

State Bank of Pakistan

Consumer Protection Department

eCIB v2.0 Data File Specifications

Introduction

This document describes the format for eCIB v2.0 data file that is to be submitted by member Financial Institutions (FIs) through SBP Data Acquisition Portal (DAP). FIs are required to generate the data from their relevant information systems on the format specified in this document. The member FIs may also need to upgrade their information systems to be able to generate the required data on prescribed frequency on this format. The data must be submitted from a single designated point such as head office.

Target Audience

The target audience of this document includes the following staff of member FIs (in order of relevance):

1. Information systems management specialists, especially those who work directly with eCIB data reporting or credit management systems of the FIs. This include the third party vendors who are working for the member FIs on eCIB data reporting.
2. Business domain experts of credit management systems or eCIB reporting
3. Other users of member FIs who have a stake in eCIB data and its reporting

General Guidelines

The desired eCIB data file is a collection of multiple comma separated datasets. A dataset is simply a data table encapsulating a business concept such as Individual Borrower Profile or Loan Details. Each dataset begins with a header comprising of field names. Each record in a dataset is recognized by its first field called 'RECORD_TYPE', which is always the first field in every record. For example, a typical data file with 3 datasets would look something like as shown below:

----- *start of data file (not part of data file)* -----

record_type, field1, field2

"H", "row1_val1", "row1_val2"

record_type, field1, field2, field3, field4

"P", "row1_val1", "row1_val2", "row1_val3", "row1_val4"

"P", "row2_val1", "row2_val2", "row3_val3", "row4_val4"

"P", .., .., .., ..

"P", .., .., .., ..

record_type, field1, field2, field3

"I", "row1_val1", "row1_val2", "row1_val3"

"I", "row2_val1", "row2_val2", "row3_val3"

"I", .., .., .., ..

"I", .., .., .., ..

"I", .., .., .., ..

----- *end of data file (not part of data file)*-----

Technical Specifications

While preparing the data file, following needs to be ensured:

1. The data file must be a single file consisting of all datasets described in the subsequent sections of the document.
2. Field sequence **must** exactly be the same as given in this document
3. Field names **should** be the same as given in document
4. Each field must be separated by a comma ","

5. Value of each field must be enclosed within double quotes (“”). If double quotes happened to be part of a field’s value, it must be escaped by a backslash (“\”) character.
6. Due to the high volume and size of the data, the data file must be compressed using a standard zip utility before submitting on DAP.
7. The compressed name of the file should be eCIB2-YYYY-MM-DD-[FI Code].zip

Some important attributes defined under Data File Format Specifications are discussed here.

Supported Data Types

The table below provides an overview of the supported data types.

Data Type	Format
Date	All dates must be in the format of YYYY-MM-DD i.e. exactly 4 digits for year followed by a hyphen “-”, followed by 2 digits for month, followed by a hyphen “-”, and finally followed by 2 digits for day. For example: “2014-03-01” for March 01, 2014. It should consist of only date value while time value is not required.
Text	The values in all fields with this type can be composed of any valid combination of characters available on a standard keyboard. Double quote (“”) characters must be escaped by a preceding \ (backslash) character. For example: “They said, \“no\””.
Numeric Text	Composed of only valid combination of natural numbers without any thousand separator. All leading zeroes must be included in the data and readable by human eyes. For examples, “13000”, “053” etc.
Decimal Text	Composed of only valid combination of numbers with decimal places. Thousand separators are not allowed For example: “0.56”, “5009.353”
Amount	Any non-negative “Decimal Text” in unit PKR. For example “100000.00”

Data Format Definition

The following table describes the data format attributes that are used in this document.

Attributes	Description
Required	“ Yes ” indicates that this field must have some non-empty value. “ No ” indicates that this is an optional field, field can be left blank.
Maximum Length	Maximum length of character to be allowed in field.
Format	Yes , it must have some format as described in section.

	None (or if not given) means field has no specific required format
Sample Value	This provides an example of the expected data

Datasets Specifications

The required data file may consist of at most 21 datasets. Below is a list of all datasets with their associated record types accepted by the system:

S. No.	Dataset	Record Type
1.	File Header	H
2.	Individual Borrower's Profile	I_P
3.	Individual Borrower's Employment / Business Details	I_EB
4.	Individual Borrower's Supplementary Card Details	I_SC
5.	Individual Borrower's Co-Borrowers' Details for	I_CB
6.	Individual Borrower's Fraud Details	I_F
7.	Individual Borrower's Loan Details	I_LD
8.	Individual Borrower's Loan Guarantor Details	I_LG
9.	Individual Borrower's Loan Collateral Details	I_LC
10.	Individual Borrower's Write-Off/Waived-Off information	I_LW
11.	Corporate Borrower's Profile	C_P
12.	Corporate Borrower's Director's Information	C_D
13.	Corporate Borrower's Owners / Shareholders Information	C_OS
14.	Corporate Borrower's Other Group Companies	C_OGC
15.	Corporate Borrower's Loan Details	C_LD
16.	Corporate Borrower's Loan Guarantor Information Details	C_LG
17.	Corporate Borrower's Loan Collateral	C_LC
18.	Corporate Borrower's Write-Off/Waived-Off information	C_LW
19.	Rectification data for Individual Borrower	R_I_P
20.	Rectification data for Individual Borrower's Loan Detail	R_I_LD
21.	Rectification data for Corporate Borrower's Loan Detail	R_C_LD
22.	Branch Details	B

Detailed description of each datasets is given below:

Dataset: File Header

Record Type: "H"

Purpose: This dataset used to capture file header identifying the financial institution by its code and the reporting period

Expected Number of Records: Exactly one

Description: This is a mandatory dataset and must be part of the data file with exactly one record of its type. . This also contains the version of the data file specifications against which the data file is generated.

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. There must be exactly one record in a csv file for Record Type “H”	Required: Yes Expected Value = “H”
2.	FI_CODE	A unique code assigned to each Financial Institutions that is submitting file to SBP. This code should be same as that of used in SBP Data Acquisition Portal.	Required: Yes Data Type: Numeric Text Maximum Length: 15 Sample Value: “14”
3.	AS_OF_DATE	It is the date of the positions of individual and corporate borrower reporting to eCIB system. Currently it is last date of the month for which the data is being reported.	Required: Yes Data Type: Date
4.	VERSION	This field specifies the version of Data Format Specifications (this document).	Required: Yes Data Type: Text

Dataset: Individual Borrower - Profile Information

Record Type: “I_P”

Purpose: This dataset is used to capture Profile information of individual borrower.

Expected Number of Records: Many

Description: Each record corresponds to the profile information of individual borrower. Here, the profiles of new individual borrowers will be created in eCIB and all the existing profiles of individual borrowers which are already reported in eCIB, will be updated in the system.

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. While providing individual borrower profile information, its value must be equal to "I_P".	Required: Yes Expected Value: "I_P"
2.	INDIVIDUAL_BRWR_CODE	<p>This field specifies a Business key for individual borrower profile.</p> <p>For resident or non-resident Pakistani nationals, a borrower key is assigned to each borrower in the order given below:</p> <ol style="list-style-type: none"> CNIC NICOP OLD NIC <p>For foreign nationals, individual borrower key is assigned in the preference of below order:</p> <ol style="list-style-type: none"> Passport # POC <p>It must be noted that any corrections / changes to the keys must be shared subsequently through Rectification datasets.</p>	Required: Yes Data Type: Text Maximum Length: 30 Sample Value: "38201-4589517-9"
3.	CNIC	<p>This field specifies Computerized National Identity Card Number of borrower.</p> <p>At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport_No or POC for foreign national must be provided.</p>	Required: No (Conditional Required) Data Type: Text Maximum Length: 15 Format: Yes [xxxxx-xxxxxxx-x] Sample Value: "12345-1234567-1"
4.	NICOP	This field specifies National Identity Card for Overseas Pakistanis (NICOP).	Required: No(Conditional Required) Data Type: Text

Field Sequence No.	Field	Description	Data Format
		At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport_No or POC for foreign national must be provided.	Maximum Length: 15 Format: Yes [xxxxx-xxxxxxx-x] Sample Value: "12345-1234567-1"
5.	NIC_OLD	This field specifies Old National Identity Card Number of borrower. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport_No or POC for foreign national must be provided.	Required: No (Conditional Required) Data Type: Text Maximum Length: 13 Format: Yes [xxx-xx-xxxxxx] Sample Value: "123-99-123456"
6.	PASSPORT_NO	This field specifies Passport Number of foreign borrower. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport_No or POC for foreign national must be provided.	Required: No(Conditional Required) Data Type: Text Maximum Length: 30
7.	POC	This field specifies Pakistan Origin Card of foreign borrower. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport_No or POC for foreign national must be provided.	Required: No(Conditional Required) Data Type: Text Maximum Length: 15
8.	NATIONALITY	This field specifies Nationality of the borrower.	Required: Yes Data Type: Text Maximum Length: 1 Valid values: Only valid codes as available (P= Pakistani, F= Foreign National) Sample Value: "P"
9.	PASSPORT_COUNT RY_CODE	This field specifies Passport Country Code of Foreign Borrower	Required: Yes Data Type: Numeric Maximum Length: 3 Valid Values: (Select from Country Codes, ISO31661 Alpha-3 Code) Sample Value: PAK – For Pakistan
10.	TITLE	This field specifies Title of the borrower.	Required: Yes

