

Consumer Credit Information System

Guide to Data Input File Format

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Document History

Version	Date of Change	Description
3.55	Aug 17, 2015	Rebranding.
3.56	Sep 16, 2015	Revised to add two new tags for Date Of Last Payment and Actual Payment Amount to the TH segment. Revised the Rules for Date Fields for the new Date Of Last Payment field. Fixed formatting issue found in the TH segment.
3.57	Sep 24, 2015	Revised to allow PIN Code from 900000 to 999999 for APO address (or State Code = 99). Added a gender type for Transgender. Added two new account types for Loan on Credit Card and Business Loan – Unsecured. Added a status flag “Restructured due to Natural Calamity” to Written-Off & Settled Status. Revised Tag 08 of the TL Segment (Date Opened/Disbursed) as Required field.
3.58	Oct 22, 2015	Removed Business Loan – Director Search from Account Type. Added a column “Use” to Appendix D – Account Type Table to include account types currently in use or for future use.
3.59	Dec 03, 2015	Addition of Accounts Types 38 - Prime Minister Jaan Dhan Yojana - Overdraft 39 - Mudra Loans – Shishu / Kishor / Tarun 50 - Business Loan – Secured Addition of text in Amount Overdue Comments. “Amount Overdue should include Principle, Interest and any other charges levied upon borrower by the Bank”
3.60	Mar 03, 2016	Addition of Accounts Types 44 - Pradhan Mantri Awas Yojana - Credit Link Subsidy Scheme MAY CLSS
3.61	Mar 14, 2016	Revised the handling of consumer name presented as a single name word.
3.62	Apr 21, 2016	Revised to include Universal ID (UID) Number as of the the required ID types.
3.63	Jun 9, 2016	Updated Min/Max PinCode for state Pondicherry in Appendix C.
3.64	Jun 28, 2017	Added Account Types 31 and 35 to Tag 12 of the TL segment.

Version	Date of Change	Description
3.65	Feb 18, 2018	Added P2P Account Types
3.66	May 12, 2018	Increased the TH Segment count to 48
3.67	May 29, 2020	Added iSPIRIT Account Type Codes
3.68	Jun 25, 2020	Added GECL Loan Account Type Codes
3.69	Mar 31, 2021	Field Tag 22 - Field Name is changed from Written-off and Settled Status to Credit Facility Status New status added 12-Restrucured due to COVID-19

Getting Started

Please read the following information before using this guide.

Who Should Use This Guide?

This guide must be used by all the people involved in the development of the data extraction program for the member. For the purpose of this guide, we assume that the reader is familiar with basic computer programming concepts and terminologies.

Understanding the Tables in This Guide

The tables in this guide describe the segments that make up the Data Input File Format. These tables contain all the fields that can make up each segment. The column headings in these tables are consistent throughout the guide. Each of these column headings is explained in the following bullet points:

- **Position**
The starting position of a field in a fixed length segment.
- **Field Tag**
The two-byte tag that identifies each field in a variable length segment.
- **Field Name**
The name of each field.
- **Field Type**
Fields are classified as one of the following:
 - **Required:** Information in these fields must be furnished. Missing or invalid information in these fields in any of the segments will cause the segment and/or entire record to be rejected.
 - **When Available:** Information in these fields must be furnished when available with the member. These fields provide information the system can use in conjunction with required fields to create a richer CIBIL database and a more accurate and complete response. In case the information is not available, members are encouraged to capture the same for new accounts and update existing accounts in their database.
 - **When Available fields that have default values:** Invalid or improperly formatted field content is replaced by the default value.
 - **When Available fields that do not have a default value:** Invalid or improperly formatted fields are ignored (specifically, the values provided will not be added to the CIBIL database) and processing will continue.

— **See Comments:** Special circumstances separate this type of field from the above classifications. The Comments column in the table explains the special conditions.

- **Character Type**

Identifies the type of character appearing in a field. The values that appear in this column are:

- **A:** Alphabetic – only letters are used.
- **N:** Numeric – only whole numbers are used, unless otherwise specified for signed numeric.
- **D:** Decimal – only one or more digits, followed by “.” (decimal point), then one or more digits as specified (e.g. 99.27).
- **A/N:** Alphanumeric – letters and numbers can be used.
- **A/N*:** Alphanumeric with space – letters, number and spaces can be used.
- **P:** Printable – any printable characters can be used (specifically, ASCII [32-126], “space”, “-”, “~”).

- **Length Type**

Identifies whether the field is of a fixed length or a variable length. The values that appear in this column are:

- **F:** Fixed Length – the field must be of the specified byte length.
- **V:** Variable Length – the number of bytes contained in this field is variable, but cannot exceed the maximum length of the field.

- **Maximum Length**

If the length of a field is fixed, this column shows the number of bytes that the field must contain. If a field’s length is variable, this column shows the maximum number of bytes that the field may contain.

- **Comments**

This column contains special instructions and/or specific values (highlighted in bold type) that can appear in a field. When specific values appear in this field, only those values are valid.

Overview of the Data Input File Format (Consumer)

This guide describes how to report consumer information to Credit Information Bureau (India) Limited (CIBIL). The Data Input file format is made up of segments that contain specific types of information. For example:

- the Name Segment (PN) contains personal information about a consumer;
- the Identification Segment (ID) contains information about the consumer's identity. It could either be an Income Tax ID Number (PAN), a Passport number, a Voter's ID Number, a Driver's License number, a Ration Card Number, a Universal ID Number (UID), an Additional ID #1 or an Additional ID #2;
- the Telephone Segment (PT) contains the telephone numbers and types of telephone;
- the Email Contact (EC) contains the email addresses;
- the Address Segment (PA) contains the addresses;
- the Account Segment (TL) contains the account information;
- and the Account History Segment (TH) contains details of the historical account data for loading of the preceding Account (TL) segment.

The member is responsible for providing accurate and complete data consummate with this format guide in order for CIBIL to meet optimum system performance response times and service levels.

This format should be used to input data on all accounts in the names of individuals only, and not for those accounts that are in the names of non-individuals. All borrowings in the names of individuals, regardless of the purpose, should be included in this format. For example, a loan in the name of Mr. Amitabh Kumar for acquiring a commercial vehicle for business purposes is to be reported in this format. However, if the same loan were to be in the name of Amitabh Kumar & Sons, this loan will not be reported in this format.

The data should be sent in text format only. The following table describes the different segments that make up the Data Input File Format:

Segment Tag	Segment Name	Segment Length	Segment Type	Minimum/Maximum Number of Entries Per Record		Maximum Number of Entries Per File	Maximum Length of Segment (Bytes)
TUDF	Header	Fixed	Required	N/A	N/A	1	146
PN	Name	Variable	Required	1	1	Unlimited	174

Segment Tag	Segment Name	Segment Length	Segment Type	Minimum/Maximum Number of Entries Per Record		Maximum Number of Entries Per File	Maximum Length of Segment (Bytes)
ID	Identification	Variable	See Comments	See Comments	8	Unlimited	71
PT	Telephone	Variable	See Comments	See Comments	10	Unlimited	28
EC	Email Contact	Variable	When Available	0	10	Unlimited	81
PA	Address	Variable	Required	1	5	Unlimited	259
TL	Account	Variable	Required	1	1	Unlimited	433
TH	Account History	Variable	When Available	0	35	Unlimited	117
ES	End of Subject	Fixed	Required	1	1	Unlimited	6
TRLR	Trailer	Fixed	Required	N/A	N/A	1	4

It is important to remember that:

- Each segment in the format is made up of a certain number of fields and each field has a certain field length.
- Only one Header Segment (TUDF) must appear at the beginning of each update file (a set of records from a member) and only one Trailer Segment (TRLR) must appear at the end of each update file. In case the update file consists of more than one medium, there must be one Header (TUDF) and one Trailer Segment (TRLR) for each of the media.
- A record refers to a set consisting of the Name, Identification, Telephone, Email Contact, Address, Account, Account History and End of Subject segments.
- The Email Contact (EC) and Account History (TH) segments are optional.
- The segments within a record must be sent in the following order for each borrower account: Name (PN), Identification (ID), Telephone (PT), Email Contact (EC), Address (PA), Account (TL), Account History (TH) and End of Subject (ES).
- The Name (PN), Account (TL) and End of Subject (ES) segments must be present and valid.
- At least one valid Address (PA) Segment must be present.
- The Telephone (PT) Segment must be present and valid if there are no valid Identification (ID) Segments (with ID Type of 01, 02, 03 or 04) for account reported in the Account (TL) Segment with date opened/disbursed on/after June 1, 2007

- The system will reject a record not satisfying the conditions specified in the last three bullet points.
- The Header (TUDF), End of Subject (ES), and Trailer (TRLR) segments are the only fixed-length segments. All other segments are variable in length.
- Field Tags within each segment must appear in the order presented in this guide.

