

# Microfinance Credit Information System

Guide to Enquiry Input and Response File Format

Nov 09, 2017  
Version 3.0

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# User Reference Document for Credit Report Request

## 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 Web, CPU-to-CPU and Tape-to-Tape modes of transmission to request and receive CIBIL Combo Report. 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 (XML) or as a Print Image Report (PDF).

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.

## CIBIL Combo Report

Following are different mode to fetch “CIBIL Combo Report”

1. Online Credit Report Request
2. Batch Request
3. CPU to CPU (web service)

# Online Credit Report Request Form

Users having access to MFI online portal can fetch Credit Report. To fetch report Log in to MFI online portal. Traverse Enquiries > Online Credit Report Request. Select Report Type as “CIBIL COMBO REPORT”, select CIBIL TransUnion Score, V1 for version 1.0 report and V2 for version 2.0 report. Tick PL score to get personal score. Provide essential demographic information, enquiry information. Click on submit button to get report.

Refer Image below for input details.

**Input :**

HOME

ENQUIRIES

ONLINE CREDIT REPORT REQUEST

## ONLINE CREDIT REPORT REQUEST

Report Type\*

Select

CIBIL TransUnion Score

☐ V1
☐ V2

PL Score

☐ PL Score

\*Mandatory Fields

GST State Code : Maharashtra

### Personal Information Section

Applicant Name *	<input type="text"/>	Alias	<input type="text"/>
Key Person Name *	<input type="text"/>	Key Person Type *	Select
Relation Name	<input type="text"/>	Relation Type	Select
Nominee Name	<input type="text"/>	Nominee Type	Select
Date of Birth *	DD-MM-YYYY	Gender *	Select

### Identification

Aadhar No. *	<input type="text"/>	PAN *	<input type="text"/>
Voter ID *	<input type="text"/>	Ration Card No.	<input type="text"/>
Other ID 1 Type	Select	Other ID 1 Details	<input type="text"/>
Other ID 2 Type	Select	Other ID 2 Details	<input type="text"/>

\* One of the set out of Aadhar No. , PAN , Voter ID is mandatory

### Contact Details

<div>Current Address</div> <div>Address *</div> <div><input type="text"/></div>	<div>State *</div> <div>Select</div>
	<div>City</div> <div><input type="text"/></div>
	<div>PIN Code *</div> <div><input type="text"/></div>
<div>Permanent Address</div> <div><input type="checkbox"/> Same as Current Address</div> <div>Address</div> <div><input type="text"/></div>	<div>State</div> <div>Select</div>
	<div>City</div> <div><input type="text"/></div>
	<div>PIN Code</div> <div><input type="text"/></div>
<div>Telephone 1 Type</div> <div>Select</div>	<div>Telephone No. 1</div> <div><input type="text"/></div>
<div>Telephone 2 Type</div> <div>Select</div>	<div>Telephone No. 2</div> <div><input type="text"/></div>

### Enquiry Details

Enquiry Amount (INR)*	<input type="text"/>	Loan Purpose *	Select
Member Reference Number	<input type="text"/>	MFI Name *	Select

### Account Details

Account Number	<input type="text"/>
----------------	----------------------

### Branch / Centre Details




Branch Reference Number	<input type="text"/>	Centre Reference Number	<input type="text"/>
-------------------------	----------------------	-------------------------	----------------------

Submit

Reset

## Output:

Enquiry Details



SEARCH INFORMATION

NAME	SURENDAR A	PAN	EMFPS8335K
KEY PERSON NAME	SUYASH	DOB	23-07-1988
GENDER	Male		
CURRENT ADDRESS	SURENDAR NIVASTHAN Maharashtra 400021		

CONSUMER INFORMATION

BORROWER DETAILS		IDENTIFICATION		TELEPHONE DETAILS	
NAME	SURENDAR A	PAN	EMFPS8335K <sup>(e)</sup>	MOBILE	8957000551 <sup>(e)</sup> , 8957000551 <sup>(c)</sup> , 9619012453 <sup>(c)</sup>
DOB	23-07-1988	Driver,s License Num	PY0120060009186 <sup>(c)</sup>	OFFICE	42058277 <sup>(c)</sup>
GENDER	Male				
ADDRESS <sup>(e)</sup>	SURENDAR NIVASTHAN Maharashtra 400021 <sup>(e)</sup>			DATE REPORTED	13-09-2017
CATEGORY	Current Address				
ADDRESS <sup>(c)</sup>	INFINITY NEW DELHI Delhi 110001 <sup>(c)</sup>			DATE REPORTED	10-11-2015
CATEGORY	Office Address				
ADDRESS <sup>(c)</sup>	SURENDAR NIVASTHAN Maharashtra 400021 <sup>(c)</sup>			DATE REPORTED	16-08-2017

