Experian Bureau Products v3.2

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1 Introduction

1.1 Purpose of Document

The purpose of this document is to define the standard products and the codes required to read the Next gen Account Review and Periodic Account Review (PAR) output. This document also helps the end user in understanding the differences in the different abbreviations and codes used in old and new system.

1.2 Business Overview

Experian is moving to Next generation platform which allows faster data loading and processing, ensuring better customer experience. This document describes usage of Experian offline Products (Account review & PAR) with revised codes.

This document will be effective for all the offline deliveries shared post 01 June 2023.

1.3 Abbreviations & Terminologies Used

The table below provides a summary of the abbreviations & terminologies used in the document.

Sr. No.	Codes/Abbreviations used in Output	Interpretations
1	ACCT_TYPE_CD / MONITORED_ACCT_TYPE / TRADE_ACCT_TYPE_CD	Account type Details
2	M_SUB_ID/BANK_TYPE	Type of institute/entity
3	ASSET_CLASS_CD/TRADE_ASSET_CLASS_CD /TRADE_ASSET_CLASS_CD_OLD	Asset Classification Details
4	PAYMENT_HISTORY_GRID/PAYMENT_RATING_CD	Payment default status
5	SUIT_FILED_WILLFUL_DFLT/ SUIT_FILED_WILLFUL_DFLT_OLD	Suit Filed/Wilful Default Status Code
6	WRITTEN_OFF_AND_SETTLED_STATUS/ WRITTEN_OFF_AND_SETTLED_STATUS_OLD	Written off /Settled Status Code
7	RESPONSIBILITY_CD/ MON_RESPONSIBILITY_CD	Ownership Indicator Code
8	PORTFOLIO_RATING_TYPE_CD	Portfolio Type
9	INQUIRY_INQ_PURPOSE_TYPE_CD/ INQUIRY_INQ_PURPOSE_TYPE_CD	Inquiry Purpose Details

2 Account Review

2.1 Variables

Below is the order and list of variables provided in AR.

Sr. No.	Variables	Description
1	CUSTOMERID	Input Reference number
2	ACCT_KEY	Experian Reference number
3	ACCOUNT_NB	Inquired Member's A/c number
4	M_SUB_ID	Type of institute
5	ACCT_TYPE_CD	Account type
6	OPEN_DT	Trade line open date
7	ACTUAL_PAYMENT_AM	Payment Amount as of Last Reported date
8	ASSET_CLASS_CD	Asset Classification as of Last Reported date
9	BALANCE_AM	Balance (Outstanding) Amount as of Last Reported date
10	BALANCE_DT	Last Reported date
11	CHARGE_OFF_AM	Charge off Amount as of Last Reported date
12	CLOSED_DT	Trade line closed date
13	CREDIT_LIMIT_AM	Credit Limit Amount for Credit cards as of Last Reported date
14	DAYS_PAST_DUE	Days past Due as of Last Reported date
15	DFLT_STATUS_DT	Last Reported date if A/c is in Default status
16	LAST_PAYMENT_DT	Latest date of Payment
17	ORIG_LOAN_AM	Disbursed loan amount as of Last Reported date
18	PAST_DUE_AM	Total dues as of Last Reported date
19	PAYMENT_HISTORY_GRID	Payment history of last 36 Months excluding Last Reported date
20	EMI	EMI payable each month
21	TENURE	Tenure of the credit line
22	ROI	Rate of Interest
23	SUIT_FILED_WILLFUL_DFLT	Suit Filed / Wilful defaulter status as of Last Reported date
24	WRITTEN_OFF_AND_SETTLED_STATUS	Written off/ Settled status as of Last Reported date
25	WRITE_OFF_STATUS_DT	Last Reported date if A/c is in written off status
26	RESPONSIBILITY_CD	Account Ownership type
27	PORTFOLIO_RATING_TYPE_CD	Portfolio Type

Sr. No.	Variables	Description
28	ACTUAL_PAYMENT_AM_01	
29	ACTUAL_PAYMENT_AM_02	
30	ACTUAL_PAYMENT_AM_03	
31	ACTUAL_PAYMENT_AM_04	
32	ACTUAL_PAYMENT_AM_05	
33	ACTUAL_PAYMENT_AM_06	
34	ACTUAL_PAYMENT_AM_07	
35	ACTUAL_PAYMENT_AM_08	
36	ACTUAL_PAYMENT_AM_09	
37	ACTUAL_PAYMENT_AM_10	
38	ACTUAL_PAYMENT_AM_11	
39	ACTUAL_PAYMENT_AM_12	Payment history of last 24 Months starting from last reported date
40	ACTUAL_PAYMENT_AM_13	
41	ACTUAL_PAYMENT_AM_14	
42	ACTUAL_PAYMENT_AM_15	
43	ACTUAL_PAYMENT_AM_16	
44	ACTUAL_PAYMENT_AM_17	
45	ACTUAL_PAYMENT_AM_18	
46	ACTUAL_PAYMENT_AM_19	
47	ACTUAL_PAYMENT_AM_20	
48	ACTUAL_PAYMENT_AM_21	
49	ACTUAL_PAYMENT_AM_22	
50	ACTUAL_PAYMENT_AM_23	
51	ACTUAL_PAYMENT_AM_24	