Formatting the Data Input File Format

Fixed-length segments contain only fixed-length fields. To format a fixed-length segment, place the data specified in each field in the correct position.

At the end of each fixed-length segment, a total byte counter indicates the required segment length. A fixed-length segment must contain the number of bytes associated with it. This means that each field in this type of segment is of a specific fixed length and not of a variable length.

Variable-length segments contain both fixed-length and variable-length fields. To format a variable-length segment:

- Supply the two-byte tag identifying the field. (Refer to the Field Tag column in tables of variable-length segments.)
- Supply a two-byte length that indicates how many bytes (or characters) are in the field value.
- Supply the field value.

For example, the name HAREN PATEL would appear as 0111HAREN PATEL in the Consumer Name Field1 of the Name Segment (PN). In this example, 01 is the Field Tag and 11 is the Field Length of the data in the field.

At the end of each variable length segment description, a counter indicates its maximum possible length. For example, the maximum length in the Name Segment (PN) can be up to 174 bytes if every field is supplied, and each data element in those fields is of the maximum length. The breakdown of the total 174 bytes is:

Field	Size
8 two-byte tags (Field Tags PN to 08)	16 bytes
8 two-byte lengths	16 bytes
Sum of all maximum field lengths	142 bytes
Total bytes in PN segment	174 bytes

Things to Remember

The following information is crucial to properly format the data and shall be observed strictly. The system will reject all fields that violate the following criteria. Remember that:

- Rejected **Required** fields cause the entire record to be rejected.
- Rejected **When Available** fields cause a default value, if any, to be assumed, or the field is ignored.
- Inaccurate data and rejected fields will cause elongated inquiry response times and could potentially generate a “no-hit” inquiry response.
- The member is responsible for providing accurate and complete data consummate with this format guide in order for CIBIL to meet optimum system performance response times and service levels.

Rejected fields do not help generate accurate credit reports, so please take the time to read and use the following information:

- Alphanumeric (A/N) and Alphabetic (A) fields of a fixed length must be left-justified. Any open positions in a fixed-field of these types must be filled with spaces.
- Numeric (N) fields of a fixed length must be right-justified. Any open positions in a fixed-length field of this type must be filled with zeros.
- For signed numeric fields, they may have the positive (+) or negative (-) sign at the rightmost position.
- If a field contains the wrong type of character, it will be rejected. For example, if an alphabetic character is reported when the field requires a numeric character, the field is rejected. The converse is also true.
- When values appear in the Comments column, note that these are the only valid values for the field. Other values will be rejected.
- Some field tag numbers are intentionally skipped. For example, in the Name Segment (PN), Tag 06 is skipped, resulting in Tag 07 following Tag 05.
- Monetary amount must be expressed in whole numbers (for example, 1, 51693, 309820).
- Only one Header Segment (TUDF) must appear at the beginning of each update file, and only one Trailer Segment (TRLR) must appear at the end of each update file. In case the update file consists of more than one medium, there must be one Header (TUDF) and one Trailer Segment (TRLR) for each of the media. Segments must be sent in the following order: PN, ID, PT, EC, PA, TL, TH and then ES. Field Tags for each segment must appear in the order presented in the tables.
- In case a borrower has more than one credit facility with the member, each credit facility must be reported as a separate record.

- Joint accounts must be reported as multiple distinct records in the file. For example, Mr. Atul E Patel & Mrs. Veena A Patel should be reported as two separate records: record 1 - MR. ATUL E PATEL and record 2 - MRS. VEENA A PATEL; both with Ownership Indicator set to 4 (Joint). This rule is also applicable to data on Authorised User or the Guarantor to a borrower where the Ownership Indicator will be set to 2 or 3, respectively.
- Special edit checks are used to reject a record if any of the following conditions are detected:
 - Incomplete or insufficient name and address data. For example, a person called MEHTA who has an address with only MUMBAI in the record.
 - Non-individual records.
 - Overseas addresses.
- Annexure A should accompany input files each time when data is submitted to CIBIL. Incomplete or non-submission of Annexure A can cause a delay in processing.
- The input file name should conform to this format:

<REPORTING MEMBER ID> - <Date of file creation in DDMMYYYY format> - <File creation time in HHMMSS format>.txt or .gpg (encrypted) files

Rules for Date Fields

All dates must be valid calendar dates in DDMMYYYY format. For example, 09032001 is the equivalent of 9th March 2001. All date fields must contain eight digits. If the date field contains less than eight digits, the record will be rejected. All dates must be more recent than 01011900 and earlier than either the date in the Date Reported and Certified field of the Header segment (TUDF) or the system date.

The following rules apply for all the Date Fields, wherever present:

Name Segment (PN)

DATE OF BIRTH (FIELD TAG 07)

The following rules apply for this field:

- Must be at least 16 years earlier than Date Reported and Certified field in the Header Segment (TUDF).
- Must be earlier than the date in the Date Opened/Disbursed field (Field Tag 08) of the Account Segment (TL).
- Must be earlier than the date in the Date of Last Payment field (Field Tag 09) of the Account Segment (TL).
- Must be earlier than the date in the Date Closed field (Field Tag 10) of the Account Segment (TL).

Identification Segment (ID)

ISSUE DATE (FIELD TAG 03)

The following rules apply for this field:

- Must be on or earlier than the date in the Date Reported and Certified field in the Header Segment (TUDF).
- Must be later than the date in the Date of Birth field (Field Tag 07) of the Name Segment (PN).
- Must be earlier than the date in the Expiration Date field (Field Tag 04) of the Identification Segment (ID).

EXPIRATION DATE (FIELD TAG 04)

The following rule applies for this field:

- Must be later than the date in the Date of Birth field (Field Tag 07) of the Name Segment (PN).

- Must be later than the date in the Issue Date field (Field Tag 03) of the Identification Segment (ID).

Account Segment (TL)

DATE OPENED/DISBURSED (FIELD TAG 08)

The following rules apply for this field:

- Must be on or earlier than the date in the Date Reported and Certified field in the Header Segment (TUDF).
- Must be 16 years later than the date in the Date of Birth field (Field Tag 07) of the Name Segment (PN).
- Must be on or earlier than the date in the Date of Last Payment field (Field Tag 09) of the Account Segment (TL).
- Must be on or earlier than the date in the Date Closed field (Field Tag 10) of the Account Segment (TL).
- Must be on or earlier than the date in the Date Reported and Certified field (Field Tag 11) of the Account Segment (TL).

DATE OF LAST PAYMENT (FIELD TAG 09)

The following rules apply for this field:

- Must be on or earlier than the date in the Date Reported and Certified field in the Header Segment (TUDF).
- Must be 16 years later than the date in the Date of Birth field (Field Tag 07) of the Name Segment (PN).
- Must be on or later than the date in the Date Opened/Disbursed field (Field Tag 08) of the Account Segment (TL).
- Must be on or earlier than the date in the Date Closed field (Field Tag 10) of the Account Segment (TL).
- Must be on or earlier than the date in the Date Reported and Certified field (Field Tag 11) of the Account Segment (TL).