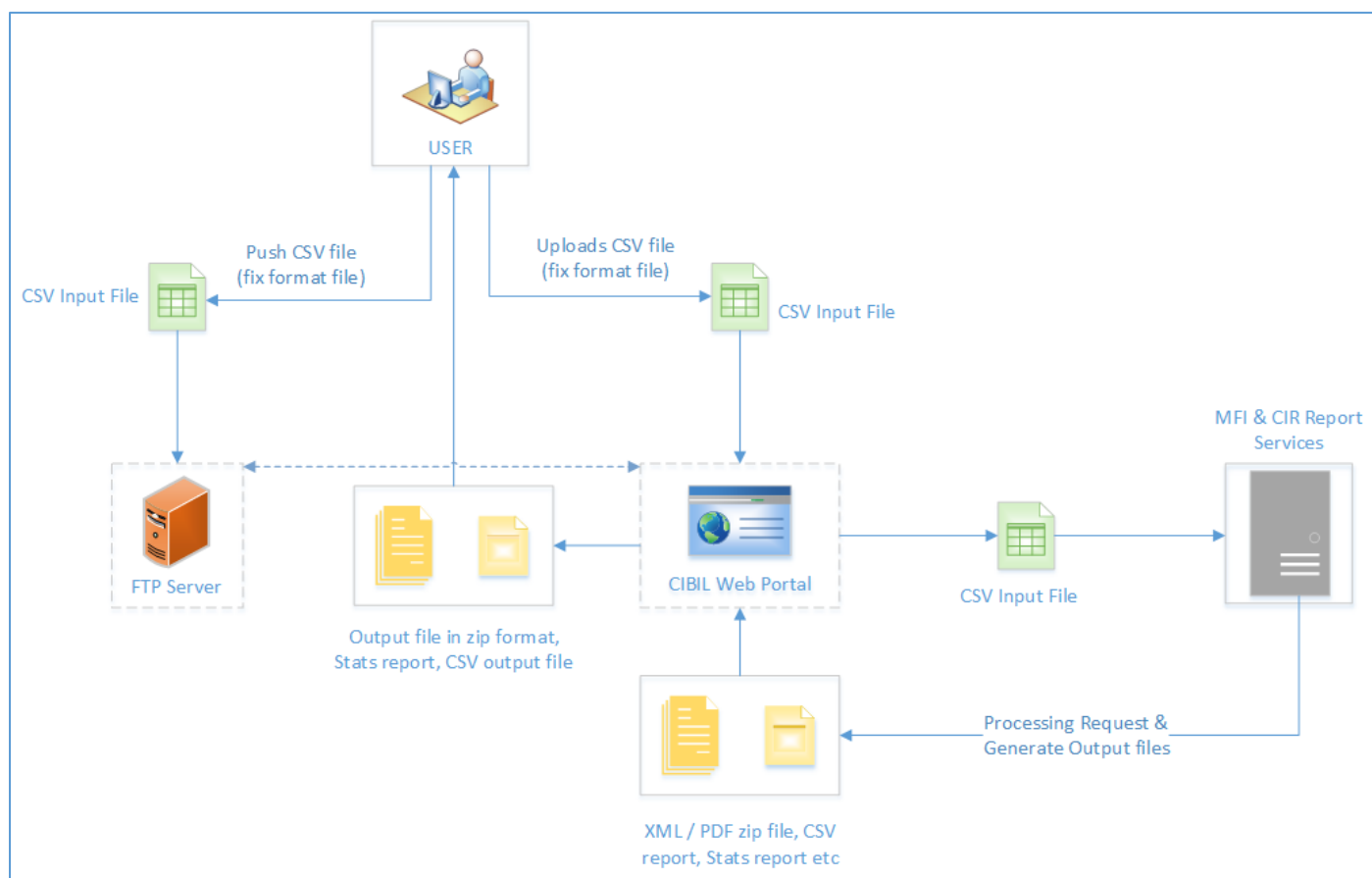
Previous1234Next

Show All Pages

Click on PDF icon to download PDF report, click on XML icon to down XML report format.

## Batch Request

Users having access to MFI tape to tape or web to tape portal can fetch Credit Report.



Flow Diagram for enquiry processing

To fetch the report

- 1) Web to tape portal - Log in to MFI online portal. Traverse Enquiries > Enquiry File Upload. Browse and select valid text / csv file. Click on Upload button.

- 2) Tape to Tape portal – Using CIBIL provided FTP user name and password, copy valid text / csv file on designated FTP folder on tuftp.com. MFI System will pick from that location. System will notify the concerned user once file get processed. Output can be retrieved from CIBIL web portal.

For input file format refer [Annexure-A](#). For output file (XML) details refer [Annexure-B](#).

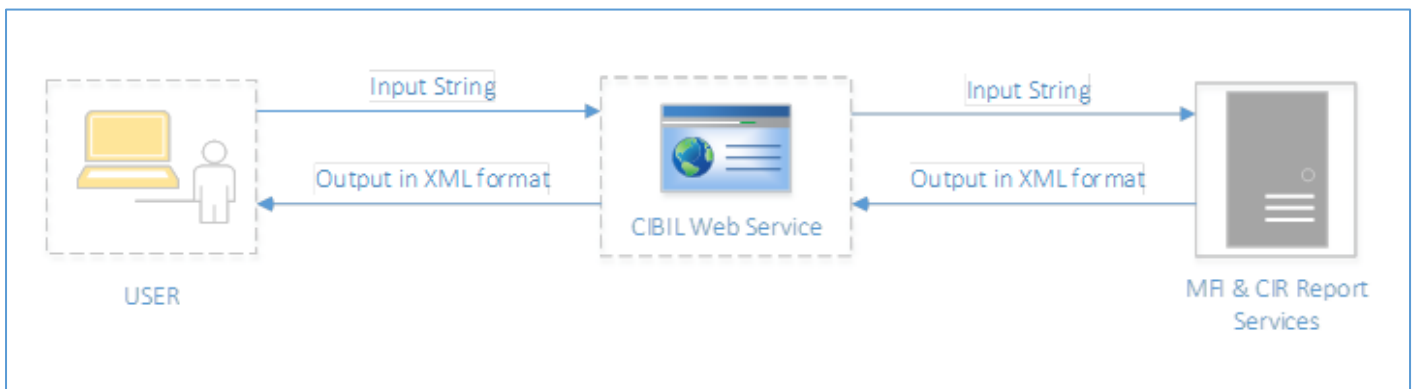
## CPU to CPU (web service)

Using CPU to CPU (web service) members can do online system to system enquiries. Users having access to MFI CPU to CPU (web service) portal can fetch Credit Report. Member system should consume exposed web service to fetch the report. Use URL provided by below for the integration. Service requires one string input. Input should be a single string and must be in format mentioned in [Annexure-A](#). For output file (XML) details refer [Annexure-B](#).

URL for CPU to CPU Service

UAT URL : <https://www.cibilhawk.com/MFI/enquiry/comboreport/>

Production URL : <https://www.cibil.com/MFI/enquiry/comboreport/>



Flow Diagram for CPU to CPU processing



## Annexure

### Annexure – A

Field Name	Character Type	Length	Required / Not Required	Comments	Field Description
Header Tag	Alphabet	4	Required	Must contain Value "MFEF"	Internal tag
Version	Numeric	2	Required	Must contain Value "01"	Internal tag
User ID	Mixed	30	Required	Valid User ID	User Name provided by CIBIL
Password	Mixed	30	Required	Valid Password	
Member Reference Number	Character	30	Required When present	Entered value will be displayed in Report	Reference No. given by MFI. This will help them to link input request to the output response. Recommended to be Unique
Enquiry Amount	Numeric	9	Required	Numeric	This amount must be a whole number
Loan Purpose	Numeric	2	Required	<a href="#">Refer Catalogue Values</a>	
Report Type	Numeric	15	Required	<b>01</b> – MFI Only, <b>02</b> - FUTURE Use, <b>03</b> - CIBIL COMBO REPORT, <b>04</b> - CIBIL COMBO REPORT with V1 Score, <b>05</b> - CIBIL COMBO REPORT with PL score, <b>06</b> - CIBIL COMBO REPORT with V1 Score and PL score, <b>07</b> - CIBIL COMBO REPORT with V2 Score, <b>08</b> - CIBIL COMBO REPORT with V2 Score and PL score	
Future Use	Alpha-Numeric				
Applicant Name 1	Alphabet	100	Required	Name of the member name1	
Applicant Name 2	Alphabet	50		Name of the member name2	
Applicant Name 3	Alphabet	50		Name of the member name3	
Alternate Name	Alphabet	30		Alternate Name of Member	
Voter's ID	Alpha Numeric	20	Required When present	Voter ID of the borrower	

