

Consumer Credit Information System

Guide to Enquiry Input and Response File
Format

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Table of Contents

Document History	v
Overview	7
Who Should Use This Guide	7
Understanding the Tables in This Guide	7
Enquiry Record	9
Required and When Available Segments	10
Formatting an Enquiry Record	10
Things to Remember	12
Enquiry Header Segment (TUEF)	14
Name Segment (PN)	17
Identification Segment (ID)	20
Telephone Segment (PT)	23
Address Segment (PA)	26
Account Number Segment (PI)	30
End Segment (ES)	31
Response Record	32
Secondary Response Records	34
Reading a Response Record	34
TUEF Response Header Segment	36
Name Segment (PN)	37
Identification Segment (ID)	39
Telephone Segment (PT)	40
Email Contact Segment (EC)	41
Employment Segment (EM)	42
Enquiry Account Number Segment (PI)	44
Score Segment (SC)	45
Address Segment (PA)	51
Account Segment (TL)	53
Account Segment Summary (TL) – Summary for Other Live/Closed Accounts	59
Account Segment Details (TL) – Details for Other Live/Closed Accounts	61

Enquiry Segment (IQ)65

Consumer Dispute Remarks Segment (DR).....67

End Segment (ES)68

Error Record 69

 Error Segment (ERRR)70

 User Reference Error Segment (UR).....71

 End Segment (ES)74

Appendix A – Account Type and Enquiry Purpose Table..... 75

Appendix B – Allowed and Disallowed Characters 78

Appendix C – State / Union Territory Codes 79

Appendix D – PIN Code Validation Table 80

Appendix E – Classification of Secured and Unsecured Loans 82

Appendix F – Score Reason Codes 84

Appendix G – Error Codes 89

Appendix H – Error/Dispute Remarks Codes..... 98

Appendix I – CIBIL Remarks Codes 99

Annexure B 103

Document History

Version	Date of Change	Description
2.20	Jun 17, 2015	Rebranding.
2.21	Aug 27, 2015	Added UR Tag 19 to return reason for reason why the request is rejected.
2.22	Sep 17, 2015	Revised the description for the ES segment and the Length of Transmission when it exceeds 9999999.
2.23	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 and enquiry purposes for Loan on Credit Card and Business Loan – Unsecured. Added a status flag “Restructured due to Natural Calamity” to Written-Off & Settled Status.
2.24	Oct 22, 2015	Removed Business Loan – Director Search from account types, enquiry purposes and loan types.
2.26	Jan 15, 2016	“Rolled Back” Version 2.25 with contained invalid account types and enquiry purposes. Added Secondary Response Record Section
2.27	Mar 3, 2016	Added account types and enquiry purposes of: 38 - Prime Minister Jaan Dhan Yojana - Overdraft 39 - Mudra Loans – Shishu / Kishor / Tarun 44 - Pradhan Mantri Awas Yojana - Credit Link Subsidy Scheme MAY CLSS 50 - Business Loan – Secured
2.28	Mar 14, 2016	Revised the handling of consumer name presented as a single name word.
2.29	Apr 21, 2016	Revised to include Universal ID (UID) Number as of the the required ID types.
2.30	Jun 9, 2016	Updated Min/Max PinCode for state Pondicherry in Appendix D.
2.31	Dec 21, 2016	Revised the SC segment to include CreditVision Demonetisation Algorithms.
2.32	Jun 15, 2017	Revised the SC segment to include CreditVision Algorithms.
2.34	Jun 30, 2017	Used the reserved field at positions 32-33 as GST State Code in the request Header segment. Added Account Types 31 and 35 to Tag 12 of the TL segment.

Version	Date of Change	Description
2.35	Jul 27, 2017	Revised the field name and comments for Tags 34-40 of the SC segment.
2.36	Feb 18, 2018	Added P2P Enquiry Purposes
2.37	Dec 05, 2018	Added CreditVision Risk Score (CIBILTUSC3)
2.38	Jan 15, 2019	Updated CreditVision Risk Score Reason Codes
2.39	Feb 05, 2019	Revised CreditVision Risk Score definitions
2.40	Mar 28, 2019	Rebranded as CreditVision® (CIBILTUSC3) Score

Overview

This guide describes how to create an Enquiry Record and receive a response from Credit Information Bureau (India) Limited (CIBIL). The Enquiry Input and Response File Format is used by members using CPU-to-CPU and Tape-to-Tape modes of transmission to request and receive Credit Information Reports (CIRs), Individual Information Reports (IIRs), Portfolio Review Reports, Locate Plus Reports (LP), and Locate Plus for Insurance Reports (LPI). CIBIL uses the information in the Enquiry Record to generate a response. The response is returned to the member either as a Machine-Readable Formatted Response Record or as a Print Image Report.

If a member requests the Output Format as Machine-Readable Formatted Response Record and an error occurs, CIBIL returns an Error Record; a user-friendly error message is returned in case of a Print Image Report.

Who Should Use This Guide

This guide must be used by all the people involved in using or developing the Enquiry Format and understanding or decoding the Response Record received from CIBIL. For the purpose of this guide, we assume that the reader is familiar with basic computer programming concepts and terminology.

Understanding the Tables in This Guide

The tables in this guide describe the segments that make up the Enquiry and Response 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 entire record to be rejected.
 - **When Available:** Information in these fields must be furnished when available with the member. In case the information is not available, members are encouraged to capture the same information for new accounts and update existing accounts in their database.

- **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, numbers 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.
- **Date Field**
All dates have the format: DDMMYYYY.

Enquiry Record

All segments in the Enquiry Record are variable in length except the TUEF and ES segments, which have fixed lengths. Each segment has a maximum length and minimum and maximum number of entries.

The following table describes the different segments that make up an Enquiry Record.

These segments appear in an Enquiry Record in the following order: TUEF, PN, ID, PT, PA, PI, and ES. This order must be followed for every enquiry. Of these, five segments are required: TUEF, PN, ID or PT, PA and ES.

Segment Tag	Segment Name	Segment Length	Segment Type	Number of Entries		Maximum Length
				Minimum	Maximum	
TUEF	TUEF Enquiry Header	Fixed	Required	1	1	115
PN	Name	Variable	Required	1	1	174
ID	Identification	Variable	Required ⁺⁺	0 ⁺⁺	8	47 each
PT	Telephone	Variable	Required ⁺⁺	0 ⁺⁺	4	51 each
PA	Address	Variable	Required [*]	1	2	259 each
PI	Account Number	Variable	Required ^{**} When Available	1 0	4 4	36 each
ES	End Segment	Fixed	Required	1	1	15

Note

* The current address is always required, and the Permanent address should be provided When Available.

**** When the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment) is "Account Review", "Retro Enquiry" or "Locate Plus" then PI is also a required segment.**

++ At least one of the valid Identification (ID) segment with either Income Tax ID Number, Passport Number, Voter ID Number or Driver's License Number, or valid Telephone (PT) segment should be present except when the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment) is "Account Review", "Retro Enquiry" or "Locate Plus".

Refer to the tables that describe the fields in each segment to determine if a field is required, When Available, or See Comments.

Required and When Available Segments

A segment is either Required or When Available. Required segments must be present in an Enquiry Record. In the absence or rejection of any of the required segments, **the entire Enquiry Record is rejected.**

When Available segments must be furnished if information is available in the credit application form/internal system. They provide information that the system can use in conjunction with required segments to generate a more accurate and complete response.

For example, Mr. Haren Patel receives his mail at two different addresses, and an enquiry for Haren Patel contains both of these addresses. The response generated from that Enquiry Record would logically be more accurate than a response generated from only one address. Refer to the Maximum Number of Entries column in the preceding table to determine how many times each segment can occur. When Available segments that exceed the maximum number allowed are ignored.

Formatting an Enquiry Record

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 description, 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 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 formatting data and will be observed strictly. The system will reject all fields that violate the following criteria. Remember that:

- Rejected Required fields cause a default value, if any, to be assumed or the entire Enquiry Record is rejected.
- Rejected fields that are not classified as required cause a default value, if any, to be assumed, or the field is ignored.

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-length 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.
- 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.
- The Date of Birth (DOB) must be a valid calendar date in DDMMYYYY format. For example, 16022000 is the equivalent of February 16, 2000. The DOB must contain eight digits; if the field contains fewer than eight digits, the Enquiry Record will be rejected. The DOB must be more recent than 01011900 and earlier than the system date.
- Monetary amounts must be expressed in whole numbers (for example, 1, 51693, 309820).
- If the member captures both Current and Permanent addresses for a consumer, then each address must be reported.
- Special edit checks are used to reject an Enquiry 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 Enquiry Record.
 - Non-individual records.
 - Overseas addresses.
 - Each Enquiry Record must begin with a TUEF Enquiry Header Segment (TUEF) and end with an End Segment (ES), which marks the end of an Enquiry Record.

- Joint accounts applicants must be enquired upon separately, as two distinct enquiries. For example, Mr. Atul E Patel and Mrs. Veena A Patel should be enquired upon as two separate enquiries – Enquiry 1 - “MR. ATUL E PATEL” and Enquiry 2 - “MRS. VEENA A PATEL.” This rule is also applicable to enquiries on “Authorised User” or the “Guarantor” to a consumer.
- Annexure B should accompany input files each time when enquiries are submitted to CIBIL. Incomplete or non-submission of Annexure B can cause a delay in processing.
- Input file name should conform to this format:

<ENQUIRY MEMBER ID> - <Date of file creation in DDMMYYYY format> - <File creation time in HHMMSS format>.tuef

Enquiry Header Segment (TUEF)

The TUEF Enquiry Header Segment marks the beginning of the Enquiry Record, and:

- It is a required segment.
- It is of a fixed size of 115 bytes.
- It can appear only once per Enquiry Record.
- All the fields must be provided; otherwise the entire Enquiry Record is rejected.
- All fields must be valid.

Position	Field Name	Character Type	Fixed Length	Comments
1	Segment Tag	A	04	Must contain the value TUEF .
5	Version	N	02	Must contain the value 12 .
7	Member Reference Number	P	25	The Member should specify the value to be returned on the Response Record or the Print Image Report. Typically, it could be a unique credit application/reference number. Any non-printable characters will be replaced by spaces.
32	GST State Code	P	02	The member should specify the GST state code of the member branch / office making the enquiry. Please refer to the State / Union Territory Codes values in Appendix C. The state code (99) for APO Address is not allowed and any invalid state code provided will be ignored.
34	Enquiry Member User ID	P	30	Must contain the Enquiry Member User ID assigned by CIBIL to the Member.
64	Enquiry Password	A/N	30	Must contain the Enquiry Password assigned by CIBIL to the Enquiring Member User ID. Any password with less than 30 characters should be padded with trailing blanks.
94	Enquiry Purpose	N	02	Please refer to the Account and Enquiry Type values in Appendix A.