DATE CLOSED (FIELD TAG 10)

The following rules apply for this field:

- Must be on or earlier than the date in the Date Reported and Certified field in the Header Segment (TUDF).
- Must be 16 years later than the date in the Date of Birth field (Field Tag 07) of the Name Segment (PN).

- Must be on or later than the date in the Date Opened/Disbursed field (Field Tag 08) of the Account Segment (TL).
- Must be on or later than the date in the Date of Last Payment field (Field Tag 09) of the Account Segment (TL).
- Must be on or earlier than the date in the Date Reported and Certified field (Field Tag 11) of the Account Segment (TL).

DATE REPORTED AND CERTIFIED (FIELD TAG 11)

The following rules apply for this field:

- Must be on or earlier than the date in the Date Reported and Certified field in the Header Segment (TUDF).
- Must be 16 years later than the date in the Date of Birth field (Field Tag 07) of the Name Segment (PN).
- Must be on or later than the date in the Date Opened/Disbursed field (Field Tag 08) of the Account Segment (TL).
- Must be on or later than the date in the Date of Last Payment field (Field Tag 09) of the Account Segment (TL).

Account History Segment (TH)

ACCOUNT HISTORY DATE (FIELD TAG 01)

The following rules apply for this field:

- Must be on or earlier than the month and year in the Date Reported and Certified field in the Header Segment (TUDF).
- Must be 16 years later than the date in the Date of Birth field (Field Tag 07) of the Name Segment (PN).
- Must be on or earlier than the month and year in the Date Reported and Certified field (Field Tag 11) of the Account Segment (TL).
- Must not be more than 48 months earlier than the month and year in the Date Reported and Certified field (Field Tag 11) of the Account Segment (TL).

DATE OF LAST PAYMENT (FIELD TAG 08)

The following rules apply for this field:

- Must be on or earlier than the date in the Date Reported and Certified field in the Header Segment (TUDF).
- Must be on or earlier than the date in the Account History Date field (Field Tag 01) of the Account History Segment (TH).

Header Segment (TUDF)

The TUDF Segment marks the beginning of the Data Input File Format, and:

- It is a Required segment.
- It is of a fixed size of 146 bytes.
- It occurs only once per update file.
- All the fields must be provided; otherwise, the entire data input file is rejected.

Position	Field Name	Character Type	Fixed Length	Comments
1	Segment Tag	A	04	Must contain the value TUDF .
5	Version	N	02	Must contain the value 12
7	Reporting Member / Processor User ID	P	30	Must contain the Reporting Member/Processor User ID assigned by CIBIL to the member or the member's data processor.
37	Reporting Member / Processor Short Name	A/N*	16	Must contain the short name assigned by CIBIL to the member or the member's data processor. The unused bytes in this field must be filled with spaces.
53	Cycle Identification	A/N	02	<p>Can contain a letter or number that helps to identify the information being reported.</p> <p>For example, if a member sends three tapes per month, and tape #1 always contains information on consumers whose names in Consumer Name Field1 begin with A through H, AH could appear on tape #1. The unused bytes in this field must be filled with spaces.</p> <p>Each member should determine the rule and observe it consistently. Changes, if any, should be made only in consultation with CIBIL.</p>

Position	Field Name	Character Type	Fixed Length	Comments
55	Date Reported and Certified	N	08	<p>This is the date AS OF which the data is reported to CIBIL. This is not the date the data input file was created or the date of extraction.</p> <p>For example, ABC Bank reports data as of 31 March 2004; extracts the file on 5 April 2004 and submits the file to CIBIL on 12 April 2004. In this case, the Date Reported and Certified will be 31032004.</p> <p>This date can also be the default value for the Date Reported and Certified field in the TL segment(s). The latest possible value for the date reported is yesterday's date.</p> <p>Please refer to the Rules for Date Fields for more information.</p>
63	Reporting Password	P	30	Must contain the reporting password assigned by CIBIL to the Reporting Member/Processor User ID. Any password with less than 30 characters should be padded with trailing blanks.
93	Authentication Method	A	01	<p>Specify the way to authenticate the Report Member / Processor User ID and the Reporting Password fields.</p> <p>Valid values are:</p> <p>L = Legacy A = Advanced</p> <p>Any invalid value provided in this field will be reset to the value of L.</p>
94	Future Use	P	05	Must be filled with zeros. (Reserved for future use)
99	Member Data	P	48	<p>Can be used by the member or the member's data processor to record additional information.</p> <p>This information is not used by the system; it is for member reference only. The unused bytes in this field must be filled with spaces.</p> <p>Any unprintable characters will be converted into spaces.</p>
Total bytes:			146	

Name Segment (PN)

The PN Segment describes personal consumer information, and:

- It is a Required segment.
- It is variable in length and can be of a maximum size of 174 bytes.
- It occurs only once per record.
- Tag 06 is reserved for future use.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
PN	Segment Tag	Required	A/N	F	03	Must contain the value N01 .		
01	Consumer Name Field1	Required See Comments	P	V	26	Consumer name is Required. Use as many Consumer Name fields as necessary to provide the complete consumer name.	Only one word and no initials within Consumer Name Field1 to Field5.	Reject Record. (Reason: Name should not be made up of initials only.)
02	Consumer Name Field2	See Comments	P	V	26	The Consumer Name fields must contain the full name of the borrower and must have at least at least one word (but not just one initial).		
03	Consumer Name Field3	See Comments	P	V	26			
04	Consumer Name Field4	See Comments	P	V	26	Members are encouraged to capture and provide full, expanded names instead of initials.		

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
05	Consumer Name Field5	See Comments	P	V	26	<p>If the Consumer Name fields contain only just one word but the word is too generic and the system will still be considered as invalid name and leads to a rejection of the record.</p> <p>Disallowed Characters, as specified in Appendix A, Numbers, and Commercial Names should not be entered in any of these fields. This will lead to a rejection of the record.</p> <p>Salutations are not considered to be part of a valid name, though they may be present.</p> <p>Do not split name words between two fields. For example, do not put "PAT" in Consumer Name Field1 and "EL" in Consumer Name Field2 to complete the word PATEL.</p> <p>When a name word will not fit in its entirety in one consumer name field, put that word in the next available consumer name field. Do not truncate names.</p> <p>In case of the consumer name consists one word, father/mother/husband's name must be submitted with S/O, W/O and D/O (e.g. AMIT S/O SUNIL).</p> <p>Please refer to the list of Allowed and Disallowed Characters in Consumer Name Field1 to Field5 in Appendix A.</p>		

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
07	Date of Birth	See Comments	N	F	08	<p>For all accounts which are opened/disbursed on/after May 1, 2005, this is a Required field.</p> <p>For all other accounts, it is Required when the field is present in the member's internal system.</p> <p>Date of Birth is less than 16 years old from the date in the Date Reported and Certified field in the Header Segment (TUDF).</p> <p>Please refer to the Rules for Date Fields for more information.</p>	<p>If this is not a Required field.</p> <p>If this is a Required field. Date of Birth is less than 16 years old from the date in the Date Reported and Certified field in the Header Segment (TUDF).</p>	<p>Reject Field.</p> <p>Reject Record. Configurable to Reject Record.</p>
08	Gender	See Comments	N	F	01	<p>For all accounts which are opened/disbursed on/after May 1, 2005, this is a Required field.</p> <p>For all other accounts, it is Required when the field is present in the member's internal system.</p> <p>Valid values are:</p> <p>1 = Female 2 = Male 3 = Transgender</p>		Reject Field.
Sum of all maximum byte lengths:					142			
Sum of all two-byte tags and two-byte lengths:					32			
Maximum byte size of segment:					174			

Identification Segment (ID)

The ID Segment contains identification information of the consumer, and:

- This is a When Available segment for accounts opened prior June 1, 2007.
- It is variable in length and can be of a maximum size of 71 bytes.
- If the Consumer Name contains only one (name) word, this is a Required segment. If this segment is not provided (with ID Type of **01**, **02**, or **06**, the record is rejected.
- For accounts opened on/after June 1, 2007, this is a Required segment if valid Telephone Segment (PT) is not provided. If this segment is not provided (with ID Type of **01**, **02**, **03**, **04**, or **06**) and a valid Telephone Segment (PT) is not provided, the record is rejected.
- This can occur maximum of 8 times per record.
- The ID Type(s) should be unique within the same record.
- Any extra ID segments after the 8th one will be rejected.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
ID	Segment Tag	Required	A	F	03	Must contain the value I01 . If multiple ID segments are to be provided the first segment contains I01 , the second contains I02 and so on up to I08 .		