Field Sequence No.	Field	Description	Data Format
			Data Type: Numeric Maximum Length: 1 Valid Values: Only valid codes as available (1= Mr., 2= Mrs., 3= Ms., 4= Miss,5= Mst) Sample Value: 3
11.	NAME	This field specifies Name of borrower	Required: Yes Data Type: Text Maximum Length: 60
12.	GENDER	This field specifies Gender of the borrower	Required: Yes Data Type: Text Maximum Length: 1 Valid values: Only valid codes as available (M=Male, F=Female, O=Other) Sample Value: "M"
13.	DATE_OF_BIRTH	This field specifies Date of Birth of the borrower. The date should be greater than 1901-01-01.	Required: Yes Data Type: Date
14.	MARITAL_STATUS	This field specifies Marital status of the borrower.	Required: Yes Data Type: Text Maximum Length: 1 Valid values: Only valid codes as available ("S"= Single , "M"=Married, "O"=Other) Sample Value: "S"
15.	EDUCATION	This field specifies Educational qualification of the borrower.	Required: Yes Data Type: Numeric Maximum Length: 1 Valid Values: Only valid codes as available (1= illiterate, 2 = Below Matric, 3 = Below Graduation but Matric & Above, 4 = Graduate, 5= Post Graduate) Sample Value: 4
16.	TAX_NO	This field specifies National Tax Number of the Borrower	Required: No Data Type: Text Maximum Length: 15 Sample Value: "12345678"

Field Sequence No.	Field	Description	Data Format
17.	FATHER_NAME	This field specifies Father or Husband's name of the borrower	Required: Yes Data Type: Text Maximum Length: 60 Sample Value: "M Abdul Malik"
18.	ADDRESS_HOME	This field specifies House/Flat No in the Current Residential Address of borrower	Required: No Data Type: Text Maximum Length: 120 Sample Value: "FLAT No. 123"
19.	ADDRESS_STREET	This field specifies Street/Lane/Avenue No/Name in the Current Residential Address of the borrower	Required: No Data Type: Text Maximum Length: 120 Sample Value: "ABC TOWN"
20.	ADDRESS_MOHAL LA	This field specifies Area/Mohalla/chuck number/Town/Qasba/Village, Name in the Current Residential Address of the borrower	Required: No Data Type: Text Maximum Length: 120 Sample Value: "MODEL TOWN"
21.	ADDRESS_CITY	This field specifies City/District in the Current Residential Address of the borrower	Required: No Data Type: Text Maximum Length: 120 Sample Value: "LAHORE"
22.	PROVINCE_CODE	This field specifies Province of residence of the borrower (select value from province code list given in Annexure-8)	Required: Yes Data Type: Numeric Maximum Length: 2 Valid Values: (Select value from given in Annexure-8) Sample Value: "10"
23.	RESIDENCE_TYPE	This field specifies Residence type of the borrower.	Required: No Data Type: Text Maximum Length: 1 Valid values: Only valid codes as available (O= Owned, R= Rented, C= Company Provided, P= Parents, T= Others) Sample Value: "O"
24.	PERMANENT_ADDRESS	This field specifies Permanent Residential Address of borrower as per NIC	Required: No Data Type: Text Maximum Length: 255

Field Sequence No.	Field	Description	Data Format
			Sample Value: "123, POST OFFICE ABC G.P.O, TEHSIL ABC, DISTRICT XYZ"
25.	DEPENDENTS	This field specifies Number of dependent persons of the borrower	Required: No Data Type: Numeric Maximum Length: 2 Sample Value: "3"
26.	OCCUPATION	This field specifies Occupation of the borrower.	Required: No Data Type: Text Maximum Length: 1 Valid Values: Only valid codes as available (SP=Sole Proprietor, S=Salaried, SE=Self Employed, O=Other) Sample Value: "S"
27.	BRWR_RATING_INTERNAL	This field specifies Credit rating of the borrower if rated by the FI itself Valid values 1 to 12 (Reference BSD Circular No 8 of 2007) located at https://www.sbp.org.pk/bsrvd/2007/C8.htm	Required: No Data Type: Numeric Maximum Length: 2 Valid values: (1 to 12, Reference BSD Circular No 8 of 2007) Sample Value: 5
28.	CREDIT_RELATIONSHIP_DATE	This field specifies Credit relationship date of the borrower.	Required: Yes Data Type: Date Only Format: YYYY-MM-DD e.g., 2015-03-31 for March 31, 2015 Sample: "2015-03-31" for March 31, 2015
29.	INSTREF	This field specifies Institution Own Reference of FI	Required: No Data Type: Text Maximum Length: 20 Sample Value: "0123456789"
30.	PROFILE_LAST_UPDATE_DATE	This field specifies last update date of the individual borrower profile. It is needed to select latest profile when multiple profile exist in multiple FIs.	Required: Yes Data Type: Date
31.	BORROWER_TYPE	This field specifies Borrower's Type (Select value from Annexure-5)	Required: Yes Data Type: Text Maximum Length: 2 Valid values: (Select value from given "Annexure-5")

Field Sequence No.	Field	Description	Data Format
			Sample Value: "5"

Dataset: Individual Borrower – Employment/Business Details

Record Type: "I_EB"

Purpose: This dataset is used to capture Employment/Business Details of individual borrower.

Expected Number of Records: Many

Description: Each record corresponds to the Employment/Business Details of individual borrower.

Individual borrower's employment/business details are conditional mandatory based on occupation code in borrower profile as follows:

1. If occupation is 'S' (Salaried) then employment fields would be mandatory whereas business details are optional.
2. If occupation code is 'B' (Business/Professional) then business details field are mandatory whereas employment details are optional.

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to "I_EB".	Required: Yes Expected Value = "I_EB"

Field Sequence No.	Field	Description	Data Format
2.	INDIVIDUAL_BRWR_CODE	This field specifies a Business key for individual borrower profile.	Required: Yes Data Type: Text Maximum Length: 30 Format: Yes [NIC_N/ NICOP/PASSPORT/POC] Sample Value: "38201-4589517-9"
3.	EMP_BIZ_ID	This field specifies a Primary Unique Key for Employment /Business detail, field value provided by FI.	Required: Yes Data Type: Numeric Sample Value: "9999"
4.	EMPLOYER_NAME	This field specifies Employer's Name of the borrower.	Required: Yes Data Type: Text Maximum Length: 60 Sample: "ABC Company"
5.	EMPLOYER_TYPE	This field specifies Employer's Type 1 = Government department/Organization, 2 = Private organization	Required: Yes Data Type: Numeric Maximum Length: 1 Only valid codes as available (1 = Government department/Organization, 2 = Private organization) Sample Value: 2
6.	EMPLOYER_ADDRESSES	This field specifies Employer's Address	Required: No Data Type: Text Maximum Length: 255 Sample Value: "ABC ST NO XX"

Field Sequence No.	Field	Description	Data Format
7.	EMPLOYER_STATUS	This field specifies Employment Status P=Permanent C=Contractual	Required: Yes Data Type: Text Maximum Length: 1 Only valid codes as available (P=Permanent C=Contractual) Sample Value: "P"
8.	EMPLOYEE_SINCE	This field specifies the Start Date of Service with Current Employer	Required: Yes Data Type: Date
9.	EMPLOYEE_DESIGNATION	This field specifies Designation of Borrower/Employee	Required: Yes Data Type: Text Maximum Length: 40 Sample Value: "OFFICER"
10.	LENGTH_OF_SERVICE	This field specifies Overall Length of Service including the current employment.	Required: Yes Data Type: Numeric Maximum Length: 2 Sample Value: "12"
11.	BUSINESS_NAME	This field specifies Name of Business of the borrower	Required: Yes Data Type: Text Maximum Length: 60 Sample Value: "ABC Company"

Field Sequence No.	Field	Description	Data Format
12.	BUSINESS_CODE	This field specifies Business Code of the individual borrower. Please refer to Annex-2.	Required: Yes Data Type: Numeric Maximum Length: 1 Sample Value: 4
13.	BUSINESS_TYPE	This field specifies Type of Business of the borrower. 1 =Proprietorship, 2 =Partnership, 3 =Private Ltd. Co. 4= Public Limited Co. 5 = Others	Required: Yes Data Type: Text Maximum Length: 1 Valid Values: Only valid codes as available (1 =Proprietorship, 2 =Partnership, 3 =Private Ltd. Co. 4= Public Limited Co. 5 = Others) Sample Value: "2"
14.	BUSINESS_ADDRESS	This field specifies Address of Business of the borrower	Required: Yes Data Type: Text Maximum Length: 255 Sample: "ABC ST NO XX"
15.	SHAREHOLDING	This field specifies %age of shareholding of borrower in the business	Required: Yes Data Type: Decimal Maximum Length: 3 Sample Value: "35" OR "100"

Dataset: Individual Borrower - Supplementary Card Holder's Details

Record Type: "I_SC"

Purpose: This dataset is used to capture the Supplementary Card Holder's Details of Individual Borrower.