Sr. No.	Variables	Description
52	BALANCE_AM_01	
53	BALANCE_AM_02	
54	BALANCE_AM_03	
55	BALANCE_AM_04	
56	BALANCE_AM_05	
57	BALANCE_AM_06	
58	BALANCE_AM_07	
59	BALANCE_AM_08	
60	BALANCE_AM_09	
61	BALANCE_AM_10	
62	BALANCE_AM_11	
63	BALANCE_AM_12	
64	BALANCE_AM_13	Outstanding amount of last 24 Months starting from last reported date
65	BALANCE_AM_14	
66	BALANCE_AM_15	
67	BALANCE_AM_16	
68	BALANCE_AM_17	
69	BALANCE_AM_18	
70	BALANCE_AM_19	
71	BALANCE_AM_20	
72	BALANCE_AM_21	
73	BALANCE_AM_22	
74	BALANCE_AM_23	
75	BALANCE_AM_24	

Sr. No.	Variables	Description
76	CREDIT_LIMIT_AM_01	
77	CREDIT_LIMIT_AM_02	
78	CREDIT_LIMIT_AM_03	
79	CREDIT_LIMIT_AM_04	
80	CREDIT_LIMIT_AM_05	
81	CREDIT_LIMIT_AM_06	
82	CREDIT_LIMIT_AM_07	
83	CREDIT_LIMIT_AM_08	
84	CREDIT_LIMIT_AM_09	
85	CREDIT_LIMIT_AM_10	
86	CREDIT_LIMIT_AM_11	
87	CREDIT_LIMIT_AM_12	Credit limit amount of last 24 Months starting from last reported date
88	CREDIT_LIMIT_AM_13	
89	CREDIT_LIMIT_AM_14	
90	CREDIT_LIMIT_AM_15	
91	CREDIT_LIMIT_AM_16	
92	CREDIT_LIMIT_AM_17	
93	CREDIT_LIMIT_AM_18	
94	CREDIT_LIMIT_AM_19	
95	CREDIT_LIMIT_AM_20	
96	CREDIT_LIMIT_AM_21	
97	CREDIT_LIMIT_AM_22	
98	CREDIT_LIMIT_AM_23	
99	CREDIT_LIMIT_AM_24	

Sr. No.	Variables	Description
100	PAST_DUE_AM_01	Past due amount of last 24 Months starting from last reported date
101	PAST_DUE_AM_02	
102	PAST_DUE_AM_03	
103	PAST_DUE_AM_04	
104	PAST_DUE_AM_05	
105	PAST_DUE_AM_06	
106	PAST_DUE_AM_07	
107	PAST_DUE_AM_08	
108	PAST_DUE_AM_09	
109	PAST_DUE_AM_10	
110	PAST_DUE_AM_11	
111	PAST_DUE_AM_12	
112	PAST_DUE_AM_13	
113	PAST_DUE_AM_14	
114	PAST_DUE_AM_15	
115	PAST_DUE_AM_16	
116	PAST_DUE_AM_17	
117	PAST_DUE_AM_18	
118	PAST_DUE_AM_19	
119	PAST_DUE_AM_20	
120	PAST_DUE_AM_21	
121	PAST_DUE_AM_22	
122	PAST_DUE_AM_23	
123	PAST_DUE_AM_24	

Sr. No.	Variables	Description
124	PAYMENT_RATING_CD_01	
125	PAYMENT_RATING_CD_02	
126	PAYMENT_RATING_CD_03	
127	PAYMENT_RATING_CD_04	
128	PAYMENT_RATING_CD_05	
129	PAYMENT_RATING_CD_06	
130	PAYMENT_RATING_CD_07	
131	PAYMENT_RATING_CD_08	
132	PAYMENT_RATING_CD_09	
133	PAYMENT_RATING_CD_10	
134	PAYMENT_RATING_CD_11	
135	PAYMENT_RATING_CD_12	Payment status history of last 24 Months starting from last reported date
136	PAYMENT_RATING_CD_13	
137	PAYMENT_RATING_CD_14	
138	PAYMENT_RATING_CD_15	
139	PAYMENT_RATING_CD_16	
140	PAYMENT_RATING_CD_17	
141	PAYMENT_RATING_CD_18	
142	PAYMENT_RATING_CD_19	
143	PAYMENT_RATING_CD_20	
144	PAYMENT_RATING_CD_21	
145	PAYMENT_RATING_CD_22	
146	PAYMENT_RATING_CD_23	
147	PAYMENT_RATING_CD_24	