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
01	ID Type	Required	N	F	02	<p>Indicates the type of ID.</p> <p>Possible values are:</p> <p>01 = Income Tax ID Number (PAN) 02 = Passport Number 03 = Voter ID Number 04 = Driver's License Number 05 = Ration Card Number 06 = Universal ID Number (UID) 07 = Additional ID #1 (For Future Use) 08 = Additional ID #2 (For Future Use)</p>	<p>For all other invalid values.</p> <p>If the value is 07 or 08.</p>	<p>Reject Segment.</p> <p>Reject Segment (CIBIL is not currently supporting these two types).</p>

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
02	ID Number	See Comments	P	V	30	<p>For ID Type 01, Income Tax ID Number Is Required when the field is present in the member's internal system.</p> <p>Permanent Account Number (PAN) as defined by the Income Tax department. For example, ABCPD1234E</p> <p>If present, must be a minimum of 10 characters (excluding delimiters such as space, hyphen, etc.).</p> <p>The first five characters must be letters, followed by four numbers, and followed by a letter. The fourth letter must be either P, or H; otherwise, the PAN will be ignored.</p> <hr/> <p>For ID Type 02, Passport Number Is Required when the field is present in the member's internal system.</p> <p>As defined by the India Security Press. For example, A-9388067</p> <p>If present, must be a minimum of 7 and a maximum of 10 characters (excluding delimiters such as space, hyphen, etc.). The first character must be a letter, and the remaining characters must be numbers.</p>		

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
						<p>For ID Type 03, Voter ID Number Is Required when the field is present in the member's internal system.</p> <p>Elector's Photo Identity Card (EPIC) number, as issued by the Election Commission.</p> <p>If present, must be a minimum of 9 characters (excluding delimiters such as space, hyphen etc.).</p> <p>Old format: For example, MT/08/039/0060725</p> <p>New format: For example, AAA/999999/0</p> <p>At least the first two, and no more than the first three characters must be letters, and the remaining must be numbers.</p> <hr/> <p>For ID Type 06, Universal ID Number, is required when the field is present in the member's internal system. If present must it contain 12 numeric characters (excluding delimiters such as space, hyphen etc.)</p> <p>Note that the 12th numeric character is a check digit of the previous 11 numeric characters and if that is invalid then the ID will be rejected.</p>		

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
						<p>For all other ID Types</p> <p>Is Required when the field is present in the member's internal system for this ID Type.</p> <p>No validation will be performed.</p>		
03	Issue Date	When Available	N	F	08	Please refer to the Rules for Date Fields for more information.		Reject Field.
04	Expiration Date	When Available	N	F	08	Please refer to the Rules for Date Fields for more information.		Reject Field.
Sum of all maximum byte lengths:					51			
Sum of all two-byte tags and two-byte lengths:					20			
Maximum byte size of segment:					71			

Telephone Segment (PT)

The PT Segment contains the known phone numbers of the consumer, and:

- This is a Required segment if at least one valid ID segment (with ID Type of **01**, **02**, **03**, **04**, or **06**) is not present.
- It is variable in length and can be of a maximum size of 28 bytes.
- This can occur maximum of 10 times per record.
- For accounts opened on/after June 1, 2007, at least one valid Telephone (PT) segment or at least one valid Identification (ID) segment (with ID Type of **01**, **02**, **03**, **04**, or **06**) is required. If not provided, the record is rejected.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
PT	Segment Tag	Required	N	F	03	<p>Must contain the value T01.</p> <p>If multiple PT segments are to be provided, the first segment contains T01, the second contains T02 and so on up to T10.</p>		

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
01	Telephone Number	Required	P	V	20	<p>Is Required when the field is present in the member's internal system. If present, must be a minimum of five digits.</p> <p>Telephone numbers must not start with "1".</p> <p>Any Indian mobile telephone number, after stripping ISD prefix, will start with "6","7","8" or "9" and require a minimum of 10 digits.</p> <p>An International Standard Dialing (ISD) number requires a minimum of nine digits.</p> <p>Multiple telephone numbers are allowed only if Telephone Type is 00.</p> <p>If more than one telephone number is entered when Telephone Type is 00, they must be separated by delimiters such as backward slash (\), forward slash (/), comma (,), colon (:), semicolon (;) or ampersand (&) sign.</p> <p>3. The last no. "012 3" is clearly a truncated no. and this would be edited out from the input.). Only the edited Telephone number would be used for further field validation.</p>	<p>If Telephone Type is not 00, and more than one telephone number is provided.</p> <p>No valid telephone numbers provided.</p>	<p>Reject Segment.</p> <p>Reject Segment.</p>

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
						The telephone number identified in this field with straight descending/ascending sequence (e.g., 876543/234567) or same digits (e.g., 222222) will be edited out from the input field. Also when multiple telephone numbers are provided, a truncated telephone number at the end of the field would be edited out as well (e.g., 5436734,645231,012 3. The last no. "012 3" is clearly a truncated no. and this would be edited out from the input.). Only the edited Telephone number would be used for further field validation.		
02	Telephone Extension	When Available	A/N	V	10			
03	Telephone Type	See Comments	P	F	02	<p>Valid types are:</p> <p>00 = Not Classified 01 = Mobile Phone 02 = Home Phone 03 = Office Phone</p> <p>Telephone Type will be defaulted to 00 when this tag is not provided or when the type is missing or invalid.</p>		
Sum of all maximum byte lengths:					12			
Sum of all two-byte tags and two-byte lengths:					16			
Maximum byte size of segment:					28			

Email Contact Segment (EC)

The EC Segment contains the email address of the consumer, and:

- This is a When Available segment.
- It is variable in length and can be of a maximum size of 81 bytes.
- This can occur maximum of 10 times per record.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
EC	Segment Tag	Required	A	F	03	Must contain the value C01 . If multiple EC segments are to be provided, the first segment contains C01 , the second contains C02 and so on up to C10 .		
01	E-Mail ID	When Available	P	V	70	Should contain one "@" symbol and at least one "." symbol after "@". The part before the "@" symbol may contain any of the following characters: A-Z, 0-9, ., !, #, \$, %, &, ', *, +, -, /, =, ?, ^, _, ` , {, , } and ~. However, when a "." appears, it must not appear more than once consecutively. The part after the "@" symbol may contain any of following characters: A-Z, 0-9, . and -. However, it cannot begin or end with "-" or ".".		Reject Segment.
Sum of all maximum byte lengths:					73			

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
Sum of all two-byte tags and two-byte lengths:					8			
Maximum byte size of segment:					81			

Address Segment (PA)

The PA Segment contains the known address of the consumer, and:

- It is a Required segment.
- It is variable in length and can be of a maximum size of 259 bytes.
- This can occur maximum of 5 times per record.
- Any extra PA Segments after the 5th one will be rejected.
- At least one valid PA Segment is required. All invalid PA Segments will be rejected.
- It can be provided as free format in Address Line Fields 1-5.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
PA	Segment Tag	Required	A/N	F	03	Must contain the value A01 . If multiple PA segments are to be provided, the first segment contains A01 , the second contains A02 and so on up to A05 .		
01	Address Line1	Required	P	V	40	Consumer address is Required. Use as many Address Line fields as necessary to provide the complete consumer address. It must be a complete address, which includes within Address Line1 to Address Line5, the following: Location, City/Town, and/or District, State, and PIN Code.	Must be a minimum length of 3 for Address Line1. Within Address Line1 to Line5, at least one of the following must be	Reject Segment. (Reason: Invalid address)
02	Address Line2	See Comments	P	V	40			
03	Address Line3	See Comments	P	V	40			
04	Address Line4	See Comments	P	V	40			