Expected Number of Records: Many

Description: Each record corresponds to the Supplementary Card Holder’s Details of Individual Borrower.

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYP E	Code that specifies the type of record. For such records, its value must be equal to “I_SC”.	Required: Yes Expected Value : “I_SC”
2.	INDIVIDUAL_ BRWR_CODE	This field specifies a Business key for individual borrower profile.	Required: Yes Data Type: Text Maximum Length: 30 Format: Yes [NIC_N/NIC_O/NICOP/PASSPORT] Sample: “38201-4589517-9”
3.	INDIVIDUAL_ BRWR_SUP_I D	This field specifies a Unique Key for individual borrower’s supplementary card holder by FI.	Required: Yes Data Type: Numeric
4.	SUP_CNIC	This field specifies Computerized National Identity Card No. of supplementary card holder. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No (Conditional Yes) Data Type: Text Maximum Length: 15 Format: Yes [xxxxx-xxxxxxx-x] Sample: “12345-1234567-1”
5.	SUP_NICOP	This field specifies National Identity Card for Overseas Pakistanis (NICOP) of supplementary card holder. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No (Conditional Yes) Data Type: Text Maximum Length: 15 Format: Yes [xxxxx-xxxxxxx-x] Sample Value: “12345-1234567-1”
6.	SUP_NIC_OLD	This field specifies Old National Identity Card No. of supplementary card holder. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No Data Type: Text Maximum Length: 13 Format: Yes [xxx-xx-xxxxxx] Sample: “123-99-123456”

Field Sequence No.	Field	Description	Data Format
7.	SUP_PASSPORT_NO	This field specifies Passport Number of supplementary card holder At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No (Conditional Yes) Data Type: Text Maximum Length: 30
8.	SUP_POC	This field specifies Pakistan Origin Card of supplementary card holder At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No (Conditional Yes) Data Type: Text Maximum Length: 15 Sample Value: "12345-1234567-1"
9.	SUP_NATIONALITY	This field specifies Nationality of the supplementary card holder.	Required: Yes Data Type: Text Maximum Length: 1 Valid values: Only valid codes as available (P= Pakistani, F= Foreign National) Sample Value: "P"
10.	SUP_PASSPORT_COUNTRY_CODE	This field specifies Passport Country Code of supplementary card holder	Required: Yes Data Type: Text Maximum Length: 3 Valid Values: (Select value from given "Annexure-7") Sample Value: PAK – For Pakistan
11.	SUP_NAME	This field specifies Name of supplementary card holder.	Required: Yes Data Type: Text Maximum Length: 60
12.	SUP_RELATION	This field specifies Relationship of the supplementary card holder with the principal borrower.	Required: Yes Data Type: Text Maximum Length: 20

Dataset: Individual Borrower - Co-Borrower Details

Record Type: "I_CB"

Purpose: This dataset is used to capture Co-Borrower Details of Individual Borrower.

Expected Number of Records: Many

Description: Each record corresponds to the Co-Borrower Details of Individual Borrower

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to "I_CB".	Required: Yes Expected Value = "I_CB"
2.	INDIVIDUAL_B RWR_CODE	This field specifies a Business Key for individual borrower profile.	Required: Yes Data Type: Text Maximum Length: 30 Format: Yes [NIC_N/ NICOP/PASSPORT/POC] Sample Value: "38201-4589517-9"
3.	CO_BRWR_ID	This field specifies ID of Co-Borrower of individual borrower profile.	Required: Yes Data Type: Numeric Sample Value: "222"
4.	CO_BRWR_CNI C	This field specifies Computerized National Identity Card No. of Co-Borrower. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No (Conditional Yes) Data Type: Text Maximum Length: 15 Format: Yes [xxxxx-xxxxxxx-x] Sample Value: "12345-1234567-1"
5.	CO_BRWR_NIC OP	This field specifies National Identity Card for Overseas Pakistanis (NICOP).	Required: No (Conditional Yes) Data Type: Text Maximum Length: 15 Format: Yes [xxxxx-xxxxxxx-x] Sample: "12345-1234567-1"

Field Sequence No.	Field	Description	Data Format
		At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	
6.	CO_BRWR_NIC_OLD	This field specifies Old National Identity Card No. of Co-Borrower. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No (Conditional Yes) Data Type: Text Maximum Length: 13 Format: Yes [xxx-xx-xxxxxx] Sample Value: "123-99-123456"
7.	CO_BRWR_PASPORT_NO	This field specifies Passport Number of foreign borrower. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No (Conditional Yes) Data Type: Text Maximum Length: 30
8.	CO_BRWR_POC	This field specifies Pakistan Origin Card of Co-Borrower. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No (Conditional Yes) Data Type: Text Maximum Length: 15 Sample: "12345-1234567-1"
9.	CO_BRWR_NATIONALITY	This field specifies Nationality of the Co Borrower.	Required: Yes Data Type: Text Maximum Length: 1 Valid values: Only valid codes as available (P= Pakistani, F= Foreign National) Sample Value: "P"
10.	CO_BRWR_PASPORT_COUNTRY_CODE	This field specifies Passport Country Code of Co Borrower	Required: Yes Data Type: Numeric Maximum Length: 3 Valid Values: (Select from Country Codes, ISO31661 Alpha-3 Code) Sample Value: PAK – For Pakistan

Field Sequence No.	Field	Description	Data Format
11.	CO_BRWR_NAME	This field specifies Name of Co-Borrower (s).	Required: Yes Data Type: Text Maximum Length: 60
12.	CO_BRWR_RELATION	This field specifies Relationship of the Co-Borrower with the borrower	Required: No Data Type: Text Maximum Length: 20

Dataset: Individual Borrower - Fraud Details

Record Type: "I_F"

Purpose: This dataset is used to capture Borrower's Fraud Details of Individual Borrower.

Expected Number of Records: Many

Description: Each record corresponds to the Borrower's Fraud Details of Individual Borrower

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to "I_F".	Required: Yes Expected Value = "I_F"
2.	INDIVIDUAL_BRWR_CODE	This field specifies a Business Key for individual borrower profile.	Required: Yes Data Type: Text Maximum Length: 30 Format: Yes [NIC_N/ NICOP/PASSPORT/POC] Sample Value: "38201-4589517-9"
3.	FRAUD_AMOUNT	This field specifies Amount of Fraud (if any)	Required: Yes Data Type: Numeric Maximum Length: 15

Field Sequence No.	Field	Description	Data Format
			Sample Value: 9999
4.	DATE_OF_FR AUD	This field specifies Date of Fraud. Must be a past date than the reporting period (as-of) date.	Required: Yes Data Type: Date
5.	REFERENCE_ NAME	This field specifies Name of Reference (As provided by the customer in his/her loan application form- if applicable).	Required: No Data Type: Text Maximum Length: 60
6.	COLLATERAL	This field specifies Particulars of Property/ Collateral (As provided by the customer in his/her loan application form-if applicable).	Required: No Data Type: Text Maximum Length: 120
7.	REMARKS	This field specifies brief nature of the fraud.	Required: Yes Data Type: Text Maximum Length: 120

Dataset: Individual Borrower - Loan Details

Record Type: "I_LD"

Purpose: This dataset is used to capture Loan Details of Individual Borrower.

Expected Number of Records: Many

Description: Each record corresponds to the Loan Details of Individual Borrower

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to "I_LD".	Required: Yes Expected Value = "I_LD"

Field Sequence No.	Field	Description	Data Format
2.	INDIVIDUAL_BRWR_CODE	This field specifies a Business Key of individual borrower profile as a foreign key for individual borrower loan details.	Required: Yes Data Type: Text Maximum Length: 30 Format: Yes [NIC_N/NICOP /PASSPORT/POIC] Sample Value: "38201-4589517-9"
3.	BRANCH_CODE	This field specifies Branch Code. Must be a valid branch reported through branch detail dataset.	Required: Yes Data Type: Text Maximum Length: 15 Sample Value: "12"
4.	LOAN_ACCOUNT_NO	This field specifies Loan Account Number	Required: Yes Data Type: Text Maximum Length: 25 Sample Value: "0123456789"
5.	PRODUCT_CODE	This field specifies Product Code.	Required: Yes Data Type: Numeric Text Maximum Length: 2 Valid values: (Select value from given "Annexure-4") Sample Value: 5
6.	CREDIT_RELATIONSHIP_DATE	This field specifies Credit Relationship Date of the borrower. This cannot be a future date.	Required: Yes Data Type: Date
7.	LOAN_DATE	This field specifies Date on which the credit facility was approved/renewed to the borrower. This cannot be a future date.	Required: Yes Data Type: Date
8.	DISBURSEMENT_DATE	This field specifies Date on which loan was disbursed (First date of disbursement). This cannot be a future date.	Required: Yes Data Type: Date
9.	LOAN_TYPE	This field specifies T=Term Loan, E=Ever Green	Required: Yes Data Type: Text Maximum Length: 1 Only valid codes as available (T=Term Loan, E=Ever Green) Sample Value: "T"