Position	Field Name	Character Type	Fixed Length	Comments
96	Enquiry Amount	N	09	<p>This amount must be a whole number.</p> <p>If the Enquiry Purpose is other than “Account Review”, “Retro Enquiry”, “Locate Plus”, or “Locate Plus for Insurance” then it must be greater than zero. Zero is permissible for Account Review, Retro Enquiry, Locate Plus, and Locate Plus for Insurance.</p> <p>If the Enquiry Purpose is “For Individual”, the Enquiry Amount will be always reset to 000000000.</p>
105	Future Use	A	03	Fill with blanks.
108	Score Type	N	02	<p>Possible values are:</p> <p>00 = Not requesting a score.</p> <p>01 = Requesting the CIBIL TransUnion Score Version 1.0 (CIBILTUSCR) only.</p> <p>02 = Requesting the Personal Loan Score (PLSCORE) only.</p> <p>03 = Requesting both the CIBILTUSCR and PLSCORE scores.</p> <p>04 = Requesting the CIBIL TransUnion Score Version 2.0 (CIBILTUSC2) only.</p> <p>06 = Requesting both the CIBILTUSC2 and PLSCORE scores.</p> <p>08 = Requesting the CreditVision® Score (CIBILTUSC3) only.</p> <p>10 = Requesting both CreditVision® Score (CIBILTUSC3) and PLSCORE.</p> <p>Defaults to 00 if none of the available scores is selected.</p> <p>If the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment) is “Retro Enquiry” and the Score Type is 00 or invalid, the Score Type will be reset to 04.</p> <p>If the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment) is “Locate Plus”, “Locate Plus for Insurance” or “For Individual”, the Score Type will be ignored and always reset to 00.</p>

Position	Field Name	Character Type	Fixed Length	Comments
110	Output Format	N	02	Specify the type of response CIBIL should return. Valid values are: 01 = Machine-Readable Formatted Response Record 02 = Print Image Report 04 = Tab-delimited Report (This option is currently not available. If 04 is populated in the input TUEF string, the system defaults it to 01 .) Defaults to 01 if an invalid value is provided.
112	Response Size	N	01	Must contain the value 1. Defaults to 1 if an invalid value is provided.
113	Input/Output Media	A	02	Specify the input and output media used for the enquiry. Valid values are: CC = CPU-to-CPU TT = Tape-to-Tape Account Review, Retro, Locate Plus and Locate Plus for Insurance Enquiries can use only TT .
115	Authentication Method	A	01	Specify the way to authenticate the Enquiry Member User ID and the Enquiry Password fields. Valid values are: L = Legacy A = Advanced Any invalid value provided in this field will be reset to the value of L .
Total bytes:			115	

Name Segment (PN)

The PN Segment contains information about the consumer applying for credit, and:

- It is a required segment.
- It is variable in length and can be a maximum of 174 bytes.
- It can appear only once per Enquiry Record.
- Tag 06 is reserved for future use.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments
PN	Segment Tag	Required	A/N	F	03	Must contain the value N01 .
01	Consumer Name Field1	Required	A	V	26	Consumer name is required. Use as many Consumer Name fields as necessary to provide the complete consumer name. The Consumer Name fields must contain the full name of the consumer and must have at least one word (but not just one initial). Members are encouraged to capture and provide full, expanded names instead of initials.
02	Consumer Name Field2	See Comments	A	V	26	
03	Consumer Name Field3	See Comments	A	V	26	
04	Consumer Name Field4	See Comments	A	V	26	

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments
05	Consumer Name Field5	See Comments	A	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 Enquiry Record.</p> <p>Disallowed Characters, as specified in Appendix B, Numbers, and Commercial Names should not be entered in any of these fields. This will lead to a rejection of the Enquiry Record.</p> <p>Please refer to the list of Allowed and Disallowed Characters in Consumer Name Field1 to Field5 in Appendix B.</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.</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>Do not truncate names.</p>

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments
07	Date of Birth	See Comments	N	F	08	Is a required field for all enquiries, except when the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment) is "Account Review", "Retro Enquiry" or "Locate Plus". Must contain a valid date in DDMMYYYY format. The date in this field must be more recent than 01011900 and must be 16 years earlier than the system date.
08	Gender	See Comments	N	F	01	Is a required field for all enquiries, except when the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment) is "Account Review", "Retro Enquiry" or "Locate Plus". Valid values are: 1 = Female 2 = Male 3 = Transgender
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 about the consumer applying for credit, and:

- 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 Enquiry Record is rejected.
- This is a required segment (with ID Type of **01**, **02**, **03**, **04**, or **06**) when no valid Telephone (PT) segment is provided except when the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment) is “Account Review”, “Retro Enquiry” or “Locate Plus”.
- It is variable in length and can be a maximum of 47 bytes.
- This can occur maximum of 8 times per Enquiry Record.
- The ID Type(s) should be unique within the same Enquiry Record.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments
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 .
01	ID Type	Required	N	F	02	Indicates the type of ID. Possible values are: 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)

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments
02	ID Number	See Comments	P	V	30	<p>For ID Type 01, Income Tax ID Number</p> <p>Permanent Account Number (PAN) as defined by the Income Tax department.</p> <p>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</p> <p>As defined by the India Security Press.</p> <p>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.).</p> <p>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
						<p>For ID Type 03, Voter ID Number 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> <hr/> <p>For all other ID Types</p> <p>Is required when the field is present in the member's internal system.</p> <p>No validation will be performed.</p>
Sum of all maximum byte lengths:					35	
Sum of all two-byte tags and two-byte lengths:					12	
Maximum byte size of segment:					47	

Telephone Segment (PT)

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

- This is a required segment when no valid Identification (ID) segment with either Income Tax ID Number, Passport Number, Voter ID Number, Driver's License Number or Universal ID Number is provided except when the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment) is "Account Review", "Retro Enquiry" or "Locate Plus".
- It is variable in length and can be of a maximum size of 51 bytes.
- This can occur maximum of 4 times per Enquiry Record.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments
PT	Segment Tag	Required	N	F	03	Must contain the value T01 . If multiple PT segments are to be provided, the first segment contains T01 , the second contains T02 and so on.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments
01	Telephone Number	Required	P	V	20	<p>Is required when the field is present in the member's internal system and when the ID segment is not present.</p> <p>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 starting with "6", "7", "8" or "9" requires 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>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.</p>
02	Telephone Extension	When Available	A/N	V	10	

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments
03	Telephone Type	Required.	N	F	02	Valid types are: 00 = Not Classified 01 = Mobile Phone 02 = Home Phone 03 = Office Phone Invalid type will be defaulted to 00 .
Sum of all maximum byte lengths:					35	
Sum of all two-byte tags and two-byte lengths:					16	
Maximum byte size of segment:					51	

Address Segment (PA)

The PA Segment(s) contain(s) the known address(es) of the consumer, and:

- It is a required segment.
- It is variable in length and can be a maximum of 259 bytes.
- It occurs at least once, but no more than twice per Enquiry Record. Where possible, enter the Current Address in the first Address Segment and the Permanent Address in the second Address Segment.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments
PA	Segment Tag	Required	A/N	F	03	Must contain the value A01 . If two PA segments are entered, the first segment (Current Address) must contain A01 , and the second segment (Permanent Address) must contain A02 in this field. If no Current Address is available, then the Permanent Address should be entered twice.
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.
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
05	Address Line5	See Comments	P	V	40	<p>Must be a minimum length of 3 for Address Line1.</p> <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> <p>For all enquiries requested except when the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment) is “Account Review”, “Retro Enquiry” or “Locate Plus”.</p> <p>State and PIN Code are required within Address Line1 – Line5, if they are not provided separately in fields State Code (Field Tag 06) and PIN Code (Field Tag 07), respectively.</p>
06	State Code	Required	N	F	02	<p>Is a required field, except when the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment (TUEF)) is “Account Review”, “Retro Enquiry” or “Locate Plus”.</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>Please enter the 2-digit code for the State / Union Territory as specified in Appendix C.</p> <p>State Code will take precedence over the State name in the Address Line1 to Address Line5, if both are provided.</p>

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments
07	PIN Code	Required	P	V	10	<p>Is a required field, except when the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment (TUEF)) is "Account Review", "Retro Enquiry" or "Locate Plus".</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".</p> <p>The following are NOT valid PIN codes: "604", "604000", "6040020000", "0000604002", "901234".</p> <p>Please refer to Appendix D 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>
08	Address Category	Required	N	F	02	<p>Valid values are:</p> <p>01 = Permanent Address 02 = Residence Address 03 = Office Address 04 = Not Categorized</p> <p>Invalid value will be defaulted to 04.</p>
09	Residence Code	When Available	N	F	02	<p>Valid values are:</p> <p>01 = Owned 02 = Rented</p>
Sum of all maximum byte lengths:					219	

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments
Sum of all two-byte tags and two-byte lengths:					40	
Maximum byte size of segment:					259	

Account Number Segment (PI)

The PI Segment(s) contain(s) the account number(s) of account(s) that the consumer has with other member(s) and/or the Enquiring Member itself, and:

- It is a required segment if the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment) is “Locate Plus”, “Account Review” or “Retro Enquiry,” for all other enquiries it is a When Available segment.
- It is variable in length and can be of a maximum size of 36 bytes.
- It occurs no more than 4 times per Enquiry Record.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments
PI	Segment Tag	Required	A/N	F	03	Must contain the value I01 . If two, three, or four account segments are entered, the first segment tag must contain I01 , second must contain I02 , the third I03 , and the fourth I04 .
01	Account Number	Required	P	V	25	Must contain only account number of loans/advances or credit card numbers and not current/savings/deposit account numbers . Please note that when the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment (TUEF)) is “Account Review”, “Retro Enquiry”, or “Locate Plus”, the account number must be provided and should be the same as provided to CIBIL during data submission.
Sum of all maximum byte lengths:					28	
Sum of all two-byte tags and two-byte lengths:					08	
Maximum byte size of segment:					36	

End Segment (ES)

The ES Segment marks the end of the Enquiry Record, and:

- It is a required segment.
- It is of a fixed size of 15 bytes.
- It can appear only once per Enquiry Record.

Position	Field Name	Character Type	Fixed Length	Comments
1	Length of Record	A/N	09	Must contain the value ES05NNNNN , where NNNNN is the total length of the Enquiry Record (including the End Segment (ES)), left-padded with zeros.
10	End Characters	N	06	Must contain the value 0102 followed by two asterisks (**).
Total bytes			15	

Response Record

The Response Record is a variable length Machine-Readable Formatted Response Record and is generated only when the value in the Output Format Field (Positions 110-111 of the TUEF Enquiry Header Segment) in the Enquiry Record is **01**.

The following table describes the segments that make up the Response Record. All segments are variable in length except the TUEF and ES Segments, which have fixed lengths. Each segment has a maximum length, and a minimum and maximum number of entries. These segments appear on a Response Record in the following order: TUEF, PN, ID, PT, EC, EM, PI, SC, PA, TL, IQ, DR and ES.

Segment Tag	Segment Name	Segment Type	No. of Entries		Maximum Length
			Minimum	Maximum	
TUEF	TUEF Response Header	Fixed	1	1	94
PN	Name	Variable	1	1	253
ID	Identification	Variable	0	8	76 each
PT	Telephone	Variable	0	4 Unlimited***	56 each
EC	Email Contact	Variable	0	4 Unlimited***	81 each
EM**	Employment	Variable	0	1	127
PI*	Enquiry Account Number	Variable	1	4	36 each
SC**	Score	Variable	0	2	1313 each
PA	Address	Variable	1 0***	4 Unlimited***	296 each
TL**	Account	Variable	0	Unlimited	516 each
IQ	Enquiry	Variable	0	Unlimited	59 each
DR	Consumer Dispute Remarks	Variable	0	1	463 each
ES	End	Fixed	1	1	17

Note

* When the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment) is "Locate Plus" then PI is also a required segment. When the Enquiry Purpose is "Locate Plus for Insurance" then PI is returned if it is submitted in the request with valid value. This segment is not applicable to all other enquiry purposes.

** These segments (EM, SC and TL) are not applicable to "Locate Plus" or "Locate Plus for Insurance" enquiries. The SC segment is not applicable to "For Individual" enquiries.

*** When the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment) is "Locate Plus" or "Locate Plus for Insurance" then the maximum no. of entries for these segments is unlimited and the minimum is 0 (when it is a no-hit report). For all other enquiry purposes the maximum no. of entries is 4 and the minimum is 1.

For a Portfolio Review Response Record, the Account Segment (TL) is divided into five parts:

- Account Segment (Details for Own Accounts, if available)
- Account Segment Summary (Summary for Other Live Accounts)
- Account Segment Details (Details for Other Live Accounts, if available)
- Account Segment Summary (Summary for Other Closed Accounts)
- Account Segment Details (Details for Other Closed Accounts, if available)

The following table describes the Account Segment (TL) components in Portfolio Review.

Segment Tag	Segment Name	Segment Type	Number of Entries		Maximum Length
			Minimum	Maximum	
TL	Own Accounts	Variable	0	Unlimited	516 each
TL	Summary of Other Live Accounts	Variable	2	2	106 each
TL	Details of Other Live Accounts	Variable	0	Unlimited	300 each
TL	Summary of Closed Live Accounts	Variable	2	2	106 each
TL	Details of Other Closed Accounts	Variable	0	Unlimited	300 each

It is important to remember the following for the purpose of Portfolio Review:

- **Own Accounts:** Details of accounts reported by the Enquiring Member. For example, when XYZ Bank is doing a Portfolio Review, the details of all the accounts reported by XYZ Bank for that borrower will be displayed in the same format as displayed in the Credit Information Report.