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
05	Address Line5	See Comments	P	V	40	<p>Do not split words between two fields. For example, do not put “FLA” in Address Line1 and “T” in Address Line2 to complete the word FLAT.</p> <p>When a word will not fit in its entirety in one address line field, put that word in the next available address line field.</p> <p>Do not truncate addresses.</p> <p>Overseas addresses are not acceptable.</p>	present: Location, City/ Town, District, or State.	
06	State Code	See Comments	N	F	02	<p>For all accounts that are opened on/after June 1, 2006, this is a Required field.</p> <p>For all other accounts, it is Required when the field is present in the member’s internal system.</p> <p>For APO address, if this field is a Required field, then the State Code must be provided. If the State Code is not known, then it should be set to 99.</p> <p>If State or Union Territory is known then enter the two-digit code for the State/Union Territory.</p> <p>Please refer to the list of State/Union Territory Codes in Appendix B.</p> <p>State Code will take precedence over the State name in the Address Line1 to Address Line5, if both are provided.</p>	<p>If this is a Required field and an invalid State Code is provided.</p> <p>If this is not a Required field and an invalid State Code is provided.</p> <p>If PIN Code is entered, the first two digits do not match the State Code as defined in Appendix C.</p>	<p>Reject Segment.</p> <p>Reject Field.</p> <p>Reject Segment.</p>

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
07	PIN Code	See Comments	P	V	10	<p>For all accounts which are opened/disbursed on/after June 1, 2006, this is a Required field. For all other accounts, it is Required when the field is present in the member's internal system.</p> <p>If present, all characters other than the digits 0-9 shall be stripped out. The remaining value must be exactly 6 digits long, and the last three digits must not be all zeroes ("000"). However, for APO address, if this field is a Required field, then the PIN Code must be provided. If the PIN Code is not known, then it should be set to the value between 900000 and 999999.</p> <p>For example, all of the following are valid PIN codes: "604002", "604002", "604-002", "900000", "900 000". The following are NOT valid PIN codes: "604", "604000", "6040020000", "0000604002", "901234".</p> <p>Please refer to Appendix C for additional information on PIN Code validation.</p> <p>PIN Code provided in this field will take precedence over the (free-format) PIN Code provided in the Address Line1 to Address Line5, if both are provided.</p>	<p>If this is a Required field and an invalid PIN Code is provided.</p> <p>If this is not a Required field and an invalid PIN Code is provided.</p>	<p>Reject Segment.</p> <p>Reject Field.</p>

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
08	Address Category	See Comments	N	F	02	Valid values are: 01 = Permanent Address 02 = Residence Address 03 = Office Address 04 = Not Categorized Address Category will be defaulted to 04 when this tag is not provided or when the value is missing or invalid.		
09	Residence Code	When Available	N	F	02	Valid values are: 01 = Owned 02 = Rented Invalid value will be ignored.		Reject Field.
Sum of all maximum byte lengths:					219			
Sum of all two-byte tags and two-byte lengths:					40			
Maximum byte size of segment:					259			

Account Segment (TL)

The TL Segment contains the credit information of the consumer, and:

- It is a Required segment.
- It is variable in length and can be of a maximum size of 433 bytes.
- It occurs only once per record.
- Tags 06, 07, 23-25, and 27-33 are reserved for future use.

When Available – Information in these fields must be furnished whenever present in the member's internal system. These fields provide information that the system can use in conjunction with Required fields to create a richer CIBIL database and a more accurate and complete response. In case the information is not available, Members are encouraged to capture the same for new accounts and update existing accounts in their database.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
TL	Segment Tag	Required	A/N	F	04	Must contain the value T001 .		
01	Current/New Reporting Member Code	Required	A/N	F	10	<p>Must contain the Reporting Member Code of the member who reported the account.</p> <p>If a Reporting Member Code changed and the new Reporting Member Code is being reported for the first time, complete this field with the new Reporting Member Code.</p> <p>Provide the Old Reporting Member Code in the Old Reporting Member Code field (Field Tag 16).</p>		Reject Record.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome										
02	Current/New Member Short Name	Required	A/N*	V	16	<p>Must contain the short name of the member who reported the account.</p> <p>If a Member Short Name changed and its new Member Short Name is being reported for the first time, complete this field with the new Member Short Name.</p> <p>Provide the Old Member Short Name in the Old Member Short Name field (Field Tag 17).</p>		Reject Record.										
03	Current/New Account Number	Required	P	V	25	<p>Must contain the account number assigned by the member to the borrower.</p> <p>If an account number changed and the new number is being reported for the first time, complete this field with the new account number.</p> <p>Provide the old account number in the Old Account Number field (Field Tag 18).</p> <p>In case the account numbers are not unique across all branches/offices, then prefix the number with the internally assigned branch/office code.</p>	<p>Minimum length required as configured by CIBIL on a per account type or system-wide default setting.</p> <table><tr><td>Acct. Type</td><td>Min. Len</td></tr><tr><td>02</td><td>04</td></tr><tr><td>05</td><td>04</td></tr><tr><td>10</td><td>07</td></tr><tr><td>16</td><td>10</td></tr></table>	Acct. Type	Min. Len	02	04	05	04	10	07	16	10	Reject Record.
Acct. Type	Min. Len																	
02	04																	
05	04																	
10	07																	
16	10																	

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
04	Account Type	Required	N	F	02	<p>Please refer to the Account Type values in Appendix D.</p> <p>If an account type changed and the new type is being reported for the first time, complete this field with the new account type.</p> <p>Provide the old account type in the Old Account Type field (Field Tag 19).</p>		Reject Record.
05	Ownership Indicator	Required	N	F	01	<p>Valid values are:</p> <p>1 = Individual 2 = Authorised User (refers to supplementary credit card holder) 3 = Guarantor 4 = Joint</p> <p>If the value reported in this field is 2, (specifically Authorised User) then the Account Type field (Field Tag 04) must contain the value 10 (Credit Card).</p> <p>If an ownership indicator changed and the new indicator is being reported for the first time, complete this field with the new ownership indicator.</p> <p>Provide the old ownership indicator in the Old Ownership Indicator field (Field Tag 20).</p>		Reject Record.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
08	Date Opened/Disbursed	Required	N	F	08	<p>This is the date of first disbursement by the member. For Credit/Fleet cards, this is the date the card becomes active.</p> <p>Please refer to the Rules for Date Fields for more information.</p>		Reject Record.
09	Date of Last Payment	When Available	N	F	08	<p>This is the most recent date a payment was made on the account.</p> <p>Please refer to the Rules for Date Fields for more information.</p>		Reject Field.
10	Date Closed	When Available	N	F	08	<p>This is the date the member or borrower closed the account.</p> <p>The closed date must be populated only when the Current Balance field is reported as 0.</p> <p>Please refer to the Rules for Date Fields for more information.</p>		Reject Field.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
11	Date Reported and Certified	See Comments	N	F	08	<p>This is the date as of which the data is reported and certified to CIBIL. This is not the date the data input file was created or the date of extraction.</p> <p>For example, ABC Bank reports data as of 31 March 2004, extracts the file on 5 April 2004 and submits the file to CIBIL on 12 April 2004. In this case, the Date Reported and Certified will be 31032004.</p> <p>The default date for this field is the date in the Date Reported and Certified field in the Header Segment (TUDF).</p> <p>The latest possible date reported is yesterday's date.</p> <p>Please refer to the Rules for Date Fields for more information.</p>	<p>If this field is not supplied.</p> <p>Dates in this field can be a maximum of one year old, and the latest possible Date Reported and Certified is yesterday's date.</p>	Defaults to the Date Reported and Certified in the Header Segment. Reject Record.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
12	High Credit/Sanctioned Amount	When Available	N	V	09	<p>For Credit Card (Account Type 10), Fleet Card (Account Type 16), Secured Credit Card (Account Type 31) and Corporate Credit Card (Account Type 35), this field contains the highest amount of credit used in the history of the account.</p> <p>For all other accounts, this field contains the amount of loan sanctioned.</p> <p>This amount is a whole number and is assumed to be positive.</p> <p>Amount is in Indian Rupees.</p>		Reject Field.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
13	Current Balance	Required	N	V	10	<p>The entire amount of credit/loan, including the current and overdue portion, if any, outstanding as of the date in the Date Reported and Certified field. This is inclusive of interest for Credit Cards (Account Type = 10), but for the other Account Types, this is exclusive of interest.</p> <p>The maximum length for this field is 10 bytes, where the first 9 bytes represent numbers and the last byte has been reserved for a positive (+) or a negative (-) sign.</p> <p>This amount must be a whole number and can be either positive (+) specifically with debit balance or negative (-) specifically with credit balance. If the balance is zero, report as 0.</p> <p>If a sign appears in this field, it must appear at the end of the field. If no sign appears, it is assumed to be positive.</p> <p>This field must contain the value zero in case of all closed accounts where balance is zero.</p> <p>Amount is in Indian Rupees.</p>		Reject Record.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
14	Amount Overdue	When Available	N	V	09	<p>The amount past due as of the date in the Date Reported and Certified field.</p> <p>This amount must be a whole number and is assumed to be positive.</p> <p>Amount is in Indian Rupees. If Account Type (Field Tag 04) is not 10 (Credit card) and Number of Days Past Due (Field Tag 15) is reported greater than zero, then Amount Overdue must be greater than zero.</p> <p>Amount Overdue should include Principle, Interest and any other charges levied upon borrower by the Bank</p>	If Account Type is not 10 (Credit Card) and Amount Overdue > 0 and Number of Days Past Due is 000.	Reject Record (System will treat the error as if it is not reported).