Field Sequence No.	Field	Description	Data Format
10.	MATURITY_DATE	This field specifies Maturity/Expiry Date of the credit facility	Required: (Conditional Yes) Data Type: Date
11.	SECURED	This field specifies Secured = S, Unsecured = U	Required: Yes Data Type: Text Maximum Length: 1 Only valid codes as available (Secured = S, Unsecured = U) Sample Value: "S"
12.	TOTAL_LIMIT	This field specifies Limit Amount of the credit facility	Required: Yes Data Type: Numeric Maximum Length: 15 Sample Value: 9999
13.	TOTAL_PRINCIPAL_OUTSTANDING_AMOUNT	This field specifies Total Principal Outstanding Amount against the facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: 9999
14.	TOTAL_MARKUP_AMOUNT	This field specifies Total Markup Amount outstanding against the facility (charged to income or suspense a/c)	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: 9999
15.	TOTAL_OTHER_OUTSTANDING_AMOUNT	This field specifies Total Other Outstanding Amount against the facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: 9999
16.	PERIODICITY_OF_PAYMENT	This field specifies Periodicity of Payment(M=Monthly, Q=Quarterly, S=Semi-Annually, A=Annually, O=Other)	Required: No Data Type: Text Maximum Length: 1 Only valid codes as available (M=Monthly, Q=Quarterly, S=Semi-Annually, A=Annually, O=Other) Sample Value: "M"
17.	LAST_PAYMENT_DATE	This field specifies Date on which last payment was made	Required: No Data Type: Date
18.	MINIMUM_AMOUNT_DUE	This field specifies Minimum Amount Due	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: 9999

Field Sequence No.	Field	Description	Data Format
19.	OVERDUE_30_PLUS_A MOUNT	This field specifies Amount of Overdue 30 days and less than 60 days if any against the facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: 9999
20.	OVERDUE_60_PLUS_A MOUNT	This field specifies Amount of Overdue 60 days and less than 90 days, if any against the facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: 9999
21.	OVERDUE_90_PLUS_A MOUNT	This field specifies Amount of Overdue 90 days and less than 120 days, if any against the facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: 9999
22.	OVERDUE_120_PLUS_A MOUNT	This field specifies Amount of Overdue 120 days and less than 150 days, if any against the facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: 9999
23.	OVERDUE_150_PLUS_A MOUNT	This field specifies Amount of Overdue 150 days and less than 180 days, if any against the facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: 9999
24.	OVERDUE_180_PLUS_A MOUNT	This field specifies Amount of Overdue 180 days and more, if any against the facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: 9999
25.	DUE_SINCE	This field specifies Overdue Date of borrower.	Required: No Data Type: Date
26.	RESTRUCTURED_AMOUNT	This field specifies Amount Restructured/Rescheduled during the month	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: 9999
27.	LITIGATION_AMOUNT	This field specifies Amount Under litigation	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: 9999
28.	UNPAID_DAYS_LATE_CODE	This field specifies Number of Days payment against the facility was made late A = 1-15 days late, E = 16-30 days late.	Required: No Data Type: Text Maximum Length: 2 Only valid codes as available (A = 1-15 days late,E = 16-30 days late)

Field Sequence No.	Field	Description	Data Format
			Sample Value: "A"
29.	INTEREST_RATE_TYPE	This field specifies Interest Rate Type (F=Fixed , L=Floating)	Required: No Data Type: Text Maximum Length: 1 Only valid codes as available (F=Fixed , L=Floating) Sample Value: "F"
30.	INTEREST_RATE	This field specifies Interest/Markup/Service Charges Rate at which the facility is granted. (Annual Percentage Rate - APR)	Required: No Data Type: Numeric Text Maximum Length: 5 Sample: "18.39"
31.	CLASSIFICATION_LOAN_TYPE	This field specifies Type of Loan Classification (S=Subjective, O=Objective)	Required: No Data Type: Text Maximum Length: 1 Only valid codes as available (S=Subjective, O=Objective) Sample Value: "S"
32.	LOAN_CLASS	This field specifies the Class of Loan (R = Regular, O = OAEM, D = Doubtful, S = Sub-standard, L = Loss)	Required: No Data Type: Text Maximum Length: 1 Only valid codes as available (R = Regular, O = OAEM, D = Doubtful, S = Sub-standard, L = Loss) Sample Value: "O"
33.	LOAN_PROVISION_AMOUNT	This field specifies Amount of Provision held against the facility	Required: No Data Type: Numeric Maximum Length: 15 Sample: 9999
34.	BOUNCE_CHEQUE	This field specifies Number of Bounced Cheques due to insufficient balance against credit facilities during the month	Required: No Data Type: Numeric Maximum Length: 3 Sample: 99
35.	FACILITY_RATING	This field specifies Facility Rating, valid values A to F (Reference BSD Circular # 8 of 2007) located at https://www.sbp.org.pk/bsrvd/2007/C8.htm	Required: No Data Type: Text Maximum Length: 1 Valid Values: ("A", "B", "C", "D", "E" or "F") Sample Value: "B"

Field Sequence No.	Field	Description	Data Format
36.	SBP_SCHEME_TYPE_CODE	This field specifies SBP Scheme type like youth scheme or etc... (Select value from Annexure-6)	Required: No Data Type: Numeric Maximum Length: 2 Valid values: (Select value from given "Annexure-6") Sample Value: 10
37.	FINANCIAL_MODE	This field specifies Mode of Financing, 1=Conventional, 2= Islamic	Required: Yes Data Type: Numeric Maximum Length: 1 Valid values: 1=Conventional, 2= Islamic Sample Value: 2
38.	LOAN_PAID_IN_FULL	This field is specify is loan is fully paid or not.	Required: Yes Data Type: Text Maximum Length: 1 Valid values: Y=Paid in Full, N= Not Paid Sample Value: "N"

Dataset: Individual Borrower - Guarantor's Details

Record Type: "I_LG "

Purpose: This dataset is used to capture Guarantor's Details of Individual Borrower.

Expected Number of Records: Many

Description: Each record corresponds to the Guarantor's Details of Individual Borrower

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to "I_LG".	Required: Yes Expected Value = "I_LG"
2.	INDIVIDUAL_BRWR_CODE	This field specifies a Business Key for individual borrower.	Required: Yes Data Type: Text Maximum Length: 30 Format: Yes [NIC_N/NIC_O/NICOP/PASSPORT] Sample: "38201-4589517-9"
3.	BRANCH_CODE	This field specifies Branch Code	Required: Yes Data Type: Text Maximum Length: 15 Sample Value: "12"
4.	LOAN_ACCOUNT_NO	This field specifies Loan Account Number	Required: Yes Data Type: Text Maximum Length: 25
5.	GUARANTOR_ID	This field specifies a Unique ID for Guarantor of the individual borrower provided by FI.	Required: Yes Data Type: Numeric Sample Value: "201"
6.	GUARANTOR_TYPE	This field specifies Type of Guarantor (C=Corporate I=Individual)	Required: Yes Data Type: Text Maximum Length: 1 Only valid codes as available (C=Corporate I=Individual) Sample Value: "C" Or "I"
7.	GUARANTOR_BRWR_CODE	This field specifies CIB Code of Guarantor in case of corporate	Required: No (Conditional Yes) Data Type: Text Maximum Length: 7 Sample Value: "012356"
8.	GUARANTOR_BRWR_CUIN	This field specifies CUIN of Guarantor of borrower issued by SECP	Required: No Data Type: Numeric Maximum Length: 10 Sample Value: 123456790
9.	GUARANTOR_REGISTRATION_NO	This field specifies Registration Number of Guarantor/Partnership issued by registrar	Required: No Data Type: Text

Field Sequence No.	Field	Description	Data Format
			Maximum Length: 15
10.	GUARANTOR_NAME	This field specifies Name of Guarantor	Required: Yes Data Type: Text Maximum Length: 60
11.	GUARANTOR_FATHER_NAME	This field specifies Name of Father of Guarantor (In case of individual)	Required: Yes Data Type: Text Maximum Length: 60
12.	GUARANTOR_CNIC	This field specifies Computerized NIC number in case of individual. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No (Conditional Yes) Data Type: Text Maximum Length: 15 Format: Yes [xxxxx-xxxxxxx-x] Sample Value: "12345-1234567-1"
13.	GUARANTOR_NICOP	This field specifies National Identity Card for Overseas Pakistanis (NICOP). At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No (Conditional Yes) Data Type: Text Maximum Length: 15 Format: Yes [xxxxx-xxxxxxx-x] Sample Value: "12345-1234567-1"
14.	GUARANTOR_NIC_OLD	This field specifies Old NIC number in case of individual guarantor. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No (Conditional Yes) Data Type: Text Maximum Length: 13 Format: Yes [xxx-xx-xxxxxx] Sample Value: "123-99-123456"
15.	GUARANTOR_PASSPORT_NO	This field specifies Passport Number of foreign borrower. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No (Conditional Yes) Data Type: Text Maximum Length: 30
16.	GUARANTOR_POC	This field specifies Pakistan Origin Card of foreign guarantor. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No (Conditional Yes) Data Type: Text Maximum Length: 15 Sample Value: "12345-1234567-1"

Field Sequence No.	Field	Description	Data Format
17.	GUARANTOR_NATIONALITY	This field specifies Nationality of the Guarantor.	Required: Yes Data Type: Text Maximum Length: 1 Valid values: Only valid codes as available (P= Pakistani, NRP=Non Resident Pakistani, F= Foreign National) Sample Value: "P"
18.	GUARANTOR_PASPORT_COUNTRY_CODE	This field specifies Passport Country Code of Guarantor.	Required: Yes Data Type: Numeric Maximum Length: 3 Valid Values: (Select from Country Codes, ISO31661 Alpha-3 Code) Sample Value: PAK – For Pakistan
19.	GUARANTOR_AMOUNT	This field specifies Amount of Guarantee given	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: 9999
20.	DATE_OF_GUARANTEE	This field specifies Date on which guarantee was given.	Required: Yes Data Type: Date
21.	GUARANTEE_NO	This field specifies Guarantee Number.	Required: Yes Data Type: Text Maximum Length: 25
22.	GUARANTEE_INVOKED_DATE	This field specifies Date on which guarantee was invoked. This cannot be a future date.	Required: No Data Type: Date

Dataset: Individual Borrower - Collateral's Details

Record Type: "I_LC"

Purpose: This dataset is used to capture Collateral's Details of Individual Borrower.