Field Name	Character Type	Length	Required / Not Required	Comments	Field Description
UID		40	Required When present	UID of the borrower	
PAN	Alpha-Numeric	10	Required When present	PAN of the borrower	
Ration Card	Alpha-Numeric	20	Required When present	Ration Card of the borrower	No validation will be performed for Ration Card and other IDs
Member Other ID 1 Type description	Alpha-Numeric	20		If any other id is captured, then information about such id.	
Member Other ID 1	Alpha-Numeric	30			
Member Other ID 2 Type description	Alpha-Numeric	20			
Member Other ID 2	Alpha-Numeric	30			
Member Other ID 3 Type description	Alpha-Numeric	20			
Member Other ID 3	Alpha-Numeric	30			
Telephone Number 1 type Indicator	Alpha-Numeric	3	Required When present	<a href="#">Refer Catalogue Values</a>	
Member Telephone Number 1	Printable	15	Required When present		Telephone No. must be a minimum of five digits. Telephone numbers must not start with "1". Any Indian mobile telephone number, after stripping ISD prefix, will start with "6", "7", "8" or "9" and require a minimum of 10 digits. s
Telephone Number 2 type Indicator	Alpha-Numeric	3		<a href="#">Refer Catalogue Values</a>	
Member Telephone Number 2	Alpha-Numeric	15			
Member Birth Date	Date (DDMMYY YY)	8		Date of birth of Borrower	
Member Gender Type	Character	1	Required	F - Female M - Male U - Untagged	

Field Name	Character Type	Length	Required / Not Required	Comments	Field Description
Address Type 1	Character	1	Required *	P - Permanent Address	
Address Line	Alpha-Numeric	200	Required *	(Permanent Address)	Address is required field. It must be a complete address, which includes the following: Location, City/Town, and/or District. Overseas addresses are not acceptable. State is mandatory field. Pin-code is mandatory If present, all characters other than the digits 0-9 shall be trimmed. The remaining value must be exactly 6 digits long, and the last three digits must not be all zeroes ("000"). For example, all of the following are valid PIN codes: "604002", "604002", "604-002". The following are NOT valid PIN codes: "604", "604000", "6040020000", "0000604002".
City / Town	Alphabet	25			
State	Character	2	Required *	<a href="#">Refer Catalogue Values</a>	
Pin code	Numeric	6	Required *		
Address Type 2	Alpha-Numeric	1	Required *	C - Current Address,	
Address Line	Alpha-Numeric	200	Required *	(Current Address)	
City / Town	Alphabet	25			
State	Character	2	Required *	<a href="#">Refer Catalogue Values</a>	
Pin code	Numeric	6	Required *		
Key Person Name	Alphabet	100	Required	Guardian's name	
Key Person's relationship	Alpha-Numeric	3	Required	<a href="#">Refer Catalogue Values</a>	

Field Name	Character Type	Length	Required / Not Required	Comments	Field Description
Member relationship Name 1	Alphabet	100	Required When present		
Member relationship Type 1	Alpha-Numeric	3	Yes if Member Relationship Name 1 is given	<a href="#">Refer Catalogue Values</a>	
Member relationship Name 2	Alphabet	100	Required When present		
Member relationship Type 2	Alpha-Numeric	3	Yes if Member Relationship Name 1 is given	<a href="#">Refer Catalogue Values</a>	
Member relationship Name 3	Alphabet	100	Required When present		
Member relationship Type 3	Alpha-Numeric	3	Yes if Member Relationship Name 1 is given	<a href="#">Refer Catalogue Values</a>	
Member relationship Name 4	Alphabet	100	Required When present		
Member relationship Type 4	Alpha-Numeric	3	Yes if Member Relationship Name 1 is given	<a href="#">Refer Catalogue Values</a>	
Nominee Name	Alphabet	100	Required		
Nominee relationship		3	Yes if Nominee Name is given	<a href="#">Refer Catalogue Values</a>	
Account 1	Alpha-Numeric	35			
GST State Code	Alpha-Numeric	35		Refer <a href="#">Annexure-C</a> for Enquiry Input	
Branch Reference No	Alpha-Numeric	35			
Centre Reference No	Alpha-Numeric	35			
End Segment Tag	Character	2		Fixed Value "ES"	

Either Current or Permanent Address is mandatory \*

## Segment: reportType

Tag	Inner Tag -1	Inner Tag - 2	Comments	Remarks
root			Parent tag for all other tags	
root	reportType		This tag provides report type information	Eg : <pre>&lt;reportType&gt;   &lt;informationData&gt;     &lt;field name="reportType" value="CIBIL COMBO REPORT" /&gt;   &lt;/informationData&gt; &lt;/reportType&gt;</pre>
root	reportType	informationData	This tag contains all properties. Information saved in tag "field" as Name – Value pair.	

## Segment: headerInformation

Tag	Inner Tag -1	Inner Tag - 2	Comments	Remarks
root			Parent tag for all other tags	
root	headerInformation		This tag provides header information	Eg : <pre>&lt;headerInformation&gt;   &lt;informationData&gt;     &lt;field name="CONSUMER NAME:" value="ANTHONY GONSALVES" /&gt;     &lt;field name="DATE:" value="04-07-2016" /&gt;     &lt;field name="ENQUIRY ID:" value="1" /&gt;     &lt;field name="TIME:" value="16:58:54" /&gt;     &lt;field name="MEMBER REFERENCE NO:" value="1234564" /&gt;     &lt;field name="CONTROL NUMBER:" value="000000007455" /&gt;     &lt;field name="BRANCH ID:" value="MUMBAI" /&gt;     &lt;field name="KENDRA / CENTRE:" value="BANDRA" /&gt;   &lt;/informationData&gt; &lt;/headerInformation&gt;</pre>
root	headerInformation	informationData	This tag contains all properties. Information saved in tag "field" as Name – Value pair.	

Each field in "headerInformation" segment can have following main keys

Field Name	Comments	Remarks
CONSUMER NAME:	Contains consumer name	E.g. : <field name="CONSUMER NAME:" value="ANTHONY GONSALVES" />
ENQUIRY ID:	Contains "User ID" provided in the input information	<field name=" ENQUIRY ID:" value=" BP03089999_TEST" />
DATE:	Contains date of report creation	E.g. : <field name="DATE:" value="04-07-2016" />
TIME:	Contains time of report creation	E.g. : <field name="TIME:" value="16:58:54" />
MEMBER REFERENCE NO:	Contains "Member Reference Number" provided in the input information	E.g. : <field name="MEMBER REFERENCE NO:" value="1234564" />
CONTROL NUMBER:	Contains Unique number generated by the system	E.g. : <field name="CONTROL NUMBER:" value="000000007455" />
BRANCH ID:	Contains "Branch ID" mapped to the "User ID" provided in the input information	E.g. : <field name="BRANCH ID:" value="MUMBAI" />
KENDRA / CENTRE:	Contains "Branch ID" mapped to the "User ID" provided in the input information	E.g. : <field name="KENDRA / CENTRE:" value="BANDRA" />

## Segment: otherInformation

Tag	Inner Tag -1	Inner Tag - 2	Comments	Remarks
root			Parent tag for all other tags	
root	otherInformation		This tag provides other information that needs to be highlighted on the report	E.g. : <otherInformation> <informationData> <field color="#ED1D24" name="(c)" value="Indicates the value provided by bank to consumer bureau." /> <field color="#0000FF" name="(e)" value="Indicates the value provided by bank when the consumer applied for a credit facility." /> </informationData> </otherInformation>
root	otherInformation	informationData	This tag contains all properties. Other Information details are saved in tag "field" as Name – Value pair.	