- **Other Accounts:** Details of accounts not reported by the Enquiring Member. The details of other accounts are provided in two parts: live accounts and closed accounts. The live and closed accounts are further classified into Secured and Unsecured Loans.
- **Live Accounts:** All accounts that do not have a value reported in the field Date Closed (Field Tag 10, TL Segment).
- **Closed Accounts:** All accounts that have a value reported in the field Date Closed (Field Tag 10, TL Segment).
- **Classification of Secured and Unsecured Loans:** In case of accounts not reported by the Enquiring Member, “loan types” would be reported as Secured or Unsecured Loans as classified in Appendix E.
- **Account Segment Summary:** The summary segment will contain a count and summation of the High/Credit Sanctioned Amount and Current Balance of Secured and Unsecured Loans. This summary will be shown separately for Live and Closed accounts.

Secondary Response Records

Secondary files are those that match the input but are not merged into the primary file due to some conflicting indicative information. In a multiple credit file response, only the Primary file has its full credit details returned. Secondary files have only their Indicative details shown, ie the Name, ID, Telephone, Email, and Address segments. Credit data such as Trade, Employment, Score, and Enquiry details are suppressed from the response record.

Which members receive secondary files and the maximum number of secondary subjects returned is dependent upon configurations specific to the member. When multiple response records are returned, only the first response record contains the enquiry control number in the **Enquiry Control No** field; any subsequent response records that have an enquiry control number of zero should be considered as secondary subjects.

Reading a Response Record

Reading a fixed-length segment in a Response Record requires finding each field's specified position in that segment. At the end of each fixed-length segment description, a total byte counter indicates how long each of these segments must be. A fixed-length segment contains the specified 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.

Reading a variable-length segment requires finding each field's tag and length in order to identify the value in that field. For example, to find the Date Reported and Certified field in the Account segment:

- Locate the Account Segment Tag (TL) in the Response Record. The Account Segment follows the last Address Segment (PA).

- **Locate Tag 11, the Date Reported and Certified field in the Account Segment (TL). Immediately following the field tag is the field's length. Because this is a date field, the length is always 08. These two together appear as 1108, with 11 being the Field Tag and 08 being the Field Length.**
- The value of the field follows the field tag and field length. If the account was reported on September 25, 2000 then the date would appear as 25092000.
- The Date Reported and Certified field in the Account Segment (TL) appears as **110825092000.**

At the end of each variable length segment description, a counter indicates the maximum length of the segment. For example, the Account Segment (TL) can be a maximum of 516 bytes if every field is supplied and each data element in those fields is the maximum length. The breakdown of the total 516 bytes is:

Field	Size
36 two-byte tags (Field Tags TL to 99)	72 bytes
36 two-byte lengths	72 bytes
Sum of all maximum field lengths	368 bytes
Total bytes in TL segment	516 bytes

It is also important to remember that:

- **When the system does not find the enquired subject during the enquiry process, a no-hit report is returned.**
 - If the Enquiry Purpose (Positions 94-95 of the TUEF Enquiry Header Segment) is not "Account Review", "Retro Enquiry", "Locate Plus", or "Locate Plus for Insurance", then the consumer is added as a new subject to the CIBIL database.
 - This enquiry made on the consumer is displayed in response to future enquiries made on the same consumer. The details of the "no-hit" enquiry will be returned the next time a credit report is requested for the consumer.
- All dates in the Response Record are in DDMMYYYY format. For example, 16022000 is the equivalent of February 16, 2000.
- Some fields in the Response Record contain specific values. These values are listed in the Comments column of the following tables.

TUEF Response Header Segment

The TUEF Response Header Segment marks the beginning of the Response Record, and:

- It is of a fixed size of 94 bytes.
- It can appear only once per Response Record.

Position	Field Name	Character Type	Fixed Length	Comments
1	Segment Tag	A	04	Contains the value TUEF .
5	Version	N	02	Contains the value 12 .
7	Member Reference Number	A/N	25	Contains the value supplied by the Member in the TUEF Enquiry Header Segment of the Enquiry Record. Filled with blanks if the value was not supplied.
32	Future Use	A	02	Filled with blanks.
34	Future Use	N	04	Filled with zeros.
38	Enquiry Member User ID	P	30	Contains the Enquiry Member User ID supplied by the Member in the TUEF Enquiry Header Segment of the Enquiry Record.
68	Subject Return Code	N	01	Valid values are: 0 = Not found 1 = Found
69	Enquiry Control Number	N	12	Contains a system-generated enquiry control number.
81	Date Processed	N	08	Contains the date when the enquiry was made. Format is DDMMYYYY.
89	Time Processed	N	06	Contains the time when the enquiry was made. Format is HHMMSS.
Total bytes:			94	

Name Segment (PN)

The PN Segment contains information about the consumer applying for credit, and:

- It is variable in length and can be of a maximum size of 253 bytes.
- It can appear only once per Response Record.
- Tag 06 is reserved for future use.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
PN	Segment Tag	A/N	F	03	Contains the value N01 .
01	Consumer Name Field1	P	V	26	Note that Consumer Name may contain disallowed characters and numbers.
02	Consumer Name Field2	P	V	26	
03	Consumer Name Field3	P	V	26	
04	Consumer Name Field4	P	V	26	
05	Consumer Name Field5	P	V	26	
07	Date of Birth	N	F	08	Format is DDMMYYYY.
08	Gender	N	F	01	Values are: 1 = Female 2 = Male 3 = Transgender
80	Date of Entry for Error Code	N	F	08	Contains the date when the error code was entered. Format is DDMMYYYY.
81	Error Segment Tag	A	F	02	Error segment tag registered within the error/dispute resolution process. This field will contain a value of "ZZ" in case if there are errors/disputes across multiple segments or if there are no errors/disputes. Otherwise, the segment tag as per TUDF Guide should be used (e.g. PA for the Address segment).
82	Error Code	N	F	03	Error Code registered within the error/dispute resolution process. Refer to Appendix G for list of codes.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
83	Date of Entry for CIBIL Remarks Code	N	F	08	Contains the date when the CIBIL remarks code was entered. Format is DDMMYYYY.
84	CIBIL Remarks Code	A/N	F	06	Refer to Appendix I for list of codes.
85	Date of Entry for Error/Dispute Remarks Code	N	F	08	Contains the date when the error/dispute remarks codes were entered. Format is DDMMYYYY.
86	Error/Dispute Remarks Code 1	A/N	F	06	Contains up to 2 error/dispute remarks codes. Refer to Appendix H for list of codes.
87	Error/Dispute Remarks Code 2	A/N	F	06	
Sum of all maximum byte lengths:				189	
Sum of all two-byte tags and two-byte lengths:				64	
Maximum byte size of segment:				253	

Identification Segment (ID)

The ID Segment(s) contain(s) the known identification numbers of the consumer applying for credit, and:

- It is variable in length and can be of a maximum size of 76 bytes.
- It can occur up to 8 times per Response Record with maximum of one segment per ID Type.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
ID	Segment Tag	A	F	03	Contains the value I01 . If multiple ID segments are returned, the first segment contains I01 , the second contains I02 , and so on up to I08 .
01	ID Type	N	F	02	Values are: 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)
02	ID Number	P	V	30	
03	Issue Date	N	F	08	Format is DDMMYYYY.
04	Expiration Date	N	F	08	Format is DDMMYYYY.
90	Enriched Through Enquiry	A	F	01	Only the value of Y is returned when applicable.
Sum of all maximum byte lengths:				52	
Sum of all two-byte tags and two-byte lengths:				24	
Maximum byte size of segment:				76	

Telephone Segment (PT)

The PT Segment(s) contain(s) the known telephone numbers of the consumer applying for credit, and:

- It is variable in length and can be of a maximum size of 56 bytes.
- It can occur up to 4 times per Response Record for all enquiries except when enquiry purpose is “Locate Plus” or “Locate Plus for Insurance”.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
PT	Segment Tag	N	F	03	Contains the value T01 . If multiple PT segments are returned, the first segment contains T01 , the second contains T02 , and so on up to T04 .
01	Telephone Number	P	V	20	
02	Telephone Extension	A/N	V	10	
03	Telephone Type	N	F	02	Types are: 00 = Not Classified 01 = Mobile Phone 02 = Home Phone 03 = Office Phone
90	Enriched Through Enquiry	A	F	01	Only the value of Y is returned when applicable.
Sum of all maximum byte lengths:				36	
Sum of all two-byte tags and two-byte lengths:				20	
Maximum byte size of segment:				56	

Email Contact Segment (EC)

The EC Segment(s) contain(s) the known email addresses of the consumer applying for credit, and:

- It is variable in length and can be of a maximum size of 81 bytes.
- It can occur up to 4 times per Response Record for all enquiries except when enquiry purpose is “Locate Plus” or “Locate Plus for Insurance”.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
EC	Segment Tag	A	F	03	Contains the value C01 . If multiple EC segments are returned, the first segment contains C01 , the second contains C02 , and so on up to C04 .
01	E-Mail ID	P	V	70	
Sum of all maximum byte lengths:				73	
Sum of all two-byte tags and two-byte lengths:				08	
Maximum byte size of segment:				81	

Employment Segment (EM)

The EM Segment(s) contain(s) the known employment related information of the consumer applying for credit, and:

- It is variable in length and can be of a maximum size of 127 bytes.
- It can occur once per Response Record.

The employment segment is not applicable to Locate Plus or Locate Plus for Insurance enquiries.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
EM	Segment Tag	A	F	03	Must contain the value E01 .
01	Account Type	N	F	02	Please refer to the Account and Enquiry Type values in Appendix A.
02	Date Reported and Certified	N	F	08	This is the most recent date the Reporting Member reported and certified information about the employment related information to CIBIL. Format is DDMMYYYY.
03	Occupation Code	N	F	02	Codes are: 01 = Salaried 02 = Self Employed Professional. 03 = Self Employed 04 = Others
04	Income	N	V	09	
05	Net/Gross Income Indicator	A	F	01	Values are : G = Gross Income N = Net Income
06	Monthly/Annual Income Indicator	A	F	01	Values are : M = Monthly A = Annual
80	Date of Entry for Error Code	N	F	08	Contains the date when the error code was entered. Format is DDMMYYYY.
82	Error Code	N	F	03	Error Code registered within the error/dispute resolution process. Refer to Appendix G for list of codes.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
83	Date of Entry for CIBIL Remarks Code	N	F	08	Contains the date when the CIBIL remarks code was entered. Format is DDMMYYYY.
84	CIBIL Remarks Code	A/N	F	06	Refer to Appendix I for list of codes.
85	Date of Entry for Error/Dispute Remarks Code	N	F	08	Contains the date when the error/dispute remarks codes were entered. Format is DDMMYYYY.
86	Error/Dispute Remarks Code 1	A/N	F	06	Contains up to 2 error/dispute remarks codes.
87	Error/Dispute Remarks Code 2	A/N	F	06	Refer to Appendix H for list of codes.
Sum of all maximum byte lengths:				71	
Sum of all two-byte tags and two-byte lengths:				56	
Maximum byte size of segment:				127	

Enquiry Account Number Segment (PI)

The PI Segment(s) contain(s) the account number(s) of account(s) provided by the TUEF request, and:

- It is a required segment if the Enquiry Purpose is "Locate Plus". It is a When Available if the Enquiry Purpose is "Locate Plus for Insurance". This segment is not applicable to all other enquiries.
- It is variable in length and can be of a maximum size of 36 bytes.
- It can occur up to 4 times per Response Record.

Field Tag	Field Name	Field Type	Character Type	Length Type	Maximum Length	Comments
PI	Segment Tag	Required	A/N	F	03	Contains the value I01 . If multiple Enquiry Account Enquiry segments are returned, the first segment contains I01 , the second contains I02 , the third contains I03 , and the fourth I04 .
01	Account Number	Required	P	V	25	Contains the account no. as provided in the PI segment in the TUEF request.
Sum of all maximum byte lengths:					28	
Sum of all two-byte tags and two-byte lengths:					08	
Maximum byte size of segment:					36	

Score Segment (SC)

The three major components of the Score segment are:

- Score (Tag 04)
- Reason Codes (Tags 25-29)
- CreditVision Demonetisation Algorithms (Tags 30-33)
- CreditVision Algorithms (Tags 34-40)
- Exclusion Codes (Tags 05-14)

The score segment appears up to two per Response Record. For more information on the score, please see the guides *Understanding the CIBIL TransUnion Score* (CIBILTUSCR, CIBILTUSC2 and CIBILTUSC3) and *Understanding the CIBIL TransUnion Personal Loan Score (PLSCORE)*.