Expected Number of Records: Many

Description: Each record corresponds to the Collateral’s Details for secured loans.

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to “I_LC”.	Required: Yes Expected Value = “I_LC”
2.	INDIVIDUAL_BRWR_CODE	This field specifies a Business key for individual borrower.	Required: Yes Data Type: Text Maximum Length: 30 Format: Yes [NIC_N/NIC_O/NICOP/PASSPORT] Sample Value: “38201-4589517-9”
3.	BRANCH_CODE	This field specifies Branch Code.	Required: Yes Data Type: Text Maximum Length: 15 Sample Value: “12”
4.	LOAN_ACCOUNT_NO	This field specifies Loan Account Number.	Required: Yes Data Type: Free Text Maximum Length: 25 Sample Value: “0123456789”
6.	COLLATERAL_CODE	This field specifies Nature of Collateral if credit facility is secured (Value in field 12 is "S"). Select value from Annexure-3	Required: Yes Data Type: Text Maximum Length: 2 Valid values: (Select value from Annexure-3) Sample Value: “22”
7.	COLLATERAL_VALUE_AMOUNT	This field specifies Value of Collateral	Required: Yes Data Type: Numeric Maximum Length: 15 Sample: “9999”
8.	FORCED_SALE_VALUE_AMOUNT	This field specifies Forced Sale Value of the collateral held against the facility.	Required: No Data Type: Numeric Maximum Length: 15

Field Sequence No.	Field	Description	Data Format
			Format: None Sample: "9999"
9.	DATE_OF_RECOVERY	This field specifies Date of Recovery against sale of security	Required: Conditionally Yes Data Type: Date
10.	RECOVERY_AMOUNT	This field specifies Amount of Recovery against sale of security	Required: Conditionally Yes Data Type: Numeric Maximum Length: 15 Sample Value: "9999"

Dataset Individual Borrower – Write-Off or Waived-Off Details (Record Type = "I_LW")

Purpose: This dataset is used to capture Write-off or Waived-off Details of Individual Borrower.

Expected Number of Records: Many

Description: Each record corresponds to the Write-off or Waived-off Details of Individual Borrower

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to "I_LW".	Required: Yes Expected Value = "I_LW"
2.	INDIVIDUAL_BROWER_CODE	This field specifies a Business Key for individual borrower.	Required: Yes Data Type: Text Maximum Length: 30 Format: Yes [NIC_N/NIC_O/NICOP/PASSPORT] Sample: "38201-4589517-9"
3.	BRANCH_CODE	This field specifies Branch Code.	Required: Yes Data Type: Text Maximum Length: 15 Sample Value: "12"

Field Sequence No.	Field	Description	Data Format
4.	LOAN_ACCOUNT_NO	This field specifies Loan Account Number.	Required: Yes Data Type: Text Maximum Length: 25 Sample Value: "0123456789"
5.	WRITEOFF_DATE	This field specifies Date on which amount was written off or waive off entry was passed. This cannot be a future date.	Required: No (Conditionally Yes) Data Type: Date
6.	WRITEOFF_CATEGORY	This field specifies the category of Write-off or Waived off (1=Write-off , 2=Waived off) LATER AFTER CHECKING	Required: Yes Data Type: Numeric Maximum Length: 1 Valid Values: (1=Write-off , 2=Waived off) Sample Value: 1
7.	WRITEOFF_TYPE	This field specifies Type of write offs/waived off (F=Forced, S=Settled)	Required: Yes Data Type: Text Maximum Length: 1 Valid Values: ("F"=Forced, "S"=Settled) Sample Value: "F"
8.	WRITEOFF_PRINCIPAL_AMOUNT	This field specifies Principal Amount written off/waived off.	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
9.	WRITEOFF_MARKUP_AMOUNT	This field specifies Markup Amount written off/waived off.	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
10.	WRITEOFF_OTHER_AMOUNT	This field specifies Other Amount written off/waived off.	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
11.	WRITEOFF_RECOVERY_AMOUNT	This field specifies Amount Recovered against the written-off/waived-off amount.	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
12.	WRITEOFF_RECOVERY_DATE	This field specifies Date on which written-off/waived-off amount was recovered	Required: No Data Type: Date

Dataset: Corporate Borrower – Profile Information

Record Type: "C_P"

Purpose: This dataset is used to capture profile information of Corporate Borrower.

Expected Number of Records: Many

Description: Each record corresponds to the profile information of Corporate Borrower.

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYP E	Code that specifies the type of record. For such records, its value must be equal to "C_P".	Required: Yes Expected value = "C_P"
2.	CORPORATE_ BRWR_CODE	This field specifies Borrower's Code of corporate borrower.	Required: Yes Data Type: Numeric Maximum Length: 7 Sample Value: "1234567"
3.	CORPORATE_ BRWR_CUIN	This field specifies CUIIN of corporate borrower issued by SECP.	Required: No Data Type: Numeric Maximum Length: 10 Sample Value: "123456790"
4.	BRWR_REGIS TRATION_NO	This field specifies Registration Number of borrower/partnership issued by registrar.	Required: Conditionally Yes Data Type: Text Maximum Length: 15
5.	NAME	This field specifies Name of Corporate Borrower.	Required: Yes Data Type: Text Maximum Length: 60 Sample Value: "ABC Company"
6.	BORROWER_ TYPE	This field specifies Corporate Borrower's Type (Select value from Annexure-1)	Required: Yes Data Type: Text Maximum Length: 2 Sample Value: "15"

Field Sequence No.	Field	Description	Data Format
7.	GROUP_NAME	This field specifies Group Name of borrower.	Required: No Data Type: Text Maximum Length: 60 Sample: "ABC Group"
8.	ADDRESS_HOME	This field specifies House/Flat No in the Current Address of borrower.	Required: No Data Type: Text Maximum Length: 120 Format: None Sample Value: "FLAT No. 123"
9.	ADDRESS_STREET	This field specifies Street/Lane/Avenue's Name in the Current Address of the borrower.	Required: No Data Type: Free Text Maximum Length: 120 Sample Value: "ABC TOWN"
10.	ADDRESS_MOHALLA	This field specifies Area/Mohalla/chuck number/Town/Qasba/Village, Name in the Current Address of the borrower.	Required: No Data Type: Text Maximum Length: 120 Sample Value: "MODEL TOWN"
11.	ADDRESS_CITY	This field specifies City/District in the Current Address of the borrower.	Required: No Data Type: Text Maximum Length: 120 Sample Value: "LAHORE"
12.	PROVINCE_CODE	This field specifies Province of residence of the borrower (select value from province code list given in Annexure-8)	Required: Yes Data Type: Numeric Maximum Length: 2 Valid values: (Select value from given in Annexure-8) Sample Value: 10
13.	TAX_NO	This field specifies National Tax Number of borrower	Required: No Data Type: Text Maximum Length: 15 Sample Value: "12345678"
14.	BUSINESS_CODE	This field specifies Business Code of the borrower(Select value from Annexure-2)	Required: Yes Data Type: Numeric Maximum Length: 2 Valid Values: (Select value from Annexure-2) Sample Value: 79

Field Sequence No.	Field	Description	Data Format
15.	CREDIT_RELATIONSHIP_DATE	This field specifies Credit Relationship Date.	Required: Yes Data Type: Date
16.	BRWR_CREDIT_RATING	This field specifies whether the borrower credit is rated or not (Rated =1, Unrated= 2)	Required: No Data Type: Numeric Maximum Length: 1 Valid Values: (1=Rated OR 2=Unrated) Sample Value: 1
17.	INTERNAL_OR_EXTERNAL_RATED	This field specifies who has rated the borrower, Internal= I, External = E, Both = B	Required: No Data Type: Text Maximum Length: 1 Valid Values: ("I", "E" OR "B") Sample Value: "I"
18.	BRWR_RATING_INTERNAL	This field specifies Credit Rating of the borrower if rated by the FI itself (if value in field # 15, "INTERNAL_OR_EXTERNAL_RATED;" M" is "I") Valid values 1 to 12 (Reference BSD Circular No 8 of 2007) located at https://www.sbp.org.pk/bsrvd/2007/C8.htm	Required: No Data Type: Text Maximum Length: 6 Valid Values: 1 to 12 (Reference BSD Circular No 8 of 2007, if value in field # 15, "WRATED" is "I") Sample Value: "10"
19.	BRWR_RATING_EXTERNAL	This field specifies Credit Rating of the borrower if rated by an external credit rating agency(when value in the field INTERNAL_OR_EXTERNAL_RATED is "E")	Required: No Data Type: Text Maximum Length: 6 Valid Values: 1 to 12 (if value in the field # 15, "INTERNAL_OR_EXTERNAL_RATED" is "E") Sample Value: "10"
20.	PROFILE_LAST_UPDATE_DATE	This field specifies last update date of the corporate borrower profile. It is needed to select latest profile when multiple profiles received from different FIs exist in the database.	Required: Yes Data Type: Date

Dataset: Corporate Borrower - Directors Details

Record Type: "C_D"

Purpose: This dataset is used to capture Directors Details of Corporate Borrower.

