BANKING SUPERVISION DEPARTMENT
CIB (Division)

Explanatory Notes for the submission of Data on CIB-4 & 5 under BSD Circular No 37 dated 10th October 2001

1. The database of Non Performing Loans (NPLs) will comprise of two data files namely CIB-4 and CIB-5. The CIB-4 will hold basic information about NPLs whereas CIB-5 will contain details of Securities/Collateral held against each facility. Since there may be more than one security/collateral held against each facility availed of by a borrower, therefore CIB-5 (Subsidiary file of CIB-4) may have more than one record against each loan.

2. Report data in respect of each classified facility of Rs 10 million and above in terms of instructions contained in Prudential Regulation VIII rather than Party based data, which is being furnished at present in CIB-1 & CIB-2.

3. Report the data rounded to nearest '000' Rupees.

4. Use FoxBASE files as per structures enclosed with the circular.

5. **INSTREF** is basically an accession number with respect to reporting bank and of no use to CIB. It has been introduced to facilitate banks having computerized MIS. They may use it to link NPL data with their Systems.

6. **LCOD** is Lending Institution code allotted by CIB. These codes are already being supplied to all financial institutions.

7. **BRWR** is CIB allotted Borrower's Code. If any bank does not have this code for the first time, it may be left blank but prior to next data update it must be obtained from CIB for future reporting purposes.

8. **FACREFNO** is unique identification of a particular loan facility, it may be an Account # or Facility Reference # or any other number that deem suitable for the purpose. Uniqueness of this number is crucial because it is one of the **KEY** database item.

9. **CLASSCODE** is a single character code to represent classification of loan as per Prudential Regulation VIII. The possible values are **O, S, D and L**.

10. **DISBDATE** is the date of disbursement. However, in case of there are various date of disbursements, use the first date of disbursement.

11. **CATEGORY** is a single character code having only two possible values i.e. **S** for Security and **C** for Collateral. This code will identify the rest of data that whether it belongs to Securities or Collaterals held.

12. **SC_CODE** identify type of Securities/Collaterals held. It is a two-digit code, which may contain any one of the 11 security types specified in a table with CIB-5 structure.