The score segment is not applicable to "Locate Plus", "Locate Plus for Insurance", and "For Individual" enquiries.

****CreditVision algorithms will be delivered ONLY ON SUBSCRIPTION under tag 30 onwards.**

The Output String contains the following format:

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
SC	Score Name	A/N	F	10	CIBIL TransUnion Score Name. Possible names are: CIBILTUSCR for CIBIL TransUnion Score Version 1.0 PLSCORE for Personal Loan Score CIBILTUSC2 for CIBIL TransUnion Score Version 2.0 CIBILTUSC3 for CreditVision® Score
01	Score Card Name	N	F	02	Values are: 01 for CIBILTUSCR 02 for PLSCORE 04 for CIBILTUSC2 08 for CIBILTUSC3
02	Score Card Version	N	F	02	Contains the value 10 .
03	Score Date	N	F	08	Current date on which the score is generated. Format: DDMMYYYY.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
04	Score	N	F	05	<p>For CIBIL TransUnion Score Version 1.0 - Score range is between 300 and 900; two zeroes (00) prefix the score, but in some cases score can be 0 or -1. -1 for No-Hit or subject with only enquiries and 0 for subjects where the earliest open trade is less than six months old across all channels or there is a error code.</p> <p>For CIBIL TransUnion Score Version 2.0 - Score range is between 300 and 900 for consumers with more than 6 months of credit history*; for others (new to credit subjects with less than 6 months credit history*) the score range can be between 1 and 5.</p> <p>Two zeroes (00) prefix the score when the range is between 300 to 900.</p> <p>A score of -1 is returned for subjects that are new to credit or do not have enough information to score*.</p> <p>A score of 0 is returned for subjects when there is an error.</p> <p>*At least one tradeline with credit information updated, in the last 36 months (or 24 months, as applicable) is required</p> <p>For CreditVision® Score (CIBILTUSC3) – Score range is between 300 and 900 Example: The score of 3 is returned as 00003 in the output string. The score 456 is formatted as 00456 in the output string.</p> <p>The value -1 is returned as 000-1 in the output string and it returned for subjects that are new to credit or do not have enough information to score*</p> <p>*At least one tradeline with credit information updated, in the last 36 months (or 24 months, as applicable) is required</p>

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
05	Exclusion Code 1	A/N	V	02	One or more trades with suit filed status in the past 24 months. A value of 01 when this exclusion is applied. Exclusion codes are not relevant for CreditVision® Score
06	Exclusion Code 2	A/N	V	02	One or more trades with wilful default status in the past 24 months. A value of 01 when this exclusion is applied.
07	Exclusion Code 3	A/N	V	02	One or more trades with suit filed (wilful default) status in the past 24 months. A value of 01 when this exclusion is applied.
08	Exclusion Code 4	A/N	V	02	One or more trades written off in the past 24 months. A value of 01 when this exclusion is applied.
09	Exclusion Code 5	A/N	V	02	One or more trades with suit filed and written off status in the past 24 months. A value of 01 when this exclusion is applied.
10	Exclusion Code 6	A/N	V	02	One or more trades with wilful default and written off status in the past 24 months. A value of 01 when this exclusion is applied.
11	Exclusion Code 7	A/N	V	02	One or more trades with suit filed (wilful default) and written off status in the past 24 months. A value of 01 when this exclusion is applied.
12	Exclusion Code 8	A/N	V	02	No eligible trade for scoring. A value of 01 when this exclusion is applied. Please note that the Exclusion Code 8 is applicable to Personal Score (PLSCORE) only.
13	Exclusion Code 9	A/N	V	02	One or more trades with restructured debt in the past 24 months. A value of 01 when this exclusion is applied.
14	Exclusion Code 10	A/N	V	02	One or more trades with settled debt in the past 24 months. A value of 01 when this exclusion is applied.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
Tags 15 - 24 are fixed and defined for additional Exclusion Codes (10) for future use.					
25	Reason Code 1	A/N	V	02	<p>A reason code is an explanation of a specific credit factor that can be improved.</p> <p>Up to five reason codes can be returned. Refer to Appendix F for the list of reason codes.</p>
26	Reason Code 2	A/N	V	02	
27	Reason Code 3	A/N	V	02	
28	Reason Code 4	A/N	V	02	
29	Reason Code 5	A/N	V	02	
30	CreditVision Demonetisation Algorithm 1	P	V	25	<p>This tag returns the missed payment ratio in the last 12 months (lag required) for trades, and only when the enquiry member is configured to receive this additional scoring information.</p> <p>Please note that the CreditVision Demonetisation Algorithm 1 is applicable to CIBIL TransUnion Score version 1.0/2.0/3.0 (CIBIL TUSCR/CIBIL TUSC2/CIBIL TUS C3) only.</p>
31	CreditVision Demonetisation Algorithm 2	P	V	25	<p>This tag returns the number of accounts with 90 or more days past due ever, and only when the enquiry member is configured to receive this additional scoring information.</p> <p>Please note that the CreditVision Demonetisation Algorithm 2 is applicable to CIBIL TransUnion Score version 1.0/2.0/3.0 (CIBIL TUSCR/CIBIL TUSC2/CIBIL TUS C3) only.</p>

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
32	CreditVision Demonetisation Algorithm 3	P	V	25	<p>This tag returns the aggregate excess payment for bankcard accounts over the past 6 months, and only when the enquiry member is configured to receive this additional scoring information.</p> <p>Please note that the CreditVision Demonetisation Algorithm 3 is applicable to CIBIL TransUnion Score version 1.0/2.0/3.0 (CIBILTUSCR/CIBILTUSC2/CIBILTUS C3) only.</p>
33	CreditVision Demonetisation Algorithm 4	P	V	25	<p>This tag returns the number of non-mortgage balance decreases over the past quarter, and only when the enquiry member is configured to receive this additional scoring information.</p> <p>Please note that the CreditVision Demonetisation Algorithm 4 is applicable to CIBIL TransUnion Score version 1.0/2.0/3.0 (CIBILTUSCR/CIBILTUSC2/CIBILTUS C3) only.</p>
34	Bureau Characteristics #1/7	P	V	99	<p>These 7 tags, when concatenated, will provide a total of 693 characters to hold the results (if available) from Bureau Characteristics, as determined by subscriber settings.</p> <p>The results will be formatted with pipe () as a field separator between the algorithm name and the result, and comma (,) as a separator between each set of algorithm result, i.e.</p> <p><AlgoName1> <Result1>,<AlgoName2> <Result2>,...,<AlgoNameN> <ResultN></p> <p>Note that only Tag 34 will be returned if the results is less than 100 characters, or Tags 34 and 35 will be returned if less than 199 characters, and vice versa.</p>
35	Bureau Characteristics #2/7	P	V	99	
36	Bureau Characteristics #3/7	P	V	99	
37	Bureau Characteristics #4/7	P	V	99	
38	Bureau Characteristics #5/7	P	V	99	
39	Bureau Characteristics #6/7	P	V	99	

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
40	Bureau Characteristics #7/7	P	V	99	<i>Please note that the Bureau Characteristics, including CreditVision, are applicable to CIBIL TransUnion Score version 1.0/2.0/3.0 (CIBILTUSCR/CIBILTUSC2/CIBILTUS C3) only.</i>
Tags 41 - 74 are fixed and defined for additional reason codes (34) for future use.					
75	Error Code	N	F	05	<p>This tag is only returned when error is encountered. Possible values are:</p> <p>00001 = FID Not Found</p> <p>00002 = Duplicate FID</p> <p>00003 = Error related to Consumer Data Issue</p> <p>00004 = Error related to Database Issue</p> <p>00005 = Error during score calculation</p>
Sum of all maximum byte lengths:				1097	
Sum of all two-byte tags and two-byte lengths:				216	
Maximum byte size of segment:				1313	

Address Segment (PA)

The PA Segment(s) contain(s) the known address(es) of the consumer applying for credit, and:

- It is variable in length and can be of a maximum size of 296 bytes.
- Tag 11 is returned only when enquiry purpose is "Locate Plus" or "Locate Plus for Insurance". This tag is not applicable to all other enquiry purposes.
- It occurs at least once but no more than 4 times, per Response Record for all enquiries except when enquiry purpose is "Locate Plus" or "Locate Plus for Insurance".
- For enquiry when enquiry purpose is "Locate Plus" or "Locate Plus for Insurance", this segment is not required when it is a no-hit report, otherwise it occurs with no limit.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
PA	Segment Tag	A/N	F	03	Contains the value A01 . If multiple PA segments are returned, the first segment contains A01 , the second contains A02 , and so on up to A04 . When Enquiry Purpose is "Locate Plus" or "Locate Plus for Insurance", this field will contain A99 for all PA segments beyond the first 99 PA segments.
01	Address Line1	P	V	40	
02	Address Line2	P	V	40	
03	Address Line3	P	V	40	
04	Address Line4	P	V	40	
05	Address Line5	P	V	40	
06	State Code	N	F	02	Please refer to the list of State/Union Territory Codes appearing in Appendix C.
07	PIN Code	P	V	10	
08	Address Category	P	F	02	Values are: 01 = Permanent Address 02 = Residence Address 03 = Office Address 04 = Not Categorized
09	Residence Code	N	F	02	Values are: 01 = Owned 02 = Rented

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
10	Date Reported	N	F	08	The date when this address was first reported to CIBIL by any Member. Format is DDMMYYYY.
11	Member Short Name	A/N*	V	16	When Enquiry Purpose is “Locate Plus” or “Locate Plus for Insurance”, this field contains the member short name of this reported address. For “Locate Plus” and “Locate Plus for Insurance”, those members who request that their name not be disclosed, the value returned will be “Not Disclosed.” For “Locate Plus” and “Locate Plus for Insurance” it will only display the Short Name of the member when the enquiry has been made by the member itself. For all other Enquiry Purposes, this tag is not applicable.
90	Enriched Through Enquiry	A	F	01	Only the value of Y is returned when applicable.
Sum of all maximum byte lengths:				244	
Sum of all two-byte tags and two-byte lengths:				52	
Maximum byte size of segment:				296	

Account Segment (TL)

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

- It is variable in length and can be of a maximum size of 516 bytes.
- It can appear unlimited number of times per Response Record.
- Ordering of TL segments will be based on Account Group in descending order, then Account Type in ascending order, and finally Date Opened/Disbursed in descending order (i.e. more recently opened accounts first).
- Tags 01, 06, 07 and 15-27 are reserved for future use.

The account segment is not applicable to Locate Plus or Locate Plus for Insurance enquiries.