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
15	Number of Days Past Due	See Comments	N	V	03	<p>Must contain the number of days past due as of the date in the Date Reported and Certified field.</p> <p>For example, 68 Days Past Due. If the account is current, report as 0. Maximum value is 900.</p> <p>If actual value > 900, report 900. If Account Type (Field Tag 04) is not 10 (Credit Card) and Amount Overdue (Field Tag 14) is greater than zero, then Number of Days Past Due must be greater than zero.</p> <p>Either this field or the Asset Classification (Field Tag 26) must be reported.</p>	<p>Neither this field nor the Asset Classification (Tag 26) is provided.</p> <p>If Account Type is not 10 (Credit Card) and Number of Days Past Due > 000 and Amount Overdue is 0.</p> <p>Number of Days Past Due > 900.</p>	<p>Reject Record.</p> <p>Reject Record. (System will treat the error as if it is not reported.)</p> <p>Set Number of Days Past Due to 900.</p>
16	Old Reporting Member Code	When Available	A/N	F	10	<p>If a Reporting Member Code changed and their new Reporting Member Code is reported for the first time in the Current/New Reporting Member Code field (Field Tag 01), the Old Reporting Member Code must be reported in this field.</p> <p>If the Old Reporting Member Short Name is reported, this field is Required.</p> <p>If either this field or the Old Reporting Member Short Name is invalid, the record is rejected.</p>		Reject Record.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
17	Old Member Short Name	When Available	A/N*	V	16	<p>If a Member Short Name changed and its new Short Name is reported for the first time in the Current/New Member Short Name field (Field Tag 02), the Old Member Short Name must be reported in this field.</p> <p>If this field is reported, the Old Reporting Member Code is Required.</p> <p>If either this field or the Old Reporting Member Code is invalid, the record is rejected.</p>		Reject Record.
18	Old Account Number	When Available	P	V	25	<p>If an account number changed and the new account number is reported for the first time in the Current/New Account Number field (Field Tag 03), the old account number must be reported in this field.</p>		Reject Record.
19	Old Account Type	When Available	N	F	02	<p>Please refer to the Account Type values in Appendix D.</p> <p>If an account type changed and the new account type is reported for the first time in the Account Type field (Field Tag 04), the old account type must be reported in this field.</p>		Reject Record.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
20	Old Ownership Indicator	When Available	N	F	01	<p>If an ownership indicator changed and the new ownership indicator is reported for the first time in the Ownership Indicator field (Field Tag 05), the old ownership indicator must be reported in this field.</p> <p>Refer to Ownership Indicator field (Field Tag 05) for a list of valid values.</p>		Reject Record.
21	Suit Filed / Wilful Default	When Available	N	F	02	<p>If an account has been classified in any of the categories mentioned below, then status must be provided.</p> <p>Valid status are:</p> <p>00 = No Suit filed 01 = Suit filed 02 = Wilful default 03 = Suit filed (Wilful default)</p>		Reject Field.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
22	Credit Facility Status	When Available	N	F	02	<p>If an account has been classified in any of the categories mentioned below, then status must be provided.</p> <p>Valid status are:</p> <p>00 = Restructured Loan 01 = Restructured Loan (Govt. Mandated) 02 = Written-off 03 = Settled 04 = Post (WO) Settled 05 = Account Sold 06 = Written Off and Account Sold 07 = Account Purchased 08 = Account Purchased and Written Off 09 = Account Purchased and Settled 10 = Account Purchased and Restructured 11 = Restructured due to Natural Calamity 12 = Restructured due to COVID-19 99 = Clear existing status</p>	<p>If the status is invalid.</p> <p>If status is 02, 03, 04, and the written-off amount fields in Tag 41 and 42 are not provided.</p>	<p>Reject Field.</p> <p>Configurable to Reject Record.</p>

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
26	Asset Classification	See Comments	N	F	02	<p>Either this field or the Number of Days Past Due field (Field Tag 15) must be entered.</p> <p>Valid values are:</p> <p>01 = Standard 02 = Substandard 03 = Doubtful 04 = Loss 05 = Special Mention Account</p>	<p>Neither this field nor the Number of Days Past Due (Tag 15) is provided.</p> <p>If both Asset Classification and Number of Days Past Due are provided, then Number of Days Past Due will take precedence.</p>	<p>Reject Record.</p> <p>Reject Field.</p>
34	Value of Collateral	When Available	N	V	09	<p>Value is in Indian Rupees.</p> <p>This amount must be a whole number and is assumed to be positive.</p>	If Type of Collateral field (Field Tag 34) is not present or reported as 00.	Reject Field.
35	Type of Collateral	When Available	N	F	02	<p>Valid values are:</p> <p>00 = No Collateral 01 = Property 02 = Gold 03 = Shares 04 = Saving Account and Fixed Deposit</p>		Reject Field.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
36	Credit Limit	See Comments	N	V	09	<p>To be reported only when Account Type (Field Tag 04) reported is 10. Must not be reported for other account types.</p> <p>This amount must be a whole number and is assumed to be positive.</p> <p>Amount is in Indian Rupees.</p>	<p>If provided and Account Type is not 10.</p> <p>If the value is 0.</p>	<p>Reject Field.</p> <p>Reject Field.</p>
37	Cash Limit	See Comments	N	V	09	<p>To be reported only when Account Type (Field Tag 04) reported is 10. Must not be reported for other account types.</p> <p>This amount must be a whole number and is assumed to be positive.</p> <p>Amount is in Indian Rupees.</p>	<p>If provided and Account Type is not 10.</p> <p>If the value is 0.</p>	<p>Reject Field.</p> <p>Reject Field.</p>