Expected Number of Records: Many

Description: Each record corresponds to the Directors Details of Corporate Borrower.

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to "C_D".	Required: Yes Expected Value = "C_D"
2.	CORPORATE_B RWR_CODE	This field specifies Corporate Borrower's Code	Required: Yes Data Type: Numeric Maximum Length: 7 Sample Value: "1234567"
3.	DIRECTOR_ID	This field specifies the ID of director for corporate borrower.	Required: Yes Data Type: Numeric Sample Value: "1234567"
4.	TYPE_OF_DIRE CTOR	This field specifies Type of Director E=Elected, N=Nominee, T=Trustee	Required: Yes Data Type: Text Maximum Length: 1 Valid values: ("E"=Elected, "N"=Nominee, "T"=Trustee) Sample Value: "E"
5.	DIRECTOR_SHA REHOLDING	This field specifies % of shareholding of elected director (Shareholding equal to or greater than 0.5% for CIB reporting purpose)	Required: Conditionally required Data Type: Numeric Text Maximum Length: 2 Sample Value: "85"

Field Sequence No.	Field	Description	Data Format
6.	DIRECTOR_NO MINATING_TY PE	This field specifies Type of Nominating Body PVT = Private Sector entity (including Public & Private Limited Companies), FCE = Foreign Controlled Entity, GOB= Govt. owned Bank/DFI, PSB= Private Sector Banks, PSE= Public Sector Enterprise, GOV=Federal /Provincial Government.	Required: No Data Type: Text Maximum Length: 3 Valid Values: ("PVT" = Private Sector entity (including Public & Private Limited Companies), "FCE"= Foreign Controlled Entity, "GOB"= Govt. owned Bank/DFI, "PSB"= Private Sector Banks, "PSE"= Public Sector Enterprise, "GOV"=Federal /Provincial Government.) Sample Value: "PVT"
7.	NOMINATING_ AGENCY_CODE	This field specifies Code of Nominating Agency, from the PSEs code list of RCOA/A07 maintained by S&DWH Department of SBP. In case of NA of code, nominating agency name is mandatory. Applicable to PSEs only.	Required: No Data Type: Text Maximum Length: 15
8.	NOMINATING_ AGENCY_NAM E	This field specifies Name of Nominating Agency	Required: Yes (for other than PSEs) Data Type: Text Maximum Length: 70
9.	DIRECTOR_RES IDENTIAL_ADD RESS	This field specifies Residential Address of Director	Required: No Data Type: Text Maximum Length: 255
10.	DIRECTOR_CNI C	This field specifies Computerized National Identity Card No. of Director	Required: No (Conditional Yes) Data Type: Text Maximum Length: 15 Format: Yes [xxxxx-xxxxxxx-x] Sample Value: "12345-1234567-1"
11.	DIRECTOR_NIC OP	This field specifies National Identity Card for Overseas Pakistanis (NICOP)	Required: No (Conditional Yes) Data Type: Text Maximum Length: 15 Format: Yes [xxxxx-xxxxxxx-x] Sample Value: "12345-1234567-1"
12.	DIRECTOR_NIC _OLD	This field specifies Old National Identity Card No. of Director	Required: No (Conditional Yes) Data Type: Text

Field Sequence No.	Field	Description	Data Format
			Maximum Length: 13 Format: Yes [xxx-xx-xxxxxx] Sample Value: "123-99-123456"
13.	DIRECTOR_PAS SPORT_NO	This field specifies Passport Number in case of foreign national	Required: No (Conditional Yes) Data Type: Text Maximum Length: 30
14.	DIRECTOR_PO C	This field specifies Pakistan Origin Card of Foreign Director	Required: No (Conditional Yes) Data Type: Text Maximum Length: 15 Sample Value: "12345-1234567-1"
15.	DIRECTOR_NA TIONALITY	This field specifies Nationality of the Director.	Required: Yes Data Type: Text Maximum Length: 1 Valid values: Only valid codes as available (P= Pakistani, F= Foreign National) Sample Value: "P"
16.	DIRECTOR_PAS SPORT_COUNT RY_CODE	This field specifies Passport Country Code of Director	Required: Yes Data Type: Numeric Maximum Length: 3 Valid Values: (Select from Country Codes, ISO31661 Alpha-3 Code) Sample Value: PAK – For Pakistan
16.	DIRECTOR_NA ME	This field specifies Director's Name	Required: Yes Data Type: Text Maximum Length: 60
17.	DIRECTOR_FAT HER_NAME	This field specifies Father's Name of the director	Required: Yes Data Type: Text Maximum Length: 60
18.	DIRECTOR_APP POINTMENT_DA TE	This field specifies Date of Appointment of the director	Required: No Data Type: Date
19.	DIRECTOR_RET IREMENT_DAT E	This field specifies Date of Retirement/Resignation of the director	Required: No Data Type: Date

Dataset: Corporate Borrower - Owners/shareholders' information (other than Directors)

Record Type: "C_OS"

Purpose: This dataset is used to capture Owners/shareholders' information (other than Directors) with 10% or above shareholding of the Corporate Borrower.

Expected Number of Records: Many

Description: Each record corresponds to the Owners/shareholders' information (other than Directors) with 10% or above shareholding of the Corporate Borrower.

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to "C_OS".	Required: Yes Expected Value = "C_OS"
2.	CORPORATE_B RWR_CODE	This field specifies Borrower's Code	Required: Yes Data Type: Numeric Maximum Length: 7 Sample Value: "1234567"
3.	OWNER_ID	This field specifies a Unique ID for Owner.	Required: Yes Data Type: Numeric Sample Value: "999"
4.	OWNER_NAME	This field specifies Name of Owner/Shareholders.	Required: Yes Data Type: Text Maximum Length: 60
5.	OWNER_TYPE	This field specifies Owner Type "I" or "C", I= Natural Person C= Juridical Persons	Required: Yes Data Type: Text Maximum Length: 1 Format: None

Field Sequence No.	Field	Description	Data Format
			Valid Values: ("I"= Natural Person Or "C"= Juridical Persons) Sample Value: "I"
6.	OWNER_BRWR_CODE	This field specifies CIB Borrower Code of Owner	Required: No Data Type: Numeric Maximum Length: 7 Sample Value: "1234567"
7.	OWNER_CUIN	This field specifies CUIIN of Owner issued by SECP	Required: No Data Type: Numeric Maximum Length: 10
8.	OWNER_REGISTRATION_NO	This field specifies Registration number of Owner/partnership issued by registrar	Required: No Data Type: Text Maximum Length: 15
9.	OWNER_FATHER_NAME	This field specifies Father's /Husband Name (only when OWNER_TYPE = "I")	Required: Yes Data Type: Text Maximum Length: 60
10.	OWNER_CNIC	This field specifies Computerized NIC # (only when OWNER_TYPE = "I")	Required: No (Conditional Yes) Data Type: Text Maximum Length: 15 Format: Yes [xxxxx-xxxxxxx-x] Sample Value: "12345-1234567-1"
11.	OWNER_NICOP	This field specifies National Identity Card for Overseas Pakistanis (NICOP)	Required: No(Conditional Required) Data Type: Text Maximum Length: 15 Format: Yes [xxxxx-xxxxxxx-x] Sample Value: "12345-1234567-1"
12.	OWNER_NIC_OLD	This field specifies Old NIC # (only when OWNER_TYPE = "I")	Required: No (Conditional Yes) Data Type: Text Maximum Length: 13 Format: Yes [xxx-xx-xxxxxx] Sample Value: "123-99-123456"
13.	OWNER_PASSPORT_NO	This field specifies Passport Number in case of foreign national	Required: No (Conditional Yes) Data Type: Text Maximum Length: 30
14.	OWNER_POC	This field specifies Pakistan Origin Card of Foreign Owner/Shareholder	Required: No (Conditional Yes) Data Type: Text

Field Sequence No.	Field	Description	Data Format
			Maximum Length: 15 Sample Value: "12345-1234567-1"
15.	OWNER_NATIONALITY	This field specifies Nationality of Owner. (Only when OWNER_TYPE = "I")	Required: No Data Type: Text Maximum Length: 1 Valid values: Only valid codes as available (P= Pakistani, NRP=Non Resident Pakistani, F= Foreign National) Sample Value: "P"
16.	OWNER_PASSPORT_COUNTRY_CODE	This field specifies Passport Country Code of Owner/Shareholder	Required: Yes Data Type: Numeric Maximum Length: 3 Valid Values: (Select from Country Codes, ISO31661 Alpha-3 Code) Sample Value: PAK – For Pakistan
16.	OWNER_TAX_NO	This field specifies National Tax Number of the owner (only when Otype = "C")	Required: No Data Type: Text Maximum Length: 15 Sample Value: "12345678"
17.	OWNER_ADDRESS	This field specifies Address of owner	Required: No Data Type: Text Maximum Length: 255
18.	OWNER_SHAREHOLDING	This field specifies Shareholding %AGE	Required: No Data Type: Numeric Maximum Length: 2 Sample Value: "85"

Dataset: Corporate Borrower - Other Group Companies

Record Type: "C_OGC"

Purpose: This dataset is used to capture Other Group Companies of the Corporate Borrower as per Group definition given in the Prudential Regulations (PR) for Corporate/ Commercial Banking.