Sr. No.	Variables	Description
148	DAYS_PAST_DUE_01	
149	DAYS_PAST_DUE_02	
150	DAYS_PAST_DUE_03	
151	DAYS_PAST_DUE_04	
152	DAYS_PAST_DUE_05	
153	DAYS_PAST_DUE_06	
154	DAYS_PAST_DUE_07	
155	DAYS_PAST_DUE_08	
156	DAYS_PAST_DUE_09	
157	DAYS_PAST_DUE_10	
158	DAYS_PAST_DUE_11	
159	DAYS_PAST_DUE_12	Days Past Due of last 24 Months starting from last reported date
160	DAYS_PAST_DUE_13	
161	DAYS_PAST_DUE_14	
162	DAYS_PAST_DUE_15	
163	DAYS_PAST_DUE_16	
164	DAYS_PAST_DUE_17	
165	DAYS_PAST_DUE_18	
166	DAYS_PAST_DUE_19	
167	DAYS_PAST_DUE_20	
168	DAYS_PAST_DUE_21	
169	DAYS_PAST_DUE_22	
170	DAYS_PAST_DUE_23	
171	DAYS_PAST_DUE_24	

2.2 Output Variable Codes

This section provides the description of various parameters provided in the AR output.

The table below provides the reference point in the document where the detailed values for each parameter can be found.

Variable Name	Description	Reference
ACCT_TYPE_CD	Account type	Appendix A
M_SUB_ID	Type of institute	Appendix B
ASSET_CLASS_CD	Asset Classification Details	Appendix C
PAYMENT_HISTORY_GRID	Payment default status	Appendix D
SUIT_FILED_WILLFUL_DFLT	Suit Filed /Wilful Default	Appendix E
WRITTEN_OFF_AND_SETTLED_STATUS	Written off /Settled Status	Appendix F
RESPONSIBILITY_CD	Ownership Indicator Type	Appendix G
PORTFOLIO_RATING_TYPE_CD	Portfolio Type	Appendix H
PAYMENT_RATING_CD	Payment default status	Appendix D

3 Periodic Account Review Definition

Below table is the list of variables provided as Risk PAR Output.

Variable	Description	Reference for Details
REF	Client Reference Number	-
ACC#	Client Provided Input A/c Number	-
ACCT_TYPE_CD	Trade information (Off us)	Appendix A
ACCOUNT_STATUS	Trade information (Off us)	-
ASSET_CLASSIFICATION	Trade information (Off us)	Appendix C
DPD	Trade information (Off us)	-
CURRENT_BALANCE	Trade information (Off us)	-
LENDER_TYPE	Institute type	Appendix B
LAST_REPORTED_DATE	Trade information (Off us)	-

4 Inquiry PAR Definition

Experian is providing 4 standard Inquiry PAR indicating if their customer has been enquired recently for any product.

PAR Code	Details
ST_CP_001	Addition of a Mortgage Search Record
ST_CP_002	Addition of a Revolving account Search Record
ST_CP_003	Addition of a Unsecured Loan Search Record
ST_CP_004	Addition of a Secured Loan Search Record

Below table is the list of variables provided as Inquiry PAR Output.

Variable	Description	Reference
CUST_ID	Client Provided Input A/c Number	-
ENCRYPTED_PIN	Experian Reference Number	-
PAR_ID	PAR type	-
DESCRIPTION	Inquired Account type	Appendix I
DETAILS	Inquired Sub Account type	Appendix I
DATE_REPORTED	Date of Inquiry	-
VALUE	Amount	-
CATEGORY	Institute type	Appendix B

Appendix A - Account type Details

Experian Acct Type Code (Old)	Experian Acct Type Code (new)	Description
0	999	Other
1	47	Instalment Loan, Automobile
2	58	Instalment Loan, Mortgage
3	195	Loan, Property
4	185	Loan Against Shares/Securities
5	123	Loan, Personal Cash
6	189	Loan, Consumer
7	191	Loan, Gold
8	130	Loan, Student
9	187	Loan to Professional
10	5	Credit Card
11	219	Leasing, Other
12	121	Banking, Overdraft
13	173	Instalment Loan, Two-Wheeler
14	181	Credit Facility, Non-Funded
15	184	Loan Against Bank Deposits
16	214	Credit Card, Fleet
17	172	Instalment Loan, Commercial Vehicle
18	217	Service, Telco - Wireless
19	215	Service, Telco - Broadband
20	216	Service, Telco - Landline
23	248	GECL Loan Secured
24	249	GECL Loan Unsecured
40	167	Microfinance, Business
41	169	Microfinance, Personal
42	168	Microfinance, Housing
43	170	Microfinance, Other
45	245	P2P Personal Loan
46	246	P2P Auto Loan
47	247	P2P Education Loan
51	176	Business Loan - General
52	177	Business Loan - Priority Sector - Small Business
53	178	Business Loan - Priority Sector - Agriculture
54	179	Business Loan - Priority Sector - Others
55	197	Non-Funded Credit Facility, General
56	198	Non-Funded Credit Facility, Priority Sector - Small Business
57	199	Non-Funded Credit Facility, Priority Sector - Agriculture
58	200	Non-Funded Credit Facility, Priority Sector - Others
59	175	Business Loan Against Bank Deposits
60	196	Loan, Staff