Note

The following table also describes the Accounts Segment (Own Accounts) segment of the Accounts Segment in a Portfolio Review Response Record.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
TL	Segment Tag	A/N	F	04	Contains the value T001 . If multiple TL segments are returned, the first segment contains T001 , the second contains T002 , and so on. This field will contain T999 for all TL segments beyond the first 999 TL segments.
02	Reporting Member Short Name	A/N*	V	16	This field will contain the Short Name of the Reporting Member who reported this Account. For Reporting Members who request that their names should not be disclosed, the value returned will be "Not Disclosed." However, it will display the Short Name of the member for accounts reported by itself. If the enquiry purpose is "For Individual", the rules above will not apply and the Short Name of the Reporting Member will always be shown.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
03	Account Number	P	V	25	<p>This field will contain the Account Number of the consumer if the credit has been obtained from the Member itself or else the field will be suppressed.</p> <p>If the enquiry purpose is "For Individual", the account number will always be shown and will be masked. The Account Number will show "X" for all but the last four alphabets/digits, i.e. "XXXX4321" for account number "987654321". The account number will be left-padded with zeros if less than 4 digits, i.e. "XXXX0012" for account number "12".</p>
04	Account Type	N	F	02	Please refer to the Account and Enquiry Type values in Appendix A.
05	Ownership Indicator	N	F	01	<p>Valid values are:</p> <p>1 = Individual</p> <p>2 = Authorised User (refers to supplementary credit card holder)</p> <p>3 = Guarantor</p> <p>4 = Joint</p>
08	<u>Date Opened/Disbursed</u>	N	F	08	<p><u>This is the date of first disbursement of the account.</u></p> <p><u>For Credit/Fleet cards, this is the date the card becomes active.</u></p> <p>Format is DDMMYYYY.</p>
09	<u>Date of Last Payment</u>	N	F	08	<p><u>This is the most recent date a payment was made on the account.</u></p> <p>Format is DDMMYYYY.</p>
10	<u>Date Closed</u>	N	F	08	<p><u>This is the date the account was closed.</u></p> <p>Format is DDMMYYYY.</p>
11	<u>Date Reported and Certified</u>	N	F	08	<p><u>This is the most recent date the Reporting Member reported and certified information about the account to CIBIL.</u></p> <p>Format is DDMMYYYY.</p>

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
12	High Credit/Sanctioned Amount	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>
13	Current Balance	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>
14	Amount Overdue	N	V	09	<p>The amount past due as of the date reported in the Date Reported and Certified field.</p> <p>This amount is a whole number and is assumed to be positive.</p>

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
28	Payment History 1	A/N	V	54	<p>The most recent 18 months of Payment History. Each month displays the Number of Days Past Due (NDPD)/Asset Classification (AC) for that month. The first value in the payment history string is the NDPD/AC, as of the date reported in the Date Reported and Certified field.</p> <p>For accounts that are closed and where the Date Closed field is provided, the first value in the payment history string is the NDPD/AC, as of the date reported in the Date Closed field.</p> <p>If the value for a month is reported as XXX, it means the Reporting Member did not report data for that account for that particular month.</p> <p>If, instead of NDPD, AC is reported, the following values will be displayed:</p> <p>STD = Standard SMA = Special Mention Account SUB = Substandard DBT = Doubtful LSS = Loss XXX = Not Reported</p>
29	Payment History 2	A/N	V	54	Up to 18 remaining previous months in the Payment History. Each month displays the NDPD/AC for that month.
30	Payment History Start Date	N	F	08	<p>This is the date of the beginning of the payment history.</p> <p>Format is DDMMYYYY.</p>
31	Payment History End Date	N	F	08	<p>This is the date of the end of the payment history.</p> <p>Format is DDMMYYYY.</p>
32	Suit Filed / Wilful Default	N	F	02	<p>Status are:</p> <p>00 = No Suit Filed 01 = Suit filed 02 = Wilful default 03 = Suit filed (Wilful default)</p>

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
33	Written-off and Settled Status	N	F	02	Status are: 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
34	Value of Collateral	N	V	09	
35	Type of Collateral	P	V	02	Values are: 00 = No Collateral 01 = Property 02 = Gold 03 = Shares 04 = Saving Account and Fixed Deposit
36	Credit Limit	N	V	09	To be shown when Account Type field is 10 .
37	Cash Limit	N	V	09	To be shown when Account Type field is 10 .
38	Rate Of Interest	D	V	08	Report numeric value without the percentage sign. One or more digits followed by the decimal point, followed by one or more digits. Maximum number of digits before the decimal point is 4. Maximum number of digits after the decimal point is 3.
39	Repayment Tenure	N	V	03	To be the count of number of months for repayment.
40	EMI Amount	N	V	09	

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
41	Written-off Amount (Total)	N	V	09	To be reported when Written-off and Settled Status field is reported as 02, 03, or 04.
42	Written-off Amount (Principal)	N	V	09	To be reported when Written-off and Settled Status field is reported as 02, 03, or 04.
43	Settlement Amount	N	V	09	To be reported when Written-off and Settled Status field is reported as 03 or 04.
44	Payment Frequency	N	F	02	Values are : 01 = Weekly 02 = Fortnightly 03 = Monthly 04 = Quarterly
45	Actual Payment Amount	N	V	09	
80	Date of Entry for Error Code	N	F	08	Contains the date when the error code was entered. Format is DDMMYYYY.
82	Error Code	N	F	03	Error Code registered within the error/dispute resolution process. Refer to Appendix G for list of codes.
83	Date of Entry for CIBIL Remarks Code	N	F	08	Contains the date when the CIBIL remarks code was entered. Format is DDMMYYYY.
84	CIBIL Remarks Code	A/N	F	06	Refer to Appendix I for list of codes.
85	Date of Entry for Error/Dispute Remarks Code	N	F	08	Contains the date when the error/dispute remarks codes were entered. Format is DDMMYYYY.
86	Error/Dispute Remarks Code 1	A/N	F	06	Contains up to 2 error/dispute remarks codes.
87	Error/Dispute Remarks Code 2	A/N	F	06	Refer to Appendix H for list of codes.
Sum of all maximum byte lengths:				368	
Sum of all two-byte tags and two-byte lengths:				148	
Maximum byte size of segment:				516	

ACCOUNT SEGMENT SUMMARY (TL) – SUMMARY FOR OTHER LIVE/CLOSED ACCOUNTS

The TL Segment Summary contains a count and summary (summation of the values reported in High Credit/Sanctioned Amount and Current Balance) of the secured and unsecured loans. The summary will be shown for live accounts and closed accounts of the consumer whose credit is being reviewed, and:

- It is variable in length and can be of a maximum size of 106 bytes.
- It can appear only 4 times per Response Record.

Note

The following table is applicable only for the Account Segment Summary (Summary for Other Accounts) part of the Portfolio Review Response Record.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
TL	Segment Tag	A/N	F	04	Contains the value T001 . If multiple TL segments are returned, the first segment contains T001 , the second contains T002 , and so on. This field will contain T999 for all TL segments beyond the first 999 TL segments.
02	Reporting Member Short Name	P	V	16	This field will always contain ACCTREVIEW_SUMM .
03	Number of Accounts	P	V	25	This field will contain the number of accounts of the consumer, for that account group.
04	Account Group	N	F	02	Values are: 98 = Secured 99 = Unsecured Please refer Appendix E for classification of Account Type into Secured and Unsecured Loans.
05	Live/Closed Indicator	N	F	01	Values are: 0 = Live Accounts 1 = Closed Accounts

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
12	Credit Limit / High Credit / Sanctioned Amount	N	V	15	<p>This field contains the sum of all the amounts of loan sanctioned.</p> <p>For Credit Card and Fleet Card, this field contains the highest amount of credit used in the history of the account. For all other accounts, this field contains the amount of loan sanctioned.</p> <p>Credit Limit will take precedence over High Credit/Sanctioned Amount when both amounts provided in the account.</p> <p>This amount is a whole number and is assumed to be positive.</p>
13	Current Balance	N	V	15	<p>This field contains the sum of credit/loan, including the current and overdue portion, if any, outstanding as of the date in the Date Reported and Certified field.</p> <p>This is inclusive of interest for Credit Cards (Account Type = 10), but for the other Account Types, this is exclusive of interest.</p> <p>This amount is a whole number and could be either positive (+) with a debit balance or negative (-) with a credit balance. If the balance is zero, it will report as 0.</p> <p>If a sign appears in this field, it will appear at the beginning of the field. If no sign appears, we assume it to be positive.</p>
Sum of all maximum byte lengths:				78	
Sum of all two-byte tags and two-byte lengths:				28	
Maximum byte size of segment:				106	

ACCOUNT SEGMENT DETAILS (TL) – DETAILS FOR OTHER LIVE/CLOSED ACCOUNTS

The TL Segment contains the credit information (others) of the consumer, whose account is being reviewed, and:

- It is variable in length and can be of a maximum size of 300 bytes.
- It can appear an unlimited number of times per Response Record.

Note

The following table is applicable only for the Account Segment Summary (Summary for Other Accounts) part of the Portfolio Review Response Record.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
TL	Segment Tag	A/N	F	04	Contains the value T001 . If multiple TL segments are returned, the first segment contains T001 , the second contains T002 , and so on. This field will contain T999 for all TL segments beyond the first 999 TL segments.
04	Account Group	N	F	02	Values are: 98 = Secured 99 = Unsecured Please refer to Appendix E for classification of Account Type into Secured and Unsecured Loans.
08	Date Opened / Disbursed	N	F	08	This is the date of first disbursement of the account. For Credit/Fleet cards, this is the date the card becomes active. Format is DDMMYYYY.
09	Date of Last Payment	N	F	08	This is the most recent date a payment was made on the account. Format is DDMMYYYY.
10	Date Closed	N	F	08	This is the date the account was closed. Format is DDMMYYYY.
11	Date Reported and Certified	N	F	08	This is the most recent date the Reporting Member reported information about the account to CIBIL. Format is DDMMYYYY.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
14	Amount Overdue	N	V	09	<p>The amount past due as of the date reported in the Date Reported and Certified field.</p> <p>This amount is a whole number and we assume it to be positive.</p>
28	Payment History 1	A/N	V	54	<p>The most recent 18 months of Payment History. Each month displays the Number of Days Past Due (NDPD)/Asset Classification (AC) for that month. The first value in the payment history string is the NDPD/AC, as of the date reported in the Date Reported and Certified field.</p> <p>For accounts that are closed and where the Date Closed field is provided, the first value in the payment history string is the NDPD/AC, as of the date reported in the Date Closed field.</p> <p>If the value for a month is reported as XXX, it means the Reporting Member did not report data for that account for that particular month.</p> <p>If, instead of NDPD, AC is reported, the following values will be displayed:</p> <p>STD = Standard SMA = Special Mention Account SUB = Substandard DBT = Doubtful LSS = Loss XXX = Not Reported</p>
29	Payment History 2	A/N	V	54	Up to 18 remaining previous months in the Payment History. Each month displays the NDPD/AC for that month.
30	Payment History Start Date	N	F	08	<p>This is the date of the beginning of the payment history.</p> <p>Format is DDMMYYYY.</p>
31	Payment History End Date	N	F	08	<p>This is the date of the end of the payment history.</p> <p>Format is DDMMYYYY.</p>

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
32	Suit Filed / Wilful Default	N	F	02	Status are: 00 = No Suit Filed 01 = Suit filed 02 = Wilful default 03 = Suit filed (Wilful default)
33	Written-off and Settled Status	N	F	02	Status are: 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
80	Date of Entry for Error Code	N	F	08	Contains the date when the error code was entered. Format is DDMMYYYY.
82	Error Code	N	F	03	Error Code registered within the error/dispute resolution process. Refer to Appendix G for list of codes.
83	Date of Entry for CIBIL Remarks Code	N	F	08	Contains the date when the CIBIL remarks code was entered. Format is DDMMYYYY.
84	CIBIL Remarks Code	A/N	F	06	Refer to Appendix I for list of codes.
85	Date of Entry for Error/Dispute Remarks Code	N	F	08	Contains the date when the error/dispute remarks codes were entered. Format is DDMMYYYY.
86	Error/Dispute Remarks Code 1	A/N	F	06	Contains up to 2 error/dispute remarks codes.
87	Error/Dispute Remarks Code 2	A/N	F	06	Refer to Appendix H for list of codes.
Sum of all maximum byte lengths:				220	

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
Sum of all two-byte tags and two-byte lengths:				80	
Maximum byte size of segment:				300	

Enquiry Segment (IQ)

The IQ Segment contains information on enquiries made on the consumer by other Member(s) with CIBIL, and:

- It is variable in length and can be of a maximum size of 59 bytes.
- It does not display the enquiry that caused this Response, but thereafter can appear an unlimited number of times per Response Record.
- Tags 02 and 03 are reserved for future use.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
IQ	Segment Tag	A/N	F	04	Contains the value I001 . If multiple IQ segments are returned, the first segment contains I001 , the second contains I002 , and so on. This field will contain I999 for all IQ segments beyond the first 999 IQ segments.
01	Date of Enquiry	N	F	08	Contains the date when CIBIL received the enquiry. Format is DDMMYYYY.
04	Enquiring Member Short Name	A/N*	V	16	Contains the Short Name of the Enquiry Member who made this enquiry.. If the enquiry purpose is "For Individual", the Short Name of the Enquiry Member will always be shown. For all other enquiry purposes, members who request that their name not be disclosed, the value returned will be "Not Disclosed." However, it will display the Short Name of the member when the enquiry has been made by the member itself.
05	Enquiry Purpose	N	F	02	Contains the purpose of the enquiry. Please refer to the Account and Enquiry Type values in Appendix A. For Portfolio Review (i.e. Enquiry Purpose = 90), this field will contain the values from 00 to 90 for enquiries made by the enquiring member Otherwise this field will contain the values 98 and 99 for enquiries made by other members.
06	Enquiry Amount	N	V	09	Contains the amount of the enquiry.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
Sum of all maximum byte lengths:				39	
Sum of all two-byte tags and two-byte lengths:				20	
Maximum byte size of segment:				59	

Consumer Dispute Remarks Segment (DR)

The DR Segment contains information on dispute remarks entered by the consumer during the dispute resolution process, and:

- It is variable in length and can be of a maximum size of 463 bytes.
- It can occur once per Response Record.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
DR	Segment Tag	A/N	F	03	Contains the value D01 .
01	Date of Entry	N	F	08	Contains the date when the consumer dispute remarks was entered. Format is DDMMYYYY.
02	Dispute Remarks Line1	P	V	70	Contains the consumer dispute remarks.
03	Dispute Remarks Line2	P	V	70	
04	Dispute Remarks Line3	P	V	70	
05	Dispute Remarks Line4	P	V	70	
06	Dispute Remarks Line5	P	V	70	
07	Dispute Remarks Line6	P	V	70	
Sum of all maximum byte lengths:				431	
Sum of all two-byte tags and two-byte lengths:				32	
Maximum byte size of segment:				463	

End Segment (ES)

The ES Segment denotes the end of the Response Record, and:

- It is of a fixed size of 17 bytes.
- It can appear only once per Response Record.