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
38	Rate Of Interest	When Available	D	V	08	<p>Report numeric value without the percentage sign.</p> <p>One or more digits followed by the decimal point, followed by one or more digits.</p> <p>Maximum number of digits before the decimal point is 4.</p> <p>Maximum number of digits after the decimal point is 3.</p> <p>If there are more than 3 digits after the decimal point, the system will retain the first 3 digits and ignores the rest.</p>	If there are more than 4 digits before the decimal point or a value of 0.0.	Reject Field.
39	Repayment Tenure	When Available	N	V	03	Should be the count of number of months for repayment.	If the value is 0.	Reject Field.
40	EMI Amount	See Comments	N	V	09	<p>To be reported except when Account Types (Field Tag 04) is 10 or 12.</p> <p>This amount must be a whole number and is assumed to be positive.</p> <p>Amount is in Indian Rupees.</p>	<p>If provided and Account Type is 10 or 12.</p> <p>If the value is 0.</p>	<p>Reject Field.</p> <p>Reject Field.</p>

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
41	Written-off Amount (Total)	See Comments	N	V	09	<p>To be reported when Credit Facility Status field is reported as 02, 03, or 04.</p> <p>This amount must be a whole number and is assumed to be positive.</p> <p>Amount is in Indian Rupees.</p>	<p>If provided and Credit Facility Status is not 02, 03 or 04.</p> <p>If the value is 0 and Written-off Amount (Principal) field is also zero.</p> <p>If both Written-off Amounts (Total) and (Principal) are not provided when Credit Facility Status field is reported as 02, 03, or 04.</p>	<p>Reject Field.</p> <p>Reject Field.</p> <p>Configurable to Reject Record.</p>

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
42	Written-off Amount (Principal)	See Comments	N	V	09	<p>To be reported when Credit Facility Status field is reported as 02, 03, or 04.</p> <p>This amount must be a whole number and is assumed to be positive.</p> <p>Amount is in Indian Rupees.</p>	<p>If provided and Credit Facility Status is not 02, 03 or 04.</p> <p>If the value is 0 and Written-off Amount (Total) field is also zero.</p> <p>If the value is greater than the Written-off Amount (Total).</p> <p>If both Written-off Amounts (Total) and (Principal) are not provided when Credit Facility Status field is reported as 02, 03, or 04.</p>	<p>Reject Field.</p> <p>Reject Field.</p> <p>Reject Field.</p> <p>Configurable to Reject Record.</p>
43	Settlement Amount	See Comments	N	V	09	<p>To be reported when Credit Facility Status field is reported as 03, or 04.</p> <p>This amount must be a whole number and is assumed to be positive.</p> <p>Amount is in Indian Rupees.</p>	<p>If provided and Credit Facility Status is not 03 or 04.</p> <p>If the value is 0.</p>	<p>Reject Field.</p> <p>Reject Field.</p>

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
44	Payment Frequency	When Available	N	F	02	Valid values are: 01 = Weekly 02 = Fortnightly 03 = Monthly 04 = Quarterly		Reject Field.
45	Actual Payment Amount	When Available	N	V	09	This amount must be a whole number and is assumed to be positive. Amount is in Indian Rupees.	If the value is 0.	Reject Field.
46	Occupation Code	When Available	N	F	02	Valid codes are: 01 = Salaried 02 = Self Employed Professional 03 = Self Employed 04 = Others		Reject Field.
47	Income	When Available	N	V	09	Income Amount. This amount must be a whole number and is assumed to be positive.	If income is 0.	Reject Field.
48	Net/Gross Income Indicator	When Available	A	F	01	Indicates whether the amount specified in the Income field is Gross or Net. Valid indicators are: G = Gross Income N = Net Income	If income is not present or invalid.	Reject Field.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
49	Monthly/Annual Income Indicator	When Available	A	F	01	Indicates whether the amount specified in the Income field is Annual or Monthly. Valid indicators are: M = Monthly A = Annual	If income is not present or invalid.	Reject Field.
Sum of all maximum byte lengths:					281			
Sum of all two-byte tags and two-byte lengths:					152			
Maximum byte size of segment:					433			

Account History Segment (TH)

Historical account data may be received via TUDF submission for initial loading only. The Account History segment may occur multiple times in a TUDF submission per record, but only once for any year/month of the Account History Date. The system will overwrite any existing historical account data as provided in this segment for the corresponding year/month. Only up to the last 48 months from the year/month of the Date Reported and Certified field (Field Tag 11) in the Account Segment (TL) is allowed. The following business rules apply to this segment:

- It is a When Available segment.
- It is variable in length and can be of a maximum size of 117 bytes.
- This can occur maximum of 47 times per record.
- The Account History Date should be unique within the same record.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
TH	Segment Tag	Required	A/N	F	03	Contains H01 initially. If multiple TH segments are to be provided, the first segment contains H01 , the second contains H02 and so on up to H47 .		

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
01	Account History Date	Required	N	F	08	<p>This is the date as of which the historical account data would have reported to CIBIL. The day in this field will always be reset to 01.</p> <p>For example, ABC Bank reports historical payment data as of March 2008, the Account History Date will be 01032008.</p> <p>The latest possible date reported is previous month of the date in Date Reported and Certified (Field Tag 11) field in the TL Segment.</p> <p>The earliest possible date reported is 36 months from the date in Date Reported and Certified (Field Tag 11) field in the TL Segment.</p> <p>Please refer to the Rules for Date Fields for more information.</p>	If the historical account data already exists for the date reported in this field.	Reject Segment.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
02	Asset Classification / NDPD	Required	P	F	03	<p>Must contain the Number of Days Past Due (NDPD) or asset classification as of the year/month in the Account History Date field.</p> <p>Valid values are:</p> <p>STD = Standard SUB = Substandard DBT = Doubtful LSS = Loss SMA = Special Mention Account ### = Number of days past due where ### is a 3-digit number</p> <p>Refer to Number of Days Past Due (Field Tag 15) field in the TL Segment for details.</p>		Reject Segment.
03	Amount Overdue	When Available	N	V	09	<p>The amount past due as of the year/month in the Account History Date field.</p> <p>This amount must be a whole number and is assumed to be positive.</p> <p>Amount is in Indian Rupees.</p> <p>Refer to Amount Overdue (Field Tag 14) field in the TL Segment for details.</p>		Reject Segment.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
04	High Credit/Sanctioned Amount	When Available	N	V	09	<p>For Credit Card (Account Type 10) and Fleet Card (Account Type 16), this field contains the highest amount of credit used in the history of the account.</p> <p>For all other accounts, this field contains the amount of loan sanctioned as of the year/month in the Account History Date field.</p> <p>This amount is a whole number and is assumed to be positive.</p> <p>Amount is in Indian Rupees.</p>		Reject Field.
05	Credit Limit	See Comments	N	V	09	<p>This field is applicable only when Account Type (Field Tag 04) in the TL segment is reported as 10. Must not be reported for other account types.</p> <p>This amount must be a whole number and is assumed to be positive as of the year/month in the Account History Date field.</p> <p>Amount is in Indian Rupees.</p>	<p>If provided and in the TL segment is not reported as 10.</p> <p>If the value is 0.</p>	<p>Reject Field.</p> <p>Reject Field.</p>

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
06	Cash Limit	See Comments	N	V	09	<p>This field is applicable only when Account Type (Field Tag 04) in the TL segment is reported as 10. Must not be reported for other account types.</p> <p>This amount must be a whole number and is assumed to be positive as of the year/month in the Account History Date field.</p> <p>Amount is in Indian Rupees.</p>	<p>If provided and in the TL segment is not reported as 10.</p> <p>If the value is 0.</p>	<p>Reject Field.</p> <p>Reject Field.</p>

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
07	Current Balance	Required	N	V	10	<p>The entire amount of credit/loan, including the current and overdue portion, if any, outstanding as of the year/month in the Account History Date field. This is inclusive of interest for Credit Cards (Account Type = 10), but for the other Account Types, this is exclusive of interest.</p> <p>The maximum length for this field is 10 bytes, where the first 9 bytes represent numbers and the last byte has been reserved for a positive (+) or a negative (-) sign.</p> <p>This amount must be a whole number and can be either positive (+) specifically with debit balance or negative (-) specifically with credit balance. If the balance is zero, report as 0.</p> <p>If a sign appears in this field, it must appear at the end of the field. If no sign appears, it is assumed to be positive.</p> <p>This field must contain the value zero in case of all closed accounts where balance is zero.</p> <p>Amount is in Indian Rupees.</p>		Reject Segment.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments	Suggested Rule	Failure Outcome
08	Date of Last Payment	When Available	N	F	08	This is the most recent date a payment was made on the account. Please refer to the Rules for Date Fields for more information.		Reject Field.
09	Actual Payment Amount	When Available	N	V	09	This amount must be a whole number and is assumed to be positive. Amount is in Indian Rupees.	If the value is 0.	Reject Field.
Sum of all maximum byte lengths:					77			
Sum of all two-byte tags and two-byte lengths:					40			
Maximum byte size of segment:					117			

End of Subject Segment (ES)

The ES Segment denotes the end of the consumer record and:

- It is a Required segment.
- It is of a fixed size of 6 bytes.
- It occurs only once per record.