Expected Number of Records: Many

Description: Each record corresponds to the Other Group Companies of the Corporate Borrower as per Group definition given in the Prudential Regulations (PR) for Corporate/ Commercial Banking.

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to "C_OGC".	Required: Yes Expected Value = "C_OGC"
2.	CORPORATE_BRWR_CODE	This field specifies Borrower's Code	Required: Yes Data Type: Numeric Maximum Length: 7 Sample Value: "1234567"
3.	GROUP_COMPANY_BRWR_CODE	This field specifies Borrower's Code of Group Company as per PR, (Only report data in respect of judicial bodies of the borrower.)	Required: No Data Type: Numeric Maximum Length: 7 Sample Value: "1234567"
4.	GROUP_COMPANY_BRWR_CUIN	This field specifies CUIN of Other Group Company issued by SECP	Required: No Data Type: Numeric Maximum Length: 10 Sample Value: "123456790"
5.	GROUP_COMPANY_REGISTRATION_NO	This field specifies Registration Number of Guarantor/Partnership issued by registrar.	Required: No Data Type: Text Maximum Length: 15
6.	GROUP_COMPANY_NAME	This field specifies Name of Group Company, (Only report data in respect of judicial bodies of the borrower.)	Required: Yes Data Type: Text Maximum Length: 60
7.	GROUP_COMPANY_TAX_NO	This field specifies National Tax Number of group company, (Only report data in respect of juridical bodies of the borrower.)	Required: No Data Type: Text Maximum Length: 15

Field Sequence No.	Field	Description	Data Format
8.	GROUP_COMPA NY_ADDRESS	This field specifies Registered Address of Group Company, (Only report data in respect of juridical bodies of the borrower.)	Required: No Data Type: Text Maximum Length: 255

Dataset: Corporate Borrower – Loan Details

Record Type: "C_LD"

Purpose: This dataset is used to capture loan details of the Corporate Borrower.

Expected Number of Records: Many

Description: Each record corresponds to the loan details of the Corporate Borrower.

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to "C_LD".	Required: Yes Expected Value= "C_LD"
2.	CORPORATE_BRWR_CODE	This field specifies Borrower's Code.	Required: Yes Data Type: Numeric Maximum Length: 7 Sample Value: "1234567"
3.	BRANCH_CODE	This field specifies Branch Code, Branch code should be active and valid code as given by SBP.	Required: Yes Data Type: Text Maximum Length: 15
4.	LOAN_ACCOUNT_NO	This field specifies Loan Account Number	Required: Yes Data Type: Text Maximum Length: 25
5.	PRODUCT_CODE	This field specifies Product Code.	Required: Yes

Field Sequence No.	Field	Description	Data Format
			Data Type: Numeric Maximum Length: 2 Format: None Valid values: (Select value from given "Annexure-4") Sample Value: "5"
6.	LOAN_DATE	This field specifies Date on which the credit facility was approved/renewed to the borrower	Required: Yes Data Type: Date
7.	DISBURSEMENT_DATE	This field specifies Date on which loan was disbursed (First date of disbursement)	Required: Conditionally Yes Data Type: Date
8.	NATURE_OF_FACILITY	This field specifies Nature of Facility, Fund Based = F, Non Fund Based = N	Required: Yes Data Type: Text Maximum Length: 1 Valid Values: (Fund Based = "F", Non Fund Based = "N") Sample Value: "F"
9.	MATURITY_DATE	This field specifies Maturity/Expiry Date of the credit facility	Required: Yes Data Type: Date
10.	SECURED	This field specifies Secured = S, Unsecured = U	Required: Yes Data Type: Text Maximum Length: 1 Valid Values: (Secured = "S", Unsecured = "U") Sample Value: "S"
11.	TOTAL_LIMIT_AMOUNT	This field specifies Limit Amount of the credit facility	Required: YES Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
12.	TOTAL_PRINCIPAL_AMOUNT	This field specifies Total Principal Outstanding Amount against the facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
13.	TOTAL_MARKUP_AMOUNT	This field specifies Total Markup Amount outstanding against the facility (Income & suspense A/c)	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"

Field Sequence No.	Field	Description	Data Format
14.	TOTAL_OTHER_OUTSTANDING_AMOUNT	This field specifies Total Other Amount outstanding amount against the facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
15.	INTEREST_RATE_TYPE	This field specifies Interest Rate Type (F=Fixed , L=Floating)	Required: Yes Data Type: Text Maximum Length: 1 Valid Values: ("F"=Fixed , "L"=Floating) Sample Value: "F"
16.	INTEREST_RATE	This field specifies Interest/Markup/Service Charges rate at which the facility is granted (Annual Percentage Rate - APR)	Required: Yes Data Type: Numeric Maximum Length: 5 Sample Value: "18.39"
17.	LOAN_CLASSIFICATION_TYPE	This field specifies Type of Classification of Loan (S=Subjective, O=Objective)	Required: No Data Type: Text Maximum Length: 1 Valid Values: ("S"=Subjective, "O"=Objective) Sample Value: "S"
18.	DATE_FIRST_OBJECTIVE_CLASSIFICATION	This field specifies Date of first objective classification	Required: No Data Type: Date
19.	LOAN_CLASS	This field specifies the class of loan R = Regular, O = OAEM, D = Doubtful, S = Sub-standard, L = Loss	Required: No Data Type: Text Maximum Length: 1 Valid Values: ("R" = Regular, "O" = OAEM, "D" = Doubtful, "S" = Sub-standard, "L" = Loss) Sample Value: "S"
20.	LOAN_PROVISION_AMOUNT	This field specifies Amount of Provision held against the facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
21.	OVERDUE_30_PRINCIPAL_AMOUNT	This field specifies Principal amount due past 30 days & < 60 days against the credit facility.	Required: No Data Type: Numeric Maximum Length: 15

Field Sequence No.	Field	Description	Data Format
			Sample Value: "9999"
22.	OVERDUE_30_MARKUP_AMOUNT	This field specifies Markup amount due past 30 days & < 60 days (Charged to Finance) against the credit facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
23.	OVERDUE_30_OTHER_AMOUNT	This field specifies Markup amount due past 30 days & < 60 days (Other charges, charged to suspense) against the credit facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
24.	OVERDUE_60_PRINCIPAL_AMOUNT	This field specifies Principal amount due past 60 days & < 90 days against the credit facility.	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
25.	OVERDUE_60_MARKUP_AMOUNT	This field specifies Markup amount due past 60 days &< 90 days (Charged to Finance) against the credit facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
26.	OVERDUE_60_OTHER_AMOUNT	This field specifies Markup amount due past 60 days & < 90 days (Other charges, charged to suspense) against the credit facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
27.	OVERDUE_90_PRINCIPAL_AMOUNT	This field specifies Principal amount due past 90 days & < 180 days against the credit facility.	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
28.	OVERDUE_90_MARKUP_AMOUNT	This field specifies Markup amount due past 90 days &< 180 days (Charged to Finance) against the credit facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
29.	OVERDUE_90_OTHER_AMOUNT	This field specifies Markup amount due past 90 days & < 180 days (Other charges, charged to suspense) against the credit facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
30.	OVERDUE_180_PRINCIPAL_AMOUNT	This field specifies Principal amount due past 180 days & < 1 year against the credit facility.	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"

Field Sequence No.	Field	Description	Data Format
31.	OVERDUE_180_MARKUP_AMOUNT	This field specifies Markup amount due past 180 days & < 1 year (Charged to Finance) against the credit facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
32.	OVERDUE_180_OTHER_AMOUNT	This field specifies Markup amount due past 180 days & < 1 year (Other charges, charged to suspense) against the credit facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
33.	OVERDUE_365_PRINCIPAL_AMOUNT	This field specifies Principal Amount due past 365 days or greater against the credit facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
34.	OVERDUE_365_MARKUP_AMOUNT	This field specifies Markup Amount due past 365 days or greater (Charge to Finance) against the credit facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
35.	OVERDUE_365_OTHER_AMOUNT	This field specifies Markup Amount due past 365 days or greater (Other charges, charged to suspense) against the credit facility	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
36.	BRWR_EQUITY	This field specifies Equity of Borrower as per latest audited accounts	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
37.	DUE_SINCE	This field specifies Overdue Since	Required: No Data Type: Date
38.	RESTRUCTURED_AMOUNT	This field specifies Amount Restructured/Rescheduled during the month	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
39.	LITIGATION_AMOUNT	This field specifies Amount Under Litigation	Required: No Data Type: Numeric Maximum Length: 15 Sample Value: "9999"
40.	BOUNCE_CHEQUE	This field specifies Number of Bounced Cheques due to insufficient balance against credit facilities during the month	Required: No Data Type: Numeric Maximum Length: 2 Sample Value: "99"