Position	Field Name	Character Type	Fixed Length	Comments
1	Length of Transmission	A/N	11	Must contain the value ES07 NNNNNNNN, where NNNNNNNN is the total length of the Response Record (including the End Segment (ES)), left-padded with zeros. If the total length is greater than 9999999, then the length of 9999999 is assumed.
10	End Characters	N	06	Must contain the value 0102 followed by two asterisks (**).
Total bytes			17	

Error Record

Members receive an Error Record, instead of a Response Record, when a fatal error occurs during the enquiry process. The segments that make up the Error Record appear in the following table. These segments appear in an Error Record in the following order: ERRR, UR, and ES.

Segment Tag	Segment Name	Segment Length	Maximum No. of Entries	Maximum Length
ERRR	Error	F	1	18
UR	User Reference Error	V	1	Unlimited
ES	End	F	1	17

Error Segment (ERRR)

The ERRR Segment marks the beginning of the Error Record, and:

- It is of a fixed size of 18 bytes.
- It can appear only once per Error Record.

Position	Field Name	Character Type	Fixed Length	Comments
1	Segment Tag	A	04	Contains the value ERRR.
5	Date Processed	N	08	Format is DDMMYYYY.
13	Time Processed	N	06	Format is HHMMSS.
Total bytes			18	

User Reference Error Segment (UR)

The UR Segment describes the non-recoverable condition(s) that caused the CIBIL system to return an Error Record, rather than a Response Record. Also:

- The UR segment is variable in length and has no maximum length.
- It can appear only once per Error Record.
- Tag 02 is reserved for future use.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
UR	Segment Tag	A/N	F	03	Contains the value U01 .
01	Member Reference Number	A/N	F	25	Contains either the value entered in positions 7-31 of the TUEF Enquiry Header Segment, or is filled with blanks.
03	Invalid Version	A/N	F	02	Contains invalid value entered in positions 5-6 of the TUEF Enquiry Header Segment.
04	Invalid Field Length	A/N	V	09	Contains the segment identifier, segment tag, field tag, and field length for the first segment containing the error. For example, if the State Code in the second Address Segment (PA) has a length of 5 (0605), then this field would contain 0409PAA020605. If the error occurs in the ES Segment, this field would contain only ES05 .
05	Invalid Total Length	A/N	V	09	Contains the value ES05 followed by the Enquiry Record's invalid length. This error occurs when the total length of the Enquiry Record entered does not correspond to the length calculated by the system.
06	Invalid Enquiry Purpose	N	F	02	Contains the value entered in positions 94-95 of the TUEF Enquiry Header Segment.
07	Invalid Enquiry Amount	N	F	09	Contains the value entered in positions 96-104 of the TUEF Enquiry Header Segment.
08	Invalid Enquiry Member User ID/Password	P	F	60	Contains the value entered in positions 64-93 of the TUEF Enquiry Header Segment.

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
09	Required Enquiry Segment Missing	A	F	02	Contains the two-byte tag of the missing, required segment. If more than one segment is missing, only the first missing segment appears in this field.
10	Invalid Enquiry Data	P	V	49	<p>Contains the segment identifier, segment tag, field tag, and field tag length, plus up to 40 bytes of data from that field.</p> <p>For example, if Address Line1 in the second Address Segment (PA) contains an error, this field would contain 1034PAA020125, followed by 25 bytes of data from that field.</p> <p>If the error occurs in the ES Segment, this field contains only ES05.</p> <p>If another enquiry of the same (i.e. duplicated enquiry) is still being processed, an error is returned with this field contains only TUEF.</p> <p>This field can appear as many times as errors occur.</p>
11	CIBIL System Error	A	F	01	Contains the value Y . The member should contact CIBIL if this error condition is encountered.
12	Invalid Segment Tag	A	F	02	The system stops processing and returns an Error Record when an invalid segment tag is found. This field would contain that invalid segment tag.
13	Invalid Segment Order	A	F	01	If the order of segments in an Enquiry Record is not correct, this field is set to Y . The valid order of the Enquiry Record is TUEF, PN, ID, PT, PA, PI , and ES (PI Segment is When Available except when the Enquiry Purpose (Positions 52-53 of the TUEF Enquiry Header Segment (TUEF)) is "Account Review", "Retro Enquiry" or "Locate Plus").

Field Tag	Field Name	Character Type	Length Type	Maximum Length	Comments
14	Invalid Field Tag Order	A/N	F	07	<p>This field is used when the tags within an Enquiry Record segment are out of order (or repeated). Contains the segment identifier, and the tag of the first field out of order.</p> <p>For example, if the second Address Segment (PA) has Tag 03 coming after Tag 06, this field would contain the value 1407PAA0203.</p>
15	Missing Required Field	A/N	F	07	<p>Contains the segment identifier and the tag of the first required field the system does not find.</p> <p>For example, if the first Address Segment (PA) does not contain Address Line1, this field would contain the value 1507PAA0101.</p> <p>This field can appear up to 10 times.</p>
16	Requested Response Size Exceeded	A	F	01	Contains the value Y if there is an error.
17	Invalid Input/Output Media	A	F	02	Contains the value sent in positions 113-114 of the TUEF Enquiry Header Segment.
19	Reason for Rejected Request	A	F	02	<p>Contains one of the following values to indicate reason of invalid access:</p> <p>IP – I/P address restriction AD – Access Denied</p>
Sum of all maximum byte lengths:				Unlimited	
Sum of all two-byte tags and two-byte lengths:				Unlimited	
Maximum byte size of segment:				Unlimited	

End Segment (ES)

The ES Segment is the last segment in the Error Record, and:

- It is of a fixed size of 15 bytes.
- It appears once per Error Record.

Position	Field Name	Character Type	Fixed Length	Comments
1	Length of Transmission	A/N	11	The value ES07 followed by NNNNNNNN , where NNNNNNNN is the total length of the transmitted Error Record (including the End Segment (ES)), left-padded with zeros. If the total length is greater than 9999999, then the length of 9999999 is assumed.
10	End Characters	P	06	The numbers 0102 followed by two asterisks (**).
Total bytes			17	

Appendix A – Account Type and Enquiry Purpose Table

Value	Acronym	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	NFCF	Current	Non-Funded Credit Facility
15	LABD	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
31	-	Current	Secured Credit Card
32	-	Current	Used Car Loan
33	-	Current	Construction Equipment Loan
34	-	Current	Tractor Loan
35	-	Current	Corporate Credit Card

Value	Acronym	Use	Account Type
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 – Other
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	BLPS-SB	Current	Business Loan – Priority Sector – Small Business
53	BLPS-AGR	Current	Business Loan – Priority Sector – Agriculture
54	BLPS-OTH	Current	Business Loan – Priority Sector – Others
55	BNFCF-GEN	Current	Business Non-Funded Credit Facility – General
56	BNFCF-PS-SB	Current	Business Non-Funded Credit Facility – Priority Sector – Small Business
57	BNFCF-PS-AGR	Current	Business Non-Funded Credit Facility – Priority Sector – Agriculture
58	BNFCF-PS-OTH	Current	Business Non-Funded Credit Facility – Priority Sector-Others
59	BLABD	Current	Business Loan Against Bank Deposits
61	-	Current	Business Loan - Unsecured
80	-	Future	Microfinance Detailed Report (Applicable to Enquiry Purpose only)

Value	Acronym	Use	Account Type
81	-	Future	Summary Report (Applicable to Enquiry Purpose only)
88	-	Current	Locate Plus for Insurance (Applicable to Enquiry Purpose only)
90	-	Current	Account Review (Applicable to Enquiry Purpose only)
91	-	Current	Retro Enquiry (Applicable to Enquiry Purpose only)
92	-	Current	Locate Plus (Applicable to Enquiry Purpose only)
97	-	Current	Adviser Liability (Applicable to Enquiry Purpose only)
00	-	Current	Other
98	-	Current	Secured (Account Group for Portfolio Review response)
99	-	Current	Unsecured (Account Group for Portfolio Review response)

Note

Print Image Report: Either the acronym, if present, or the first 30 characters of the full name as mentioned in the column “Account Type,” will appear.

Machine Readable Formatted Response Record: The two-digit code as mentioned in the column “Value” will appear.

Appendix B – Allowed and Disallowed Characters

Following are the allowed and disallowed special characters in the Consumer Name Fields 1-5:

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 Enquiry Record.

Appendix C – 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 D – 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	14	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

State Code	State	First two-digit PIN prefix (Min)	First two-digit PIN prefix (Max)
26	Dadra & Nagar Haveli	39	39
27	Maharashtra	40	44
28	Andhra Pradesh	50	56
29	Karnataka	53	59
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	99

Appendix E – Classification of Secured and Unsecured Loans

Account Type	Loan Type
Auto Loan (Personal)	Secured
Housing Loan	Secured
Property Loan	Secured
Loan Against Shares/Securities	Secured
Personal Loan	Unsecured
Consumer Loan	Unsecured
Gold Loan	Secured
Education Loan	Unsecured
Loan to Professional	Unsecured
Credit Card	Unsecured
Leasing	Secured
Overdraft	Unsecured
Two-wheeler Loan	Secured
Non-Funded Credit Facility	Secured
Loan Against Bank Deposits	Secured
Fleet Card	Unsecured
Commercial Vehicle Loan	Secured
Telco – Wireless	N/A
Telco – Broadband	N/A
Telco – Landline	N/A
Secured Credit Card	Secured
Used Car Loan	Secured
Construction Equipment Loan	Secured
Tractor Loan	Secured

Account Type	Loan Type
Corporate Credit Card	Unsecured
Kisan Credit Card	Unsecured
Loan on Credit Card	Unsecured
Prime Minister Jaan Dhan Yojana – Overdraft	Unsecured
Mudra Loans – Shishu / Kishor / Tarun	Unsecured
Microfinance – Business Loan	Secured
Microfinance – Personal Loan	Secured
Microfinance – Housing Loan	Secured
Microfinance – Others	Secured
Pradhan Mantri Awas Yojana - Credit Link Subsidy Scheme MAY CLSS	Secured
P2P Personal Loan	Unsecured
P2P Auto Loan	Secured
P2P Education Loan	Unsecured
Business Loan – Secured	Secured
Business Loan – General	Secured
Business Loan – Priority Sector – Small Business	Secured
Business Loan – Priority Sector – Agriculture	Secured
Business Loan – Priority Sector – Others	Secured
Business Non-Funded Credit Facility – General	Secured
Business Non-Funded Credit Facility – Priority Sector – Small Business	Secured
Business Non-Funded Credit Facility – Priority Sector – Agriculture	Secured
Business Non-Funded Credit Facility – Priority Sector – Others	Secured
Business Loan Against Bank Deposits	Secured
Business Loan – Unsecured	Unsecured
Other	Unsecured