Position	Field Name	Character Type	Fixed Length	Comments
1	End Segment	A/N	06	Must contain the following: ES02** , where: ES = Segment Tag ** = End Characters
Total bytes:			6	

Trailer Segment (TRLR)

The TRLR Segment:

- It is a Required segment.
- It is of a fixed size of 4 bytes.
- It occurs only once per update file.

Position	Field Name	Character Type	Fixed Length	Comments
1	Trailer Segment	A	04	Must contain the value TRLR .
Total bytes:			4	

Appendix A – Allowed and Disallowed Characters

Following are the allowed and disallowed special characters in the Consumer Name Field1 to Field5:

Allowed	Disallowed
.	~
`	!
'	#
;	\$
:	%
"	^
-	&
_	*
(=
)	
[?
]	+
{	,
}	@
<	/
>	\
/	
\	

Note

The front slash (/) and the back slash (\) are allowed only when used with SON OF, WIFE OF, and DAUGHTER OF in any of the following ways: S/O, S\O, W/O, W\O, D/O, and D\O. In all other situations, their appearance will lead to a rejection of the record.

Appendix B – State / Union Territory Codes

Following is the list of State/Union Territory Codes as defined by Indian Census 2001:

Code	State / Union Territory	Code	State / Union Territory	Code	State / Union Territory
01	Jammu & Kashmir	02	Himachal Pradesh	03	Punjab
04	Chandigarh	05	Uttaranchal	06	Haryana
07	Delhi	08	Rajasthan	09	Uttar Pradesh
10	Bihar	11	Sikkim	12	Arunachal Pradesh
13	Nagaland	14	Manipur	15	Mizoram
16	Tripura	17	Meghalaya	18	Assam
19	West Bengal	20	Jharkhand	21	Orissa
22	Chhattisgarh	23	Madhya Pradesh	24	Gujarat
25	Daman & Diu	26	Dadra & Nagar Haveli	27	Maharashtra
28	Andhra Pradesh	29	Karnataka	30	Goa
31	Lakshadweep	32	Kerala	33	Tamil Nadu
34	Pondicherry	35	Andaman & Nicobar Islands	36	Telangana
99	APO Address				

Appendix C – PIN Code Validation Table

This table represents the minimum and maximum digits allowed in the first two digits of the six-digit PIN Code:

State Code	State	First Two-digit PIN prefix (Min)	First Two-digit PIN prefix (Max)
01	Jammu & Kashmir	18	19
02	Himachal Pradesh	17	17
03	Punjab	14	16
04	Chandigarh	16	16
05	Uttaranchal	24	26
06	Haryana	12	13
07	Delhi	11	11
08	Rajasthan	30	34
09	Uttar Pradesh	20	28
10	Bihar	80	85
11	Sikkim	73	73
12	Arunachal Pradesh	78	79
13	Nagaland	79	79
14	Manipur	79	79
15	Mizoram	79	79
16	Tripura	72	79
17	Meghalaya	79	79
18	Assam	78	79
19	West Bengal	70	74
20	Jharkhand	81	83
21	Orissa	75	77
22	Chhattisgarh	46	49
23	Madhya Pradesh	45	48
24	Gujarat	36	39
25	Daman & Diu	36	39
26	Dadra & Nagar Haveli	39	39
27	Maharashtra	40	44
28	Andhra Pradesh	50	56
29	Karnataka	53	59

State Code	State	First Two-digit PIN prefix (Min)	First Two-digit PIN prefix (Max)
30	Goa	40	40
31	Lakshadweep	67	68
32	Kerala	67	69
33	Tamil Nadu	53	66
34	Pondicherry	53	67
35	Andaman & Nicobar Islands	74	74
36	Telangana	50	56
99	APO Address	90	90

Appendix D – Account Type Table

The account types and their corresponding codes are listed in the following table:

Value	Use	Account Type
01	Current	Auto Loan (Personal)
02	Current	Housing Loan
03	Current	Property Loan
04	Current	Loan Against Shares / Securities
05	Current	Personal Loan
06	Current	Consumer Loan
07	Current	Gold Loan
08	Current	Education Loan
09	Current	Loan to Professional
10	Current	Credit Card
11	Current	Leasing
12	Current	Overdraft
13	Current	Two-Wheeler Loan
14	Current	Non-Funded Credit Facility
15	Current	Loan Against Bank Deposits
16	Current	Fleet Card
17	Current	Commercial Vehicle Loan
18	Future	Telco – Wireless
19	Future	Telco – Broadband
20	Future	Telco – Landline
21	Current	Seller Financing
23	Current	GECL Loan Secured
24	Current	GECL Loan Unsecured

Value	Use	Account Type
31	Current	Secured Credit Card
32	Current	Used Car Loan
33	Current	Construction Equipment Loan
34	Current	Tractor Loan
35	Current	Corporate Credit Card
36	Current	Kisan Credit Card
37	Current	Loan on Credit Card
38	Current	Prime Minister Jaan Dhan Yojana - Overdraft
39	Current	Mudra Loans – Shishu / Kishor / Tarun
40	Current	Microfinance – Business Loan
41	Current	Microfinance – Personal Loan
42	Current	Microfinance – Housing Loan
43	Current	Microfinance – Others
44	Current	Pradhan Mantri Awas Yojana - Credit Link Subsidy Scheme MAY CLSS
45	Current	P2P Personal Loan
46	Current	P2P Auto Loan
47	Current	P2P Education Loan
50	Current	Business Loan – Secured
51	Current	Business Loan – General
52	Current	Business Loan – Priority Sector – Small Business
53	Current	Business Loan – Priority Sector – Agriculture
54	Current	Business Loan – Priority Sector – Others
55	Current	Business Non-Funded Credit Facility – General
56	Current	Business Non-Funded Credit Facility-Priority Sector- Small Business
57	Current	Business Non-Funded Credit Facility-Priority Sector-Agriculture

Value	Use	Account Type
58	Current	Business Non-Funded Credit Facility-Priority Sector-Others
59	Current	Business Loan Against Bank Deposits
61	Current	Business Loan - Unsecured
00	Current	Other

Annexure A

Covering Document to be submitted with every Data Input file submitted to CIBIL.

Member ID:				Date:	
Member Name:					
Member Address:		Type of Data: : Commercial <input type="checkbox"/> : Consumer <input type="checkbox"/> (Tick the applicable one)			No. of Tapes/CDs:
DETAILS					
Sr. No.	File Name	Type of Media	Date of Reporting	No. of Branches Reported*	No. of Records
Comments (if any):					

* No. of Branches whose data has been reported in this Input Tape File.

Note: In the interest of security, we will process only those input files that are accompanied with this Annexure.

This Annexure has to be separately submitted:

- For Commercial data and Consumer data
- When input file is submitted through FTP
- Input file name should conform to the format:

<REPORTING MEMBER ID> - <Date of file creation in DDMMYYYY format> - <File creation time in HHMMSS format>.txt or.gpg (encrypted) files

(Signature)

Name: _____

Designation: _____

Registered and Corporate Office:

Hoechst House, 6th floor, 193, Backbay Reclamation, Nariman Point,
Mumbai - 400 021. Tel.: 2281 7788, 5638 4600. Fax: 5638 4666.