Each field in “headerInformation” segment can have following main keys

Field Name	Comments	Remarks
(c)	Represents data enriched from consumer bureau	E.g. : <field color="# ED1D24" name="(c)" value="Indicates the value provided by bank to consumer bureau." /> Ignore property color.
(e)	Represents data enriched by enquiry	E.g. : <field color="#0000FF" name="(e)" value="Indicates the value provided by bank when the consumer applied for a credit facility." /> Ignore property color.

## Segment: searchInformation

Tag	Inner Tag -1	Inner Tag - 2	Comments	Remarks
root			Parent tag for all other tags	
root	searchInformation		This tag provides details of values used for searching	E.g. : <searchInformation> <informationData> <field name="NAME" value="ANTHONY GONSALVES" /> <field name="PAN" value="PANPA1234P" /> <field name="KEY PERSON NAME" value="PETER GONSALVES" /> <field name="DOB" value="22- 10-1987" /> <field name="GENDER" value="Male" /> <field name="OFFICE" value="66384700" /> <field colspan="3" name="PERMANENT ADDRESS" value="Hoechst House, 6th Floor, 193 Backbay Reclamation, Nariman Point, Mumbai 400021" /> <field colspan="3" name="CURRENT ADDRESS" value="Hoechst House, 6th Floor, 193 Backbay Reclamation, Nariman Point, Mumbai 400021" /> </informationData> </searchInformation>
root	searchInformation	informationData	This tag contains all properties. Search Information details are saved in tag “field” as Name – Value pair.	

Each field in “searchInformation” segment can have following main keys

Field Name	Comments	Remarks
NAME	Contains “Member Name” provided in the input information	E.g. : <field name="NAME" value="ANTHONY GONSALVES" />

Field Name	Comments	Remarks
PAN	Contains "Permanent Account Number" provided in the input information	E.g. : field name="PAN" value="PANPA1234P" />
UID	Contains "Adhar details" provided in the input information	E.g. : field name="UID" value="123456789012" />
VOTER ID	Contains "Voters ID details" provided in the input information	E.g. : field name=" VOTER ID" value="VID12345678" />
RATION CARD	Contains "Ration Card details" provided in the input information	E.g. : field name=" RATION CARD " value="RT/1234/56" />
KEY PERSON NAME	Contains "Key Person Name" provided in the input information	E.g. : <field name="KEY PERSON NAME" value="PETER GONSALVES" />
DOB	Contains "Data of Birth" provided in the input information	E.g. : <field name="DOB" value="22-10-1987" />
GENDER	Contains "Gender" provided in the input information	E.g. : <field name=" GENDER " value="Male" />
OFFICE	Contains "Office" contact no provided in the input information	E.g. : <field name="OFFICE" value="66384700" />
MOBILE	Contains "Mobile" contact no provided in the input information	E.g. : <field name="MOBILE" value="9920099200" />
PERMANENT ADDRESS	Contains "Permanent Address" provided in the input information. Ignore property "colspan".	E.g. : <field colspan="3" name="PERMANENT ADDRESS" value="Hoechst House, 6th Floor, 193 Backbay Reclamation, Nariman Point, Mumbai 400021" />
CURRENT ADDRESS	Contains "Current Address" provided in the input information. Ignore property "colspan".	E.g. : <field colspan="3" name=" CURRENT ADDRESS " value="Hoechst House, 6th Floor, 193 Backbay Reclamation, Nariman Point, Mumbai 400021" />



## Segment: consumerInformation

Tag	Inner Tag -1	Inner Tag - 2	Comments	Remarks
root			Parent tag for all other tags	
root	ConsumerResponseStatus		This tag provides details of HIT / NOHIT in the MFI HIT / NOHIT and HIT / NOHIT / ERROR in the consumer bureau	E.g. : <ConsumerResponseStatus> <informationData> <field fieldkey="MFI_HIT" name="MFI_HIT" value="Y N S"/> <field fieldkey="CONSUMER_HIT" name="CONSUMER_HIT" value="Y N S E NA"/> </informationData> </ConsumerResponseStatus>

Each field in "ConsumerResponseStatus" segment can have following main keys

Field Name	Comments	Remarks
MFI_HIT	Contains "MFI_HIT" details	E.g. : <field fieldkey="MFI_HIT" name="MFI_HIT" value="Y"/>
CONSUMER_HIT	Contains "CONSUMER_HIT" details	E.g. : <field fieldkey="CONSUMER_HIT" name="CONSUMER_HIT" value="Y"/>

## Segment: consumerInformation

Tag	Inner Tag -1	Inner Tag - 2	Comments	Remarks
root			Parent tag for all other tags	
root	consumerInformation		This tag provides details of borrower search result from MFI	E.g. : <code>&lt;consumerInformation&gt;</code> <code>  &lt;informationData&gt;</code> <code>    &lt;field name="NAME"</code> <code>      displayposition="L" value="ANTHONY</code> <code>      GONSALVES" /&gt;</code> <code>    &lt;field source="e" name="PAN"</code> <code>      displayposition="M" value="PANPA1234P" /&gt;</code> <code>    &lt;field name="DOB" displayposition="L"</code> <code>      value="22-10-1987" /&gt;</code> <code>    &lt;field source="e" name="MOBILE"</code> <code>      displayposition="R" value="9550831340" /&gt;</code> <code>    &lt;field name="GENDER"</code> <code>      displayposition="L" value="Male" /&gt;</code> <code>    &lt;field source="e" name="OFFICE"</code> <code>      displayposition="R" value="9550831340" /&gt;</code> <code>    &lt;field source="c" name="EMAIL"</code> <code>      displayposition="R"</code> <code>      value="KPRAVEEN.EBS@GMAIL.COM,</code> <code>      N.POTIREDDY@ARSIN.COM" /&gt;</code> <code>    &lt;field colspan="3" source="e"</code> <code>      name="ADDRESS1" value="Hoechst House,</code> <code>      6th Floor, 193 Backbay Reclamation, Nariman</code> <code>      Point, Mumbai 400021" /&gt;</code> <code>    &lt;field name="DATE REPORTED1:"</code> <code>      value="29-06-2016" /&gt;</code> <code>    &lt;field colspan="3"</code> <code>      name="CATEGORY1" value="CURRENT" /&gt;</code> <code>    &lt;field colspan="3" source="e"</code> <code>      name="ADDRESS2" value="Hoechst House,</code> <code>      6th Floor, 193 Backbay Reclamation, Nariman</code> <code>      Point, Mumbai 400021" /&gt;</code> <code>    &lt;field name="DATE REPORTED2:"</code> <code>      value="29-06-2016" /&gt;</code> <code>    &lt;field colspan="3"</code> <code>      name="CATEGORY2" value="PERMANENT"</code> <code>    /&gt;</code> <code>  &lt;/informationData&gt;</code> <code>&lt;/consumerInformation&gt;</code>
root	consumerInformation	informationData	This tag contains all properties. Consumer Information details are saved in tag "field" as Name – Value pair. The displayposition attribute is the alignment of the field in the report and the datatype(optional) attribute is used to know the source of the data(Enquiry, ICRS).	