Appendix F – Score Reason Codes

Code	Applicable To	Explanation
01	CIBILTUSCR	Too many tradelines 91+ days delinquent in the past 6 months
	CIBILTUSC2	Not enough credit card debt experience
	CIBILTUSC3	LOW CREDIT AGE
02	CIBILTUSCR	Presence of a tradeline 91+ days delinquent in the past 6 months
	CIBILTUSC2	Length of time since most recent account delinquency is too short
	CIBILTUSC3	PRESENCE OF DELINQUENCY IN LAST 12 MONTHS
03	CIBILTUSCR	Credit card balances are too high in proportion to High Credit Amount
	CIBILTUSC2	Too many two-wheeler accounts
	CIBILTUSC3	PRESENCE OF DELINQUENCY IN THE RECENT PAST
04	CIBILTUSCR	Too many tradelines with worst status in the past 6 months
	CIBILTUSC2	Too many business loans
	CIBILTUSC3	LOW PROPORTION OF SATISFACTORY TRADES
05	CIBILTUSCR	Presence of severe delinquency in the past 6 months
	CIBILTUSC2	Credit card account balances too high in proportion to high credit amount
	CIBILTUSC3	SUPPRESS
06	CIBILTUSCR	Presence of a minor delinquency in the past 6 months
	CIBILTUSC2	Maximum amount on mortgage loan is low
	CIBILTUSC3	HIGH BALANCE BUILD-UP ON SECURED LOANS
07	CIBILTUSCR	Presence of a tradeline with worst status in the past 6 months
	CIBILTUSC2	Total amount past due is too high
	CIBILTUSC3	PRESENCE OF DELINQUENCY
08	CIBILTUSCR PLSCORE	Credit card balances are high in proportion to High Credit Amount
	CIBILTUSC2	Not enough mortgage debt experience

Code	Applicable To	Explanation
	CIBILTUSC3	PRESENCE OF SEVERE DELINQUENCY AS OF RECENT UPDATE
09	CIBILTUSCR	High number of trades with low proportion of satisfactory trades
	CIBILTUSC2	Too much change of indebtedness on non-mortgage trades over the past 24 months
	CIBILTUSC3	HIGH BALANCE BUILD-UP
10	CIBILTUSCR PLSCORE	Low proportion of satisfactory trades
	CIBILTUSC2	Insufficient improvement in delinquency status
	CIBILTUSC3	SUPPRESS
11	CIBILTUSCR	No presence of a revolving tradeline
	CIBILTUSC2	Too much increase of indebtedness on non-mortgage trades over the past 12 months
	CIBILTUSC3	PRESENCE OF DELINQUENCY
12	CIBILTUSCR	Presence of a tradeline 91+ days delinquent 7 to 12 months ago
	CIBILTUSC2	Too many enquiries
	CIBILTUSC3	PRESENCE OF DELINQUENCY AS OF RECENT UPDATE
13	CIBILTUSCR PLSCORE	Low average trade age
	CIBILTUSC2	Too many accounts with a balance
	CIBILTUSC3	SUPPRESS
14	CIBILTUSCR	Presence of a tradeline 91+ days delinquent 13 or more months ago
	CIBILTUSC2	Length of time accounts have been established is too short
	CIBILTUSC3	INCREASE IN NON-MORTGAGE INDEBTEDNESS IN LAST 12 MONTHS
15	CIBILTUSCR	Presence of a minor delinquency 7 to 12 months ago
	CIBILTUSC2	Not enough debt experience
	CIBILTUSC3	INCREASE IN NON-MORTGAGE INDEBTEDNESS IN LAST 3 MONTHS

Code	Applicable To	Explanation
16	CIBILTUSCR	Presence of a severe delinquency 7 to 12 months ago
	CIBILTUSC2	Too many credit card accounts
	CIBILTUSC3	HIGH BALANCE BUILD-UP
17	CIBILTUSCR PLSCORE	Presence of a high number of enquiries
	CIBILTUSC2	Presence of a high number of enquiries
	CIBILTUSC3	SUPPRESS
18	PLSCORE	Over due amount too high
	CIBILTUSC2	Number of active trades with a balance too high in proportion to total trades
	CIBILTUSC3	HIGH OUTSTANDING BALANCE
19	PLSCORE	Not enough available credit
	CIBILTUSC2	Too much change of indebtedness on credit cards over the past 24 months
	CIBILTUSC3	INCREASE IN NON-MORTGAGE INDEBTEDNESS IN LAST 12 MONTHS
20	PLSCORE	Too few satisfactory bankcard accounts
	CIBILTUSC2	Credit card balance too high
	CIBILTUSC3	LENGTH OF TIME SINCE SEVERE DELINQUENCY IS TOO SHORT
21	PLSCORE	Total balance of delinquencies is too high
	CIBILTUSC2	Proportion of delinquent trades too high
	CIBILTUSC3	LOW PROPORTION OF SATISFACTORY TRADES
22	PLSCORE	Presence of delinquency
	CIBILTUSC3	PRESENCE OF DELINQUENCY
23	PLSCORE	Total high credit of delinquencies is too high
	CIBILTUSC3	SUPPRESS
24	PLSCORE	Presence of a minor delinquency on personal loan
	CIBILTUSC3	LOW CREDIT AGE
25	CIBILTUSC3	HIGH BALANCE BUILD-UP ON NON-MORTGAGE LOANS

Code	Applicable To	Explanation
26	CIBILTUSC3	PRESENCE OF SEVERE DELINQUENCY
27	CIBILTUSC3	PRESENCE OF HIGH CREDIT ACTIVITY (INQUIRIES)
28	CIBILTUSC3	LOW CREDIT AGE
29	CIBILTUSC3	PRESENCE OF DELINQUENCY
30	CIBILTUSC3	LENGTH OF TIME SINCE MODERATE TO SEVERE DELINQUENCY IS TOO SHORT
31	CIBILTUSC3	PRESENCE OF DELINQUENCY
32	CIBILTUSC3	PRESENCE OF DELINQUENCY
33	CIBILTUSC3	HIGH PROPORTION OF DELINQUENT TRADES
34	CIBILTUSC3	SUPPRESS
35	CIBILTUSC3	PRESENCE OF DELINQUENCY
36	CIBILTUSC3	HIGH BALANCE BUILD-UP ON REVOLVING TRADES
37	CIBILTUSC3	PRESENCE OF DELINQUENCY AS OF RECENT UPDATE
38	CIBILTUSC3	RECENT HIGH BALANCE BUILD ON BANKCARD TRADES
39	CIBILTUSC3	HIGH PROPORTION OF OUTSTANDING TRADES
40	CIBILTUSC3	HIGH BALANCE IN PROPORTION TO HIGH CREDIT AMOUNT IN THE LAST 12 MONTHS
41	CIBILTUSC3	PAYMENT MADE IN PROPORTION TO TOTAL CARD BALANCE OUTSTANDING IS LOW
42	CIBILTUSC3	PAYMENT MADE IN PROPORTION TO TOTAL BALANCE OUTSTANDING IS LOW
43	CIBILTUSC3	SUPPRESS
44	CIBILTUSC3	SUPPRESS
45	CIBILTUSC3	HIGH BALANCE BUILD-UP ON NON-MORTGAGE LOANS IN PAST 6 MONTHS
46	CIBILTUSC3	HIGH BALANCE BUILD-UP ON UNSECURED LOANS
47	CIBILTUSC3	SUPPRESS
48	CIBILTUSC3	SUPPRESS

Code	Applicable To	Explanation
49	CIBILTUSC3	PRESENCE OF DELINQUENCY AS OF RECENT UPDATE
50	CIBILTUSC3	SUPPRESS
51	CIBILTUSC3	SUPPRESS
52	CIBILTUSC3	PRESENCE OF MINOR DELINQUENCY IN LAST 24 MONTHS
53	CIBILTUSC3	PRESENCE OF SEVERE DELINQUENCY IN LAST 12 MONTHS
54	CIBILTUSC3	CREDIT AGE LESS THAN SIX MONTHS

Appendix G – Error Codes

List of Error Segment Tags and Error Codes for the Name (PN) response segment:

Error Segment Tag	Error Code	Explanation
PN	001	Consumer Name in Dispute
PN	007	Date of Birth in Dispute
PN	008	Gender in Dispute
PN	201	Consumer Name - Dispute accepted - Pending corrections by the Member
PN	207	Date of Birth - Dispute accepted - Pending corrections by the Member
PN	208	Gender - Dispute accepted - Pending corrections by the Member
ID	001	ID Type in Dispute
ID	002	ID Number in Dispute
ID	003	Issue Date in Dispute
ID	004	Expiration Date in Dispute
ID	201	ID Type - Dispute accepted - Pending corrections by the Member
ID	202	ID Number - Dispute accepted - Pending corrections by the Member
ID	203	Issue Date - Dispute accepted - Pending corrections by the Member
ID	204	Expiration Date - Dispute accepted - Pending corrections by the Member
PT	001	Telephone Number in Dispute
PT	002	Telephone Extension in Dispute
PT	003	Telephone Type in Dispute
PT	201	Telephone Number - Dispute accepted - Pending corrections by the Member
PT	202	Telephone Extension - Dispute accepted - Pending corrections by the Member
PT	203	Telephone Type - Dispute accepted - Pending corrections by the Member
EC	001	E-Mail ID in Dispute
EC	201	E-Mail ID - Dispute accepted - Pending corrections by the Member

Error Segment Tag	Error Code	Explanation
PA	001	Address Line (except State Code and PIN Code) in Dispute
PA	006	State in Dispute
PA	007	PIN Code in Dispute
PA	008	Address Category in Dispute
PA	009	Residence Code in Dispute
PA	201	Address Line - Dispute accepted - Pending corrections by the Member
PA	206	State - Dispute accepted - Pending corrections by the Member
PA	207	PIN Code - Dispute accepted - Pending corrections by the Member
PA	208	Address Category - Dispute accepted - Pending corrections by the Member
PA	209	Residence Code - Dispute accepted - Pending corrections by the Member
IQ	001	Enquiry Purpose in Dispute
IQ	006	Enquiry Amount in Dispute
IQ	201	Enquiry Purpose - Dispute accepted - Pending corrections by the Member
IQ	206	Enquiry Amount - Dispute accepted - Pending corrections by the Member
IQ	887	Enquiry Ownership Error - Dispute accepted - Pending corrections by the Member
IQ	888	Enquiry Ownership Error
Miscellaneous		
ZZ	000	No Dispute
PN	998	Multiple Disputes in Name (PN) Segment - Dispute accepted - Pending corrections by the Member
PN	999	Multiple Disputes in Name (PN) Segment
ID	998	Multiple Disputes in Identification (ID) Segment - Dispute accepted - Pending corrections by the Member
ID	999	Multiple Disputes in Identification (ID) Segment
PT	998	Multiple Disputes in Telephone (PT) Segment - Dispute accepted - Pending corrections by the Member

Error Segment Tag	Error Code	Explanation
PT	999	Multiple Disputes in Telephone (PT) Segment
EC	998	Multiple Disputes in Email Contact (EC) Segment - Dispute accepted - Pending corrections by the Member
EC	999	Multiple Disputes in Email Contact (EC) Segment
PA	998	Multiple Disputes in Address (PA) Segment - Dispute accepted - Pending corrections by the Member
PA	999	Multiple Disputes in Address (PA) Segment
IQ	998	Multiple Disputes in Enquiry (IQ) Segment - Dispute accepted - Pending corrections by the Member
IQ	999	Multiple Disputes in Enquiry (IQ) Segment
ZZ	998	Multiple Disputes in multiple segments - Dispute accepted - Pending corrections by the Member
ZZ	999	Multiple Disputes in multiple segments

List of Error Codes for the Employment (EM) response segment:

Error Code	Explanation
000	No Dispute
003	Occupation Code in Dispute
004	Income in Dispute
005	Net/Gross Income Indicator in Dispute
006	Monthly/Annual Income Indicator in Dispute
203	Occupation Code - Dispute accepted - Pending corrections by the Member
204	Income - Dispute accepted - Pending corrections by the Member
205	Net/Gross Income Indicator - Dispute accepted - Pending corrections by the Member
206	Monthly/Annual Income Indicator - Dispute accepted - Pending corrections by the Member
998	Multiple Disputes - Dispute accepted - Pending corrections by the Member

Error Code	Explanation
999	Multiple Disputes

List of Error Codes for the Account (TL) response segment:

Error Code	Explanation
000	No Disputes
003	Account Number in Dispute
004	Account Type in Dispute
005	Ownership Indicator in Dispute
008	Date Opened/Disbursed in Dispute
009	Date of Last Payment in Dispute
010	Date Closed in Dispute
011	Date Reported and Certified in Dispute
012	High Credit/Sanctioned Amount in Dispute
013	Current Balance in Dispute
014	Amount Overdue in Dispute
030	Payment History Start Date in Dispute
031	Payment History End Date in Dispute
032	Suit Filed / Wilful Default in Dispute
033	Written-off and Settled Status in Dispute
034	Value of Collateral in Dispute
035	Type of Collateral in Dispute
036	Credit Limit in Dispute
037	Cash Limit in Dispute
038	Rate Of Interest in Dispute
039	Repayment Tenure in Dispute
040	EMI Amount in Dispute