31	220	Secured Credit Card
32	221	Used Car Loan
33	222	Construction Equipment Loan
34	223	Tractor Loan
35	213	Corporate Credit Card
36	224	Kisan Credit Card
37	225	Loan on Credit Card
38	226	Pradhan Mantri JDY (Over Draft)
39	227	Mudra Loan (Shishu/Kishor/Tarun)
61	228	Business Loan - Unsecured
44	240	Pradhan Mantri Awas Yojna
50	241	Business Loan – Secured
69	242	Short Term Personal Loan [Unsecured]
70	243	Priority Sector Gold Loan [Secured]
71	244	Temporary Overdraft [Unsecured]

Appendix B – Type of institute/Entity

Institute Code	Description
COB	Co-operative Bank
FOR	Foreign Bank
HFC	Housing Finance Company
NBF	Non-Banking Financial Institution
PUB	Public Sector Bank
PVT	Private Sector Bank
RRB	Regional Rural Bank
TEL	Telecom
SRC	Securities Firm
MFI	Mutual Fund Institutions
INS	Insurance Sector
CCS	Cooperative Credit Society
BRO	Brokerage Firm
CRA	Credit Rating Agency
SFB	Small Finance Bank
SFI	State Financial Institution

Appendix C - Asset Classification Details

Asset Classification Codes (old)	Asset Classification Codes (New)	Description
_	[blank]/-1	Default
1	S	Standard
2	B	Substandard
3	D	Doubtful
4	L	Loss
5	M	Special Mention Account
?	?	Unknown

Appendix D - Payment default status

Experian Payment History Grid	Description
0	0 payments past due (current account)
1	30-59 days past due date
2	60-89 days past due date
3	90-119 days past due date
4	120-149 days past due date
5	150-179 days past due date
6	180 or more days past due date
U	Unknown
S	Standard
B	Sub- Standard
D	Doubtful
L	Loss
M	Special mention
?,-1	Information Not Available

Appendix E - Suit Filed/Wilful Default Status Code

Experian Suit Filed Status Code(Old)	Experian Suit Filed Status Code (New)	Description
-1	[blank]/-1	Default
0	200	Restructured
1	201	Suit Filed
2	202	Wilful Default
3	203	Suit Filed (Wilful Default)
4	204	Written Off
5	205	Suit Filed & Written Off
6	206	Wilful Default & Written Off
7	207	Suit Filed (Wilful Default) & Written Off
8	208	Settled
9	209	Post (WO) Settled
00	00/0	No Suit Filed
01	01/1	Suit Filed
02	02/2	Wilful Default
03	03/3	Suit Filed (Wilful Default)

Appendix F – Written off /Settled Status Code

Experian Written off /Settled Status Code	Description
[Blank]/-1	Information Not Available
00	Restructure Loan
01	Restructure 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
13	Post Write Off Closed
14	Restructured & Closed
15	Auctioned & Settled
16	Repossessed & Settled
17	Guarantee Invoked
99	Clear existing status

Appendix G - Ownership Indicator Code

Ownership Indicator (Old)	Ownership Indicator (New)	Description
1	1	Individual
2	2	Joint Contractual Liability
3	19	Authorized User / Refers to supplementary credit card holder
7	4	Maker / Guarantor
Z	20	Consumer Deceased

Appendix H – Portfolio Type

Portfolio Type Code	Description
B	Banking
F	Microfinance
I	Instalment Credit
L	Loans
M	Mortgage
R	Revolving Credit
S	Service Credit
X	Leasing

Appendix I – Inquiry Purpose Details

Experian Inquiry Purpose Code	Description
1	Agriculture Loan
2	Auto Loan
3	Business Loan
4	Commercial Vehicle Loans
5	Construction Equipment Loan
6	Consumer Search
7	Credit Card
8	Education Loan
9	Leasing
10	Loan Against Collateral
11	Microfinance
12	Non-Funded Credit Facility
13	Personal Loan
14	Property Loan
15	Telecom
16	Two/Three Wheeler Loan
17	Working Capital Loan
18	Consumer Loan
19	Credit Review
99	Others

Appendix J – Gender Code

Value	Description
1	Female
2	Male
3	Transgender
4	Unknown