

File Structure - Statement for Private Sector Commodity Financing

The report will include following list of fields, each accompanied by its type and description:

Sr. #	Variable Name	Data Type	Description
1	Bank Code	Numeric	Code to be validated with master data of Banks available on DAP.
2	Reporting Period	Date	The date for which data is reported. For example, for January 15, 2020, reporting date should be 2020-01-15. This date will be checked on data submission portal with the Request.
3	Commodity Type Code	Numeric	This code represents the values from the local master table 'Commodity Type'.
4	Category of Borrower Code	Numeric	This code represents the values from the local master table 'Category of Borrower'. This code needs to be validated against the list of values for the Category of Borrowers setup table.
5	Company Code	Numeric	Existing company's codes are created and shared with the banks as per master data. Code to validate with master/local master data on the basis of commodity Type. <i>Master data code for new company can be generated on the request of business user on DAP.</i>
6	Purpose of Financing Against Commodity Code	Numeric	This code represents the values from the local master table 'Purpose of Financing Against Commodity '. <i>Refer to Master Data Table.</i>
7	Sanctioned Facility Term Code	Numeric	This code represents the values from the local master table 'Sanction Facility Term'. This code should be validated against the list of values for the 'Sanctioned Facility Term setup table. Short Term: If duration of sanctioned facility is less than or equal to one year. Long Term: If duration of sanctioned facility is more than one year.

			<i>Refer to Master Data Table.</i>
8	Loan Application Date	Date	Date on which the company contacted bank for loan. No future date is acceptable here. Format YYYY-DD-MM Example: 2020-01-01 for January 1, 2020.
9	Sanction Date	Date	Date on when the loan was approved by the bank, is "YYYY-MM-DD." Future dates are not acceptable. For example, "2020-01-01" corresponds to January 1, 2020.
10	Relationship Date	Date	Date on which a formal relationship is established between a financial institution and a customer. Format YYYY-DD-MM Example: 2020-01-01 for January 1, 2020.
11	Sanctioned Amount (PKR Million)	Numeric	Total approved or sanctioned amount (PKR Million). Only positive numeric value with up to three decimal places is acceptable.
12	Disbursement Date	Date	Date on which bank provided the loan to the company. Format YYYY-MM-DD Example: 2020-01-01 for January 1, 2020. Future date is not acceptable.
13	Expiry Date	Date	Expiry date of the loan. Format YYYY-MM-DD Example: 2020-01-01 for January 1, 2020. Date before the Disbursement date is not acceptable.
14	Collateral of Commodity Stock - Nature Code	Numeric	This code represents the values from the local master table 'Nature of Securities'. Only possible value is either ' Pledge ' or ' Hypothecation '. Pledge: Possession of property remains with the creditor. Hypothecation: Possession of property remains with the debtor. Note: If same company took more than one loan, then bank will club the loan amount for that company while reporting. <i>Refer to Master Data Table.</i>

15	Collateral of Commodity Stock on sanctioning date- Quantity	Numeric	It is the Quantity (in metric ton) of commodity stock taken as collateral by the bank on sanctioning date. Only positive numeric value with up to three decimal places is acceptable.
16	Collateral of Commodity Stock on sanctioning date – Value	Numeric	It is the value of commodity stock taken as collateral by the bank on sanctioning date. Positive numeric value with up to three decimal places.
17	Other Collateral Detail	Numeric	<i>Refer to Master Data Table.</i>
18	Other Collateral Value	Numeric	Positive numeric value with up to three decimal places and mandatory only if the value of 'Other Collateral Detail' is available.
19	Cash Margin Held	Numeric	Percentage of amount that bank holds as security. Only whole positive number is acceptable.
20	Commodity total Stock released during fortnight – Quantity.	Numeric	It is the total stocked quantity of commodity released (in metric tons) during the reporting fortnight. Only positive numeric value with up to three decimal places is acceptable.
21	Commodity total Stock released during fortnight – Price.	Numeric	It is the total price (per metric ton) of the released stock commodity during the reporting fortnight. Only positive numeric value with up to three decimal places is acceptable.
22	Commodity total Stock released during fortnight – Value.	Numeric	It is the total value (per metric ton) of the released stock during the fortnight. This to be validated with formula (Quantity*Price). Only positive numeric value with up to three decimal places is acceptable.
23	Commodity total Stock position at the end of the fortnight – Quantity.	Numeric	It is the total stocked quantity (in metric ton) position at the end of the fortnight. Only positive numeric value with up to three decimal places is acceptable.

24	Commodity total Stock position at the end of the fortnight – Price.	Numeric	It is the total price (per metric ton) of the stock at the end of the fortnight. Only positive numeric value with up to three decimal places is acceptable.
25	Commodity total Stock position at the end of the fortnight – Value.	Numeric	It is the total value of the stock at the end of fortnight. This to be validated with formula (Quantity*Price). Only positive numeric value with up to three decimal places is acceptable.
26	Loan Amount – Disbursement during the period.	Numeric	Total amount of the loan disbursed during the period. Only positive numeric value with up to three decimal places is acceptable. The value of this variable should not be greater than sanctioned amount.
27	Loan Amount – Outstanding position as of end date.	Numeric	Remaining loan amount at end date. Only positive numeric value with up to three decimal places is acceptable. The value of this variable should not be greater than sanctioned amount.
28	Location (full address) of the go-down where pledged stock was kept.	Alphanumeric	Complete address of the go-down where pledged stock is kept. (Open Text Field)
29	Go-down City	Alphanumeric	Code to be validated with master data of Location Setup available on DAP.
30	Remarks/comments	Alphanumeric	Must be enclosed in double quotes.

Local Master Data

1. Local Master Data of Category of Borrower

Sr. #	Borrower Category*	Code
1		
2		
3		

*As and when advised, Banks and DFIs will submit data with respect to specific commodity against the codes to be shared by SBP.

2. Local Master Data of Commodity Type

Sr. #	Commodity Type*	Code
1		
2		
3		

*As and when advised, Banks and DFIs will submit data with respect to specific commodity against the codes to be shared by SBP.

3. Local Master Data of Nature of Securities

Sr. #	Nature	Code
1	Pledge	10
2	Hypothecated	20

4. Local Master Data of Purpose of Financing Against Commodity

Sr. #	Purpose of Financing	Code

*As and when advised, Banks and DFIs will submit data with respect to specific commodity against the codes to be shared by SBP.

5. Local Master Data of Other Collateral Detail

Sr. #	Other Collateral Detail*	Code
1		
2		
3		

*to be specified by SBP while advising banks and DFIs to report against a specific commodity.

6. Local Master Data of Sanction Facility

Sr. #	Sanction Facility	Code
1	Short Term	10
2	Long Term	20