Error Code	Explanation
041	Written-off Amount (Total) in Dispute
042	Written-off Amount (Principal) in Dispute
043	Settlement Amount in Dispute
044	Payment Frequency in Dispute
045	Actual Payment Amount in Dispute
101	Payment History 1 in Dispute
102	Payment History 2 in Dispute
103	Payment History 3 in Dispute
104	Payment History 4 in Dispute
105	Payment History 5 in Dispute
106	Payment History 6 in Dispute
107	Payment History 7 in Dispute
108	Payment History 8 in Dispute
109	Payment History 9 in Dispute
110	Payment History 10 in Dispute
111	Payment History 11 in Dispute
112	Payment History 12 in Dispute
113	Payment History 13 in Dispute
114	Payment History 14 in Dispute
115	Payment History 15 in Dispute
116	Payment History 16 in Dispute
117	Payment History 17 in Dispute
118	Payment History 18 in Dispute
119	Payment History 19 in Dispute
120	Payment History 20 in Dispute
121	Payment History 21 in Dispute

Error Code	Explanation
122	Payment History 22 in Dispute
123	Payment History 23 in Dispute
124	Payment History 24 in Dispute
125	Payment History 25 in Dispute
126	Payment History 26 in Dispute
127	Payment History 27 in Dispute
128	Payment History 28 in Dispute
129	Payment History 29 in Dispute
130	Payment History 30 in Dispute
131	Payment History 31 in Dispute
132	Payment History 32 in Dispute
133	Payment History 33 in Dispute
134	Payment History 34 in Dispute
135	Payment History 35 in Dispute
136	Payment History 36 in Dispute
203	Account Number - Dispute accepted - Pending corrections by the Member
204	Account Type - Dispute accepted - Pending corrections by the Member
205	Ownership Indicator - Dispute accepted - Pending corrections by the Member
208	Date Opened/Disbursed - Dispute accepted - Pending corrections by the Member
209	Date of Last Payment - Dispute accepted - Pending corrections by the Member
210	Date Closed - Dispute accepted - Pending corrections by the Member
211	Date Reported and Certified - Dispute accepted - Pending corrections by the Member
212	High Credit/Sanctioned Amount - Dispute accepted - Pending corrections by the Member
213	Current Balance - Dispute accepted - Pending corrections by the Member
214	Amount Overdue - Dispute accepted - Pending corrections by the Member
230	Payment History Start Date - Dispute accepted - Pending corrections by the Member

Error Code	Explanation
231	Payment History End Date - Dispute accepted - Pending corrections by the Member
232	Suit Filed / Wilful Default - Dispute accepted - Pending corrections by the Member
233	Written-off and Settled Status - Dispute accepted - Pending corrections by the Member
234	Value of Collateral - Dispute accepted - Pending corrections by the Member
235	Type of Collateral - Dispute accepted - Pending corrections by the Member
236	Credit Limit - Dispute accepted - Pending corrections by the Member
237	Cash Limit - Dispute accepted - Pending corrections by the Member
238	Rate Of Interest - Dispute accepted - Pending corrections by the Member
239	Repayment Tenure - Dispute accepted - Pending corrections by the Member
240	EMI Amount - Dispute accepted - Pending corrections by the Member
241	Written-off Amount (Total) - Dispute accepted - Pending corrections by the Member
242	Written-off Amount (Principal) - Dispute accepted - Pending corrections by the Member
243	Settlement Amount - Dispute accepted - Pending corrections by the Member
244	Payment Frequency - Dispute accepted - Pending corrections by the Member
245	Actual Payment Amount - Dispute accepted - Pending corrections by the Member
301	Payment History 1 - Dispute accepted - Pending corrections by the Member
302	Payment History 2 - Dispute accepted - Pending corrections by the Member
303	Payment History 3 - Dispute accepted - Pending corrections by the Member
304	Payment History 4 - Dispute accepted - Pending corrections by the Member
305	Payment History 5 - Dispute accepted - Pending corrections by the Member
306	Payment History 6 - Dispute accepted - Pending corrections by the Member
307	Payment History 7 - Dispute accepted - Pending corrections by the Member
308	Payment History 8 - Dispute accepted - Pending corrections by the Member
309	Payment History 9 - Dispute accepted - Pending corrections by the Member
310	Payment History 10 - Dispute accepted - Pending corrections by the Member
311	Payment History 11 - Dispute accepted - Pending corrections by the Member

Error Code	Explanation
312	Payment History 12 - Dispute accepted - Pending corrections by the Member
313	Payment History 13 - Dispute accepted - Pending corrections by the Member
314	Payment History 14 - Dispute accepted - Pending corrections by the Member
315	Payment History 15 - Dispute accepted - Pending corrections by the Member
316	Payment History 16 - Dispute accepted - Pending corrections by the Member
317	Payment History 17 - Dispute accepted - Pending corrections by the Member
318	Payment History 18 - Dispute accepted - Pending corrections by the Member
319	Payment History 19 - Dispute accepted - Pending corrections by the Member
320	Payment History 20 - Dispute accepted - Pending corrections by the Member
321	Payment History 21 - Dispute accepted - Pending corrections by the Member
322	Payment History 22 - Dispute accepted - Pending corrections by the Member
323	Payment History 23 - Dispute accepted - Pending corrections by the Member
324	Payment History 24 - Dispute accepted - Pending corrections by the Member
325	Payment History 25 - Dispute accepted - Pending corrections by the Member
326	Payment History 26 - Dispute accepted - Pending corrections by the Member
327	Payment History 27 - Dispute accepted - Pending corrections by the Member
328	Payment History 28 - Dispute accepted - Pending corrections by the Member
329	Payment History 29 - Dispute accepted - Pending corrections by the Member
330	Payment History 30 - Dispute accepted - Pending corrections by the Member
331	Payment History 31 - Dispute accepted - Pending corrections by the Member
332	Payment History 32 - Dispute accepted - Pending corrections by the Member
333	Payment History 33 - Dispute accepted - Pending corrections by the Member
334	Payment History 34 - Dispute accepted - Pending corrections by the Member
335	Payment History 35 - Dispute accepted - Pending corrections by the Member
336	Payment History 36 - Dispute accepted - Pending corrections by the Member
885	Duplicate Account - Dispute accepted - Pending corrections by the Member

Error Code	Explanation
886	Duplicate Account
887	Account Ownership Error - Dispute accepted - Pending corrections by the Member
888	Account Ownership Error
998	Multiple Disputes - Dispute accepted - Pending corrections by the Member
999	Multiple Disputes

Appendix H – Error/Dispute Remarks Codes

Code	Explanation
000001	Disputed accepted – under investigation

Appendix I – CIBIL Remarks Codes

Code	Explanation
PN0001	Certain information under Personal / Contract / Enquiry information section has been disputed by the consumer.
PN1001	Consumer Name in Dispute
PN1007	Date of Birth in Dispute
PN1008	Gender in Dispute
PN1999	Multiple Disputes in Name (PN) Segment
ID1001	ID Type in Dispute
ID1002	ID Number in Dispute
ID1003	Issue Date in Dispute
ID1004	Expiration Date in Dispute
ID1999	Multiple Disputes in Identification (ID) Segment
PT1001	Telephone Number in Dispute
PT1002	Telephone Extension in Dispute
PT1003	Telephone Type in Dispute
PT1999	Multiple Disputes in Telephone (PT) Segment
EC1001	E-Mail ID in Dispute
EC1999	Multiple Disputes in Email Contact (EC) Segment
EM0001	Certain information under Employment information section has been disputed by the consumer.
EM1003	Occupation Code in Dispute
EM1004	Income in Dispute
EM1005	Net/Gross Income Indicator in Dispute
EM1006	Monthly/Annual Income Indicator in Dispute
EM1999	Multiple Disputes in Employment (EM) Segment
PA1001	Address Line (except State Code and PIN Code) in Dispute
PA1006	State in Dispute

Code	Explanation
PA1007	PIN Code in Dispute
PA1008	Address Category in Dispute
PA1009	Residence Code in Dispute
PA1999	Multiple Disputes in Address (PA) Segment
TL0001	Certain information for this account has been disputed by the consumer.
TL1003	Account Number in Dispute
TL1004	Account Type in Dispute
TL1005	Ownership Indicator in Dispute
TL1008	Date Opened/Disbursed in Dispute
TL1009	Date of Last Payment in Dispute
TL1010	Date Closed in Dispute
TL1011	Date Reported and Certified in Dispute
TL1012	High Credit/Sanctioned Amount in Dispute
TL1013	Current Balance in Dispute
TL1014	Amount Overdue in Dispute
TL1030	Payment History Start Date in Dispute
TL1031	Payment History End Date in Dispute
TL1032	Suit Filed / Wilful Default in Dispute
TL1033	Written-off and Settled Status in Dispute
TL1034	Value of Collateral in Dispute
TL1035	Type of Collateral in Dispute
TL1036	Credit Limit in Dispute
TL1037	Cash Limit in Dispute
TL1038	Rate Of Interest in Dispute
TL1039	Repayment Tenure in Dispute
TL1040	EMI Amount in Dispute

Code	Explanation
TL1041	Written-off Amount (Total) in Dispute
TL1042	Written-off Amount (Principal) in Dispute
TL1043	Settlement Amount in Dispute
TL1044	Payment Frequency in Dispute
TL1045	Actual Payment Amount in Dispute
TL1101	Payment History 1 in Dispute
TL1102	Payment History 2 in Dispute
TL1103	Payment History 3 in Dispute
TL1104	Payment History 4 in Dispute
TL1105	Payment History 5 in Dispute
TL1106	Payment History 6 in Dispute
TL1107	Payment History 7 in Dispute
TL1108	Payment History 8 in Dispute
TL1109	Payment History 9 in Dispute
TL1110	Payment History 10 in Dispute
TL1111	Payment History 11 in Dispute
TL1112	Payment History 12 in Dispute
TL1113	Payment History 13 in Dispute
TL1114	Payment History 14 in Dispute
TL1115	Payment History 15 in Dispute
TL1116	Payment History 16 in Dispute
TL1117	Payment History 17 in Dispute
TL1118	Payment History 18 in Dispute
TL1119	Payment History 19 in Dispute
TL1120	Payment History 20 in Dispute
TL1121	Payment History 21 in Dispute

Code	Explanation
TL1122	Payment History 22 in Dispute
TL1123	Payment History 23 in Dispute
TL1124	Payment History 24 in Dispute
TL1125	Payment History 25 in Dispute
TL1126	Payment History 26 in Dispute
TL1127	Payment History 27 in Dispute
TL1128	Payment History 28 in Dispute
TL1129	Payment History 29 in Dispute
TL1130	Payment History 30 in Dispute
TL1131	Payment History 31 in Dispute
TL1132	Payment History 32 in Dispute
TL1133	Payment History 33 in Dispute
TL1134	Payment History 34 in Dispute
TL1135	Payment History 35 in Dispute
TL1136	Payment History 36 in Dispute
TL1886	Duplicate Account
TL1888	Account Ownership Error
TL1999	Multiple Disputes in Account (TL) Segment
IQ1001	Enquiry Purpose in Dispute
IQ1006	Enquiry Amount in Dispute
IQ1888	Enquiry Ownership Error
IQ1999	Multiple Disputes in Enquiry (IQ) Segment
Miscellaneous	
000001	One or more Members have not responded to your Dispute
000002	Dispute accepted – pending correction by the Member
ZZ0999	Multiple Disputes in multiple segments

Annexure B

To be sent to CIBIL with each Enquiry file.

Annexure B

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

* No. of Branches for which enquiries have been submitted.

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

This Annexure has to be separately submitted:

- For Commercial enquiries and Consumer enquiries
- When input file is submitted through FTP

The Enquiry Input file name should conform to the format:

- Consumer:

<ENQUIRING MEMBER ID> - <Date of file creation in DDMMYYYY format> - <File creation time in HHMMSS format>.tuef

- Commercial:

<ENQUIRING MEMBER ID> - <Date of file creation in DDMMYYYY format> - <File creation time in HHMMSS format>.blk

(Signature)

Name: _____

Designation: _____