Each field in "consumerInformation" segment can have following main keys

Field Name	Comments	Remarks
NAME	Contains "Member Name" provided by ICRS or enquiry data or uploaded data	E.g. : <code>&lt;field name="NAME" displayposition="L" value="ANTHONY GONSALVES" /&gt;</code>

Field Name	Comments	Remarks
PAN	Contains "Permanent Account Number" provided by ICRS or enquiry data or uploaded data	E.g. : <field source="e" name="PAN" displayposition="M" value="PANPA1234P" />
EMAIL	Contains "Email" provided by ICRS or enquiry data or uploaded data	E.g. : <field source="c" name="EMAIL" displayposition="R" value="KPRAVEEN.EBS@GMAIL.COM, N.POTIREDDY@ARSIN.COM" />
DOB	Contains "Data of Birth" provided by ICRS or enquiry data or uploaded data	E.g. : <field name="DOB" displayposition="L" value="22-10-1987" />
GENDER	Contains "Gender" provided by ICRS or enquiry data or uploaded data	E.g. : <field name="GENDER" displayposition="L" value="Male" />
OFFICE	Contains "Office" contact no provided by ICRS or enquiry data or uploaded data	E.g. : <field source="e" name="OFFICE" displayposition="R" value="9550831340" />
MOBILE	Contains "Mobile" contact no provided by ICRS or enquiry data or uploaded data	E.g. : <field source="e" name="MOBILE" displayposition="R" value="9550831340" />
ADDRESS1	Contains "Permanent Address" provided by ICRS or enquiry data or uploaded data.	E.g. : <field colspan="3" source="e" name="ADDRESS1" value="Hoechst House, 6th Floor, 193 Backbay Reclamation, Nariman Point, Mumbai 400021" />
DATE REPORTED1	Contains the "DATE REPORTED" provided by ICRS or enquiry data or uploaded data of the corresponding address.	Eg. : <field name="DATE REPORTED1:" value="29-06-2016" />
CATEGORY1	Contains "CATEGORY" provided by ICRS or enquiry data or uploaded data of the corresponding address. Ignore property "colspan".	Eg. : <field colspan="3" name="CATEGORY1" value="CURRENT" />
ADDRESS2	Contains "Address" provided by ICRS or enquiry data or uploaded data. Ignore property "colspan".	E.g. : <field colspan="3" source="e" name="ADDRESS2" value="Hoechst House, 6th Floor, 193 Backbay Reclamation, Nariman Point, Mumbai 400021" />
DATE REPORTED2	Contains the "DATE REPORTED" provided by ICRS or enquiry data	Eg. : <field name="DATE REPORTED2:" value="29-06-2016" />

Field Name	Comments	Remarks
	or uploaded data of the corresponding address.	
CATEGORY2	Contains "CATEGORY" provided by ICRS or enquiry data or uploaded data of the corresponding address. Ignore property "colspan".	Eg. : <field colspan="3" name="CATEGORY2" value="CURRENT" />

## Segment: creditReportSummary

Tag	Inner Tag -1	Inner Tag - 2	Comments	Remarks
root			Parent tag for all other tags	
root	creditReportSummary		This tag provides a summary of the credit taken by borrower	E.g. : <creditReportSummary> <informationData> <field source="c" name="Name of MFI Institution" value="NOT DISCLOSED" /> <field name="Recent Date Reported" value="01-05-2015" /> <field name="Oldest Date Reported" value="01-04-2015" /> <field name="Total Account" value="2" /> <field name="Live Account" value="2" /> <field name="Closed Account" value="0" /> <field name="Overdue Account" value="0" /> <field name="Written Off Account" value="0" /> <field name="Total Sanctioned Amount" value="1,71,475" /> <field name="Total Current Balance" value="1,45,409" /> <field name="Total Overdue Amount" value="" /> <field name="Total Installment Amount" value="3,479" /> <field name="Total Written Off Amount" value="" /> </informationData> <informationData> <field name="Name of MFI Institution" value="Total" /> <field name="Recent Date Reported" value="" /> <field name="Oldest Date Reported" value="" />
root	creditReportSummary	informationData	This tag contains all properties. Credit report Summary details are saved in tag "field" as Name – Value pair. The datatype (optional) attribute is used to know the source of the data (Enquiry, ICRS).	

				<pre> &lt;field name="Total Account" value="2" /&gt; &lt;field name="Live Account" value="2" /&gt; &lt;field name="Closed Account" value="0" /&gt; &lt;field name="Overdue Account" value="0" /&gt; &lt;field name="Written Off Account" value="0" /&gt; &lt;field name="Total Sanctioned Amount" value="1,71,475" /&gt; &lt;field name="Total Current Balance" value="1,45,409" /&gt; &lt;field name="Total Overdue Amount" value="" /&gt; &lt;field name="Total Installment Amount" value="3,479" /&gt; &lt;field name="Total Written Off Amount" value="" /&gt; &lt;/informationData&gt; &lt;/creditReportSummary&gt; </pre>
--	--	--	--	---

Each field in “creditReportSummary” segment can have following main keys

Field Name	Comments	Remarks
Name of MFI Institution	Contains “Name of MFI Institution” provided by ICRS or enquiry data or uploaded data	E.g. : <field source="c" name="Name of MFI Institution" value="NOT DISCLOSED" />
Recent Date Reported	Contains “Recent Date Reported” provided by ICRS or enquiry data or uploaded data	E.g. : <field name="Recent Date Reported" value="01-05-2015" />
Oldest Date Reported	Contains “Oldest Date Reported” provided by ICRS or enquiry data or uploaded data	E.g. : <field name="Oldest Date Reported" value="01-04-2015" />
Total Account	Contains “Total Account” provided by ICRS or enquiry data or uploaded data	E.g. : <field name="Total Account" value="2" />
Live Account	Contains “Live Account” provided by ICRS or enquiry data or uploaded data	E.g. : <field name="Live Account" value="2" />
Closed Account	Contains “Closed Account” contact no provided by ICRS or enquiry data or uploaded data	E.g. : <field name="Closed Account" value="0" />

