daysPastDue": 0,
    "maxDaysPastDue": 0,
    "typeOfInsurance": "string",
    "insurancePolicyAmount": 0,
    "source": "string",
    "additionalMfiDetails": {
        "mfiClientFullname": "string",
```



```
"mfidob": "2022-07-20T02:59:13.563Z",
"mfiGender": "string",
"memberId": "string",
"mfiIdentification": {
  "voterId": [
    {
      "idNumber": "string"
    }
  ],
  "nationalIdCard": [
    {
      "idNumber": "string"
    }
  ],
  "rationCard": [
    {
      "idNumber": "string"
    }
  ],
  "otherId": [
    {
      "idNumber": "string"
    }
  ]
},
"mfiAddress": [
  {
    "seq": 0,
    "reportedDate": "2022-07-20T02:59:13.563Z",
    "address": "string",
    "state": "string",
    "postal": "string",
    "type": "string"
  }
],
"mfiPhones": [
  {
    "seq": 0,
    "typeCode": "string",
    "reportedDate": "2022-07-20T02:59:13.563Z",
    "number": "string"
  }
],
"history24Months": [
  {
    "key": "string",
    "paymentStatus": "string"
  }
],
"dateClosed": "2022-07-20T02:59:13.563Z",
```



```
"reason": "string",
"numberOfMeetingsHeld": 0,
"numberOfMeetingsMissed": 0
}
],
"microfinanceAccountsSummary": {
  "id": "string",
  "noOfActiveAccounts": 0,
  "totalPastDue": 0,
  "noOfPastDueAccounts": 0,
  "recentAccount": "string",
  "totalBalanceAmount": 0,
  "totalMonthlyPaymentAmount": "string",
  "totalWrittenOffAmount": "string"
},
"incomeDetails": [
  {
    "monthlyIncome": 0,
    "monthlyExpense": 0,
    "seq": 0,
    "reportedDate": "2022-07-20T02:59:13.563Z",
    "occupation": "string"
  }
],
"familyDetailsInfo": {
  "numberOfDependents": 0,
  "relatives": [
    {
      "additionalNameType": "string",
      "additionalName": "string"
    }
  ]
},
"scoreDetails": [
  {
    "type": "string",
    "name": "string",
    "value": 0,
    "scoringElements": [
      {
        "seq": 0,
        "code": "string",
        "description": "string",
        "type": "string"
      }
    ]
  }
],
"enquiries": [
  {
    "seq": 0,
```



```
    "institution": "string",
    "date": "2022-07-20T02:59:13.563Z",
    "time": "string",
    "requestPurpose": "string",
    "amount": 0
  }
],
"enquirySummary": {},
"otherKeyInd": {
  "numberOfOpenTrades": 0
}
}
},
"errors": {
  "errorCode": "string",
  "errorDesc": "string"
},
"message": "string",
"code": 0
}
}
```

Error response

```
{
  "data": {
    "flag": false,
    "data": null,
    "errors": {
      "errorCode": "GSWDOE116",
      "errorDesc": "Inquiry parameters:Phone does not match with credit
file~Phones:|XXXXX17766|XXXXX28337|XXXXX94992"
    },
    "message": "Error",
    "code": 0
  },
  "status": false,
  "message": "Error: Inquiry parameters:Phone does not match with credit
file~Phones:|XXXXX17766|XXXXX28337|XXXXX94992",
  "transactionId": "af8df945-f5d3-4ea2-86cb-f089507e8f30"
}
```

Phone Type (noType)

Code	Description
H	Home
M	Mobile
P	Personal Home Fax #



F	Work Fax
T	Work Telephone
E	Employer Telephone

States

Code	Description
AN	Andaman & Nicobar Islands
AP	Andhra Pradesh
AR	Arunachal Pradesh
AS	Assam
BR	Bihar
CG	Chhattisgarh
CH	Chandigarh
DD	Daman & Diu
DL	Delhi
DN	Dadra & Nagar Haveli
GA	Goa
GJ	Gujarat
HP	Himachal Pradesh
HR	Haryana
JH	Jharkhand
JK	Jammu & Kashmir
KA	Karnataka
KL	Kerala
LD	Lakshadweep
MH	Maharashtra
ML	Meghalaya
MN	Manipur
MP	Madhya Pradesh
MZ	Mizoram
NL	Nagaland
OR	Orissa
PB	Punjab
PY	Pondicherry/Puducherry



RJ	Rajasthan
SK	Sikkim
TG	Telangana
TN	Tamil Nadu
TR	Tripura
UL	Uttaranchal/Uttarakhand
UP	Uttar Pradesh
WB	West Bengal

Conventions

- **Status** – will be true/false which indicate the result.
- **Message**- a message from API
- **Data**- All the possible responses are listed under 'data'
- **TransactionId**- Transactionid for request
- All response is in JSON format.

Status Codes

All status codes are standard HTTP status codes. The below ones are used in this API.

2XX - Success of some kind

4XX - Error occurred in client's part

5XX - Error occurred in server's part

Status Code	Description
200	OK
201	Created
202	Accepted (Request accepted, and queued for execution)
400	Bad request
401	Authentication failure
403	Forbidden



404	Resource not found
405	Method Not Allowed
409	Conflict
412	Precondition Failed
413	Request Entity Too Large
500	Internal Server Error
501	Not Implemented
503	Service Unavailable