Field Sequence No.	Field	Description	Data Format
41.	FACILITY_RATING	This field specifies Facility Rating(valid values A to F	Required: No Data Type: Text Maximum Length: 1 Valid Values: ("A", "B", "C", "D", "E" or "F") Sample Value: "B"
42.	SBP_SCHEME_TYPE_CODE	This field specifies SBP Scheme Type like youth scheme or etc... (Select value from Annexure-6)	Required: No Data Type: Numeric Maximum Length: 2 Valid values: (Select value from given "Annexure-6") Sample Value: "10"
43.	FINANCIAL_MODE	This field specifies Mode of Financing, 1=Conventional, 2= Islamic	Required: Yes Data Type: Number Maximum Length: 1 Valid Values: 1 OR 2 Sample Value: "2"

Dataset: Corporate Borrower – Guarantors Details

Record Type: "C_LG"

Purpose: This dataset is used to capture Guarantor’s details of the Corporate Borrower.

Expected Number of Records: Many

Description: Each record corresponds to the Guarantor’s details of the Corporate Borrower.

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to "C_LG".	Required: Yes Expected Value = "C_LG"
2.	CORPORATE_BRWR_CODE	This field specifies Borrower's Code	Required: Yes Data Type: Numeric Maximum Length: 7 Sample Value: "1234567"
3.	BRANCH_CODE	This field specifies Branch Code	Required: Yes Data Type: Text Maximum Length: 15
4.	LOAN_ACCOUNT_NO	This field specifies Loan Account Number	Required: Yes Data Type: Text Maximum Length: 25
5.	GUARANTOR_ID	This field specifies a Unique ID of guarantor of corporate borrower provided by the FI.	Required: Yes Data Type: Numeric Sample Value: "201"
6.	GUARANTOR_TYPE	This field specifies Type of Guarantor (C=Corporate I=Individual)	Required: Yes Data Type: Text Maximum Length: 1 Valid Values: ("C"=Corporate "I"=Individual) Sample Value: "C"
7.	GUARANTOR_BRWR_CODE	This field specifies CIB code of guarantor in case of corporate borrower.	Required: No Data Type: Numeric Maximum Length: 7 Sample Value: "1234567"
8.	GUARANTOR_CUIN	This field specifies CUIN of Guarantor issued by SECP	Required: No Data Type: Numeric Maximum Length: 10 Sample Value: 123456790
9.	GUARANTOR_REGISTRATION_NO	This field specifies Registration Number of Guarantor/partnership issued by registrar	Required: No Data Type: Text Maximum Length: 15
10.	GUARANTOR_NAME	This field specifies Name of Guarantor	Required: Yes Data Type: Text

Field Sequence No.	Field	Description	Data Format
			Maximum Length: 60
11.	GUARANTOR_FATHER_NAME	This field specifies Name of Father of Guarantor (In case of individual)	Required: No (Conditional Yes) Data Type: Text Maximum Length: 60
12.	GUARNATOR_CNIC	This field specifies Computerized NIC number in case of individual. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No(Conditional Yes) Data Type: Text Maximum Length: 15 Format: Yes [xxxxx-xxxxxxx-x] Sample Value: "12345-1234567-1"
13.	GUARANTOR_NICOP	This field specifies National Identity Card for Overseas Pakistanis (NICOP). At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No(Conditional Yes) Data Type: Text Maximum Length: 15 Format: Yes [xxxxx-xxxxxxx-x] Sample value: "12345-1234567-1"
14.	GUARANTOR_NIC_OLD	This field specifies Old NIC number in case of individual guarantor. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No(Conditional Yes) Data Type: Text Maximum Length: 13 Format: Yes [xxx-xx-xxxxxx] Sample Value: "123-99-123456"
15.	GUARNATOR_PASSPORT_NO	This field specifies Passport Number of foreign guarantor of the corporate borrower. At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No(Conditional Yes) Data Type: Text Maximum Length: 30
16.	GUARANTOR_POC	This field specifies Pakistan Origin Card (POC). At least one of the keys from CNIC, NICOP, NIC_OLD for Pakistani Nationals or Passport No or POC for foreign national must be provided.	Required: No(Conditional Yes) Data Type: Text Maximum Length: 15 Format: Yes [xxxxx-xxxxxxx-x] Sample value: "12345-1234567-1"

Field Sequence No.	Field	Description	Data Format
17.	GUARANTOR_NATIONALITY	This field specifies Nationality of the Guarantor when guarantor is an individual.	Required: Yes Data Type: Text Maximum Length: 1 Valid values: Only valid codes as available (P= Pakistani, NRP=Non Resident Pakistani, F= Foreign National) Sample value: "P"
18.	GUARANTOR_PASSPORT_COUNTRY_CODE	This field specifies Passport country Code of Guarantor	Required: Yes Data Type: Numeric Maximum Length: 3 Valid Values: (Select from Country Codes, ISO31661 Alpha-3 Code) Sample Value: PAK – For Pakistan
19.	GUARANTEE_AMOUNT	This field specifies Amount of Guarantee given	Required: No Data Type: Numeric Maximum Length: 15 Sample value: 9999
20.	GUARANTEE_GIVEN_DATE	This field specifies Date on which guarantee was given	Required: No Data Type: Date
21.	GUARANTEE_NUMBER	This field specifies Guarantee number	Required: Yes Data Type: Text Maximum Length: 25
22.	GUARANTEE_INVOKED_DATE	This field specifies Date on which guarantee was invoked	Required: No Data Type: Date

Dataset: Corporate Borrower – Collateral Details

Record Type: "C_LC"

Purpose: This dataset is used to capture Collateral's details of the Corporate Borrower.

Expected Number of Records: Many

Description: Each record corresponds to the Collateral’s details of the Corporate Borrower.

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to “C_LC”.	Required: Yes Expected Value = “C_LC”
2.	CORPORATE_BR WR_CODE	This field specifies Borrower's Code	Required: Yes Data Type: Numeric Maximum Length: 7 Sample value: “1234567”
3.	BRANCH_CODE	This field specifies Branch Code	Required: Yes Data Type: Text Maximum Length: 15 Sample: “12”
4.	LOAN_ACCOUN T_NO	This field specifies Loan Account Number	Required: Yes Data Type: Text Maximum Length: 25 Sample: “0123456789”
5.	COLLATERAL_C ODE	This field specifies Nature of Collateral against the facility. (Select Value from Annexure-3)	Required: Yes Data Type: Numeric Maximum Length: 2 Valid value: (Select value from Annexure-3) Sample value: “18”
6.	COLLATERAL_VA LUE_AMOUNT	This field specifies Value of Collateral	Required: Yes Data Type: Numeric Maximum Length: 15 Sample value:” 9999”
7.	FORCED_SALE_ VALUE_AMOUN T	This field specifies Forced Sale Value of the collateral held against the facility.	Required: No Data Type: Numeric Maximum Length: 15 Sample value: “9999”
8.	DATE_OF_RECO VERY	This field specifies Date of Recovery against sale of security. Cannot be a future date.	Required: No(Conditionally Yes) Data Type: Date

Field Sequence No.	Field	Description	Data Format
9.	RECOVERY_AMOUNT	This field specifies Amount of Recovery against sale of security.	Required: No Data Type: Numeric Maximum Length: 15 Sample value: "9999"

Dataset: Corporate Borrower – Write-Off or Waived-Off Details (Record Type = "C_LW")

Purpose: This dataset is used to Write-off or Waived-off details of the Corporate Borrower.

Expected Number of Records: Many

Description: Each record corresponds to the Write-off or Waived-off details of the Corporate Borrower.

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to "C_LW".	Required: Yes Expected Value = "C_LW"
2.	CORPORATE_BROWER_CODE	This field specifies Borrower's Code	Required: Yes Data Type: Numeric Maximum Length: 7 Sample value: "1234567"
3.	BRANCH_CODE	This field specifies Branch Code	Required: Yes Data Type: Text Maximum Length: 15 Sample: "12"
4.	LOAN_ACCOUNT_NO	This field specifies Loan Account Number	Required: Yes Data Type: Text Maximum Length: 25 Sample: "0123456789"

Field Sequence No.	Field	Description	Data Format
5.	WRITEOFF_DATE	This field specifies Date on which amount was written off or waived off entry was passed	Required: No (Conditionally Yes) Data Type: Date
6.	WRITEOFF_CATEGORY	This field specifies Write-off or Waived off (1=Write-off , 2=Waived off)	Required: Yes