Field Name	Comments	Remarks
Overdue Account	Contains "Overdue Account" contact no provided by ICRS or enquiry data or uploaded data	E.g. : <field name="Overdue Account" value="0" />
Written Off Account	Contains "Written Off Account" provided by ICRS or enquiry data or uploaded data.	E.g. : <field name="Written Off Account" value="0" />
Total Sanctioned Amount	Contains the "Total Sanctioned Amount" provided by ICRS or enquiry data or uploaded data of the corresponding address.	Eg. : <field name="Total Sanctioned Amount" value="1,71,475" />
Total Current Balance	Contains "Total Current Balance" provided by ICRS or enquiry data or uploaded data of the corresponding address.	Eg. : <field name="Total Current Balance" value="1,45,409" />
Total Overdue Amount	Contains "Total Overdue Amount" provided by ICRS or enquiry data or uploaded data. Ignore property "colspan".	E.g. : <field name="Total Overdue Amount" value="" />
Total Installment Amount	Contains the "Total Installment Amount" provided by ICRS or enquiry data or uploaded data of the corresponding address.	Eg. : <field name="Total Installment Amount" value="3,479" />
Total Written Off Amount	Contains "Total Written Off Amount" provided by ICRS or enquiry data or uploaded data of the corresponding address.	Eg. : <field name="Total Written Off Amount" value="" />

## Segment: alerts

Tag	Inner Tag -1	Inner Tag - 2	Comments	Remarks
root			Parent tag for all other tags	
root	alerts		This tag provides alerts for account details	E.g. : <alerts> <informationData> <field name="ALERTS1" value="Total Outstanding / Current Balance is more than INR 60,000" /> />
root	alerts	informationData	This tag contains all properties.	

			Alerts details are saved in tag “field” as Name – Value pair. The datatype (optional) attribute is used to know the source of the data (Enquiry, ICRS).	<field name="ALERTS2" value="Borrower has more than 2 live accounts" /> </informationData> </alerts>
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Each field in “alerts” segment can have following main keys

Field Name	Comments	Remarks
ALERTS1	Contains “alerts” data for corresponding alert description	E.g. : <field name="ALERTS1" value="Total Outstanding / Current Balance is more than INR 60,000" />
ALERTS2	Contains “alerts” data for corresponding alert description	E.g. : <field name="ALERTS2" value="Borrower has more than 2 live accounts" />

## Segment: score

Tag	Inner Tag -1	Inner Tag - 2	Comments	Remarks
root			Parent tag for all other tags	
root	score		This tag provides details of version 1 or version 2 score of borrower	E.g. : <score> <informationData> <field name="Score Name" value="CIBIL TU Score Version 2.0"/> <field name="Score" value="750"/> <field name="Scoring Factors" value="Credit card balance too high, Credit card account balances too high in proportion to high credit amount"/> </informationData> </score>
root	score	informationData	This tag contains all properties. Score details are saved in tag “field” as Name – Value pair.	

Each field in “score” segment can have following main keys

Field Name	Comments	Remarks
Score Name	Contains “score version name”	E.g. : <field name="Score Name" value="CIBIL TU Score Version 2.0"/>
Score	Contains “score” data for corresponding score name	E.g. : <field name="Score" value="750"/>

Field Name	Comments	Remarks
Scoring Factors	Contains "Scoring Factors" data for corresponding score name	E.g. : <field name="Scoring Factors" value="Credit card balance too high, Credit card account balances too high in proportion to high credit amount"/>

## Segment: plScore

Tag	Inner Tag -1	Inner Tag - 2	Comments	Remarks
root			Parent tag for all other tags	
root	plScore		This tag provides details of personal loan score of borrower	E.g. : <plScore> <informationData> <field name="Score Name" value="Personal Loan Score"/> <field name="Score" value="725"/> <field name="Scoring Factors" value="Low average trade age, Not enough available credit, Credit card balances are high in proportion to High Credit Amount"/> </informationData> </plScore>
root	plScore	informationData	This tag contains all properties. PL Score (Personal Loan score) details are saved in tag "field" as Name – Value pair.	

Each field in "plScore" segment can have following main keys

Field Name	Comments	Remarks
Score Name	Contains "score version name"	E.g. : <field name="Score Name" value="Personal Loan Score"/>
Score	Contains "score" data for corresponding score name	E.g. : <field name="Score" value="725"/>
Scoring Factors	Contains "Scoring Factors" data for corresponding score name	E.g. : <field name="Scoring Factors" value="Credit card balance too high, Credit card account balances too high in proportion to high credit amount"/>

## Segment: mfiEmploymentInformation

Tag	Inner Tag -1	Inner Tag - 2	Comments	Remarks
root			Parent tag for all other tags	
root	mfiEmploymentInformation		This tag provides details	E.g. :



			of borrower employment information	<pre> &lt;mfiEmploymentInformation asOn="01-05-2016"&gt;   &lt;informationData&gt;     &lt;field name="Occupation" value="Daily wages"/&gt;     &lt;field name="Monthly Family Income" value="5000"/&gt;     &lt;field name="Monthly Family Expenses" value="4500"/&gt;     &lt;field name="Bank Account" value="N"/&gt;     &lt;field name="Poverty Index" value=""/&gt;     &lt;field name="Asset Ownership" value=""/&gt;   &lt;/informationData&gt; &lt;/mfiEmploymentInformation&gt; </pre>
root	mfiEmploymentInformation	informationData	This tag contains all properties. mfiEmploymentInformation details are saved in tag "field" as Name – Value pair.	

Each field in “mfiEmploymentInformation” segment can have following main keys

Field Name	Comments	Remarks
Occupation	Contains “Occupation” information of the borrower	E.g. : <field name="Occupation" value="Daily wages"/>
Monthly Family Income	Contains “Monthly Family Income” information of the borrower	E.g. : <field name="Monthly Family Income" value="5000"/>
Monthly Family Expenses	Contains “Monthly Family Expenses” information of the borrower	E.g. : <field name="Monthly Family Expenses" value="4500"/>
Bank Account	Contains “Bank Account” information of the borrower	E.g. : <field name="Bank Account" value="N"/>
Poverty Index	Contains “Poverty Index” information of the borrower	E.g. : <field name="Poverty Index" value=""/>
Asset Ownership	Contains “Asset Ownership” information of the borrower	E.g. : <field name="Asset Ownership" value=""/>

## Segment: MFI

Tag	Inner Tag - 1	Inner Tag - 2	Inner Tag - 3	Comments	Remarks
root				Parent tag for all other tags	
root	MFI			This tag provides details of the	E.g. : <MFI name="HDFC BANK"> <icrsaccount>

				different credit providers.	<pre> &lt;accountInformation&gt;   &lt;field name="MEMBER NAME" value="HDFC BANK" /&gt;   &lt;field name="TYPE" value="Education Loan" /&gt;   &lt;field name=" " value=" " /&gt;   &lt;field name="ACCOUNT NUMBER" value="16981307" /&gt;   &lt;field name="OWNERSHIP" value="Joint" /&gt;   &lt;field name=" " value=" " /&gt; &lt;/accountInformation&gt; &lt;dates&gt;   &lt;field name="OPEN / DISBURSED DATE" value="09-08- 2010" /&gt;   &lt;field name="REPORTED AND CERTIFIED" value="28-02-2014" /&gt;   &lt;field name=" " value=" " /&gt;   &lt;field name="CLOSED DATE" value="26-02-2014" /&gt;   &lt;field name="PMT HISTORY START" value="01-02-2014" /&gt;   &lt;field name=" " value=" " /&gt;   &lt;field name=" " value=" " /&gt;   &lt;field name="PMT HISTORY END" value="01-03-2011" /&gt;   &lt;field name=" " value=" " /&gt; &lt;/dates&gt; &lt;amount&gt;   &lt;field name="SANCTIONED AMOUNT" value="2,81,412" /&gt;   &lt;field name="REPAYMENT TENURE" value="" /&gt;   &lt;field name="INSTALLMENT" value="" /&gt;   &lt;field name="CURRENT BALANCE" value="" /&gt;   &lt;field name="PMT FREQUENCY" value="" /&gt;   &lt;field name="OVERDUE" value="" /&gt;   &lt;field name="INTEREST RATE" value="" /&gt; &lt;/amount&gt; &lt;status name="Closed"&gt;   &lt;field name="WRITTEN-OFF / SETTLED" value="" /&gt;   &lt;field name="WRITTEN-OFF (TOTAL)" value="" /&gt;   &lt;field name="WRITTEN-OFF (PRINCIPAL)" value="" /&gt; &lt;/status&gt; &lt;DPD /&gt; &lt;/icrsaccount&gt; &lt;/MFI&gt; </pre>
root	MFI	icrsaccount	account information, dates, amount, status	This tag contains all properties. account information, dates, amount, status details are saved in tag "field" as Name – Value pair.	

Each field in “accountInformation” segment under “MFI” can have following main keys

Field Name	Comments	Remarks
MEMBER NAME	Contains “MEMBER NAME” information of the credit grantor	E.g. : <field name="MEMBER NAME" value="HDFC BANK" />
TYPE	Contains “TYPE” information of the loan request	E.g. : <field name="TYPE" value="Education Loan" />
ACCOUNT NUMBER	Contains “ACCOUNT NUMBER” information of the borrower	E.g. : <field name="ACCOUNT NUMBER" value="16981307" />
OWNERSHIP	Contains “OWNERSHIP” information of the loan account of the borrower	E.g. : <field name="OWNERSHIP" value="Joint" />

Each field in “dates” segment under “MFI” can have following main keys

Field Name	Comments	Remarks
OPEN / DISBURSED DATE	Contains “OPEN / DISBURSED DATE” information of the loan account	E.g. : <field name="OPEN / DISBURSED DATE" value="05-12-2013" />
REPORTED AND CERTIFIED	Contains “REPORTED AND CERTIFIED” information of the loan account	E.g. : <field name="REPORTED AND CERTIFIED" value="08-04-2015" />
CLOSED DATE	Contains “CLOSED DATE” information of the loan account	E.g. : <field name=" CLOSED DATE " value="" />
PMT HISTORY START	Contains “PMT HISTORY START” information of the loan account	E.g. : <field name=" PMT HISTORY START" value=" 01-01-2014" />
PMT HISTORY END	Contains “PMT HISTORY END” information of the loan account	E.g. : <field name="PMT HISTORY END" value=" 01-04-2015" />

Each field in “amount” segment under “MFI” can have following main keys

Field Name	Comments	Remarks
SANCTIONED AMOUNT	Contains “SANCTIONED AMOUNT” information of the loan account of borrower	E.g. : <field name="SANCTIONED AMOUNT" value="71,475" />

Field Name	Comments	Remarks
REPAYMENT TENURE	Contains "REPAYMENT TENURE" information of the loan account	E.g. : <field name="REPAYMENT TENURE" value="" />
INSTALLMENT	Contains "INSTALLMENT" information of the loan account	E.g. : <field name="INSTALLMENT" value="" />
CURRENT BALANCE	Contains "CURRENT BALANCE" information of the loan account	E.g. : <field name="CURRENT BALANCE" value="45,200" />
PMT FREQUENCY	Contains "PMT FREQUENCY" information of the loan account	E.g. : <field name="PMT FREQUENCY" value="" />
OVERDUE	Contains "OVERDUE" information of the loan account	E.g. : <field name="OVERDUE" value="" />
INTEREST RATE	Contains "INTEREST RATE" information of the loan account	E.g. : <field name="INTEREST RATE" value="" />

Each field in "status" segment under "MFI" can have following main keys

Field Name	Comments	Remarks
WRITTEN-OFF / SETTLED	Contains "WRITTEN-OFF / SETTLED" information of the loan account	E.g. : <field name="WRITTEN-OFF / SETTLED" value="" />
WRITTEN-OFF (TOTAL)	Contains "WRITTEN-OFF (TOTAL)" information of the loan account	E.g. : <field name="WRITTEN-OFF (TOTAL)" value="" />
WRITTEN-OFF (PRINCIPAL)	Contains "WRITTEN-OFF (PRINCIPAL)" information of the loan account	E.g. : <field name="WRITTEN-OFF (PRINCIPAL)" value="" />

## Segment: recentEnquiry

Tag	Inner Tag -1	Inner Tag - 2	Comments	Remarks
root			Parent tag for all other tags	
root	recentEnquiry		This tag provides details of past enquiries of the borrower	E.g. : <recentEnquiry> <informationData>

root	recentEnquiry	informationData	<p>This tag contains all properties. recentEnquiry details are saved in tag "field" as Name – Value pair.</p> <pre> &lt;field name="CREDIT GRANTOR" value="Agora Microfinance India Limited" /&gt; &lt;field name="DATE OF INQUIRY" value="04-07-2016" /&gt; &lt;field name="PURPOSE" value="Microfinance - Housing Loan" /&gt; &lt;field name="AMOUNT" value="2,536" /&gt; &lt;/informationData&gt; &lt;informationData&gt; &lt;field name="CREDIT GRANTOR" value="Agora Microfinance India Limited" /&gt; &lt;field name="DATE OF INQUIRY" value="04-07-2016" /&gt; &lt;field name="PURPOSE" value="Microfinance - Housing Loan" /&gt; &lt;field name="AMOUNT" value="2,52,256" /&gt; &lt;/informationData&gt; &lt;informationData&gt; &lt;field name="CREDIT GRANTOR" value="Agora Microfinance India Limited" /&gt; &lt;field name="DATE OF INQUIRY" value="04-07-2016" /&gt; &lt;field name="PURPOSE" value="Microfinance - Housing Loan" /&gt; &lt;field name="AMOUNT" value="25,224" /&gt; &lt;/informationData&gt; &lt;/recentEnquiry&gt; </pre>
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Each field in “recentEnquiry” segment can have following main keys

Field Name	Comments	Remarks
CREDIT GRANTOR	Contains “CREDIT GRANTOR” information of the credit grantor based on past enquiries on the borrower	E.g. : <field name="CREDIT GRANTOR" value="Agora Microfinance India Limited" />
DATE OF INQUIRY	Contains “DATE OF INQUIRY” information based on past enquiries on the borrower	E.g. : <field name="DATE OF INQUIRY" value="04-07-2016" />
PURPOSE	Contains “PURPOSE” information based on past enquiries on the borrower	E.g. : <field name="PURPOSE" value="Microfinance - Housing Loan" />
AMOUNT	Contains “AMOUNT” information based on past enquiries on the borrower	E.g. : <field name="AMOUNT" value="2,536" />

## Segment: ErrorResponse

Tag	Inner Tag -1	Inner Tag - 2	Comments	Remarks
root			Parent tag for all other tags	
root	ErrorResponse		This tag provides details of field level rejection details.	E.g. : <code>&lt;ErrorResponse&gt;</code> <code>&lt;informationData&gt;</code> <code>&lt;field fieldkey="Field_Level_Reject"</code> <code>name="Field_Level_Reject"</code> <code>value="Error1~Error2~...~ErrorN"/&gt;</code> <code>&lt;/informationData&gt;</code> <code>&lt;/ErrorResponse&gt;</code>

Each field in “ErrorResponse” segment can have following main keys

Field Name	Comments	Remarks
Field_Level_Reject	Contains field level rejection details	E.g. : <code>&lt;field fieldkey="Field_Level_Reject"</code> <code>name="Field_Level_Reject" value="UID not in valid</code> <code>format~PAN not in valid format"/&gt;</code>

## Annexure – C

State Code	State Name
AN	Andaman & Nicobar
AP	Andhra Pradesh
AR	Arunachal Pradesh
AS	Assam
BR	Bihar
CG	Chattisgarh
CH	Chandigarh
DD	Daman & Diu
DL	Delhi
DN	Dadra and Nagar Haveli
GA	Goa
GJ	Gujarat
HP	Himachal Pradesh
HR	Haryana
JH	Jharkhand
JK	Jammu & Kashmir
KA	Karnataka
KL	Kerala
LD	Lakshadweep
MH	Maharashtra
ML	Meghalaya
MN	Manipur
MP	Madhya Pradesh
MZ	Mizoram
NL	Nagaland
OR	Orissa
PB	Punjab
PY	Pondicherry
RJ	Rajasthan
SK	Sikkim
TN	Tamil Nadu
TR	Tripura
TS	Telangana
UK	Uttarakhand
UP	Uttar Pradesh
WB	West Bengal

#### Annexure – D

Code	Value
K01	Father
K02	Husband
K03	Mother
K04	Son
K05	Daughter
K06	Wife
K07	Brother
K08	Mother In law
K09	Father In law
K10	Daughter In law
K11	Sister In law
K12	Son In law
K13	Brother In law
K15	Other

#### Annexure – E

Code	Value
40	Microfinance - Business Loan
41	Microfinance - Personal Loan
42	Microfinance - Housing Loan
43	Microfinance - Other

#### Annexure – F

Code	Value
P01	Residence
P02	Company
P03	Mobile
P04	Permanent
P07	Other
P08	Un tagged



## Validation Details

Input string must contain data in a sequence specified in Annexure A. Input string must start with **MFEF** and must end with **ES**. Avoid using special characters in any of the fields such as &, +, =, new line character, ~ and #.

There are 3 type of rejection in the system

### 1) Structure Rejection Rule

- Invalid length record structure: if input string doesn't contain 56 fields then this exception is thrown by the system. This error mainly occurs because of presence of newline character or delimiter character in any of the fields.
- Invalid record structure : If input string does not start with MFEF or does not end with ES

### 2) Record Level Rejection Rule

- a. Valid Name must be provided. Name Validation details are as bellow
  - i. Customer name can be reported in as many fields as necessary to provide the complete customer name among the 3 Name fields.
  - ii. The customer fields must contain the full name of the borrower and must have at least one word with two or more characters.
  - iii. Members are encouraged to capture and provide full, expanded names instead of initials.
  - iv. Disallowed characters should not be in the name (~ ! @ # \$ % ^ & \* + | ? , / \ =).
  - v. Numbers, and Commercial Names should not be entered in any of these fields. This will lead to a rejection of the record.
  - vi. Salutations are not considered to be part of a valid name, though they may be present. Do not split name words between two fields
  - vii. For example, do not put "PAT" in Consumer Name Field1 and "EL" in Consumer Name Field2 to complete the word PATEL.
- b. One of the ID (Voter ID/UID/PAN) must be provided
- c. Valid Date of Birth must be provided and Age should be greater than 18yrs
- d. Gender must be provided
- e. Current Address must be provided. Please note that Address Validation details are as bellow
  - i. It must be a complete address, which includes the following: Location, City/Town, and/or District.
  - ii. Do not truncate addresses.
  - iii. Overseas addresses are not acceptable.
  - iv. Disallowed characters should not be in the address (~ ! @ # \$ % ^ & \* + | ? , / \ =).
- f. Enquiry Amount must be provided.
- g. Loan Purpose must be provided.

### 3) Field Level Rejection Rule

- Pincode must be provided and pincode must belong to state code provided.
- Voters ID (if available) must be proper format.
- UID (if available) must be proper format. (12 numbers and must satisfy [verhoeff](#) algorithm)
- PAN (if available) must be proper format.(must be in AAAAANNNA – when A should be any alphabet between A-Z and N should be any number between 0-9)
- One Key Person must be provided.
- All fields should not exceed length specified in the Annexure A.

## PDF Download Utility

PDF file can be download against each MFI CIR Response using below URL.

UAT:

[https://www.cibilhawk.com/MFI/enquiry/combopdfreport?ecn\\_no=ECN\\_NO&member\\_reference\\_no=MEMBER\\_REFERENCE\\_NUMBER&member\\_code=MEMBER\\_CODE](https://www.cibilhawk.com/MFI/enquiry/combopdfreport?ecn_no=ECN_NO&member_reference_no=MEMBER_REFERENCE_NUMBER&member_code=MEMBER_CODE)

Production:

[https://www.cibil.com/MFI/enquiry/combopdfreport?ecn\\_no=ECN\\_NO&member\\_reference\\_no=MEMBER\\_REFERENCE\\_NUMBER&member\\_code=MEMBER\\_CODE](https://www.cibil.com/MFI/enquiry/combopdfreport?ecn_no=ECN_NO&member_reference_no=MEMBER_REFERENCE_NUMBER&member_code=MEMBER_CODE)

### Required Parameter List

ECN_NO	Unique Enquiry Control generated
Member_Reference_NO	Member Reference provided at the time of enquiry
Member_Code	Member Code provided to member

To avail PDF online, user must provide member reference number and member code along with ECN number. If input provide member reference number and member code matches with enquiry member reference number and member code then only system will return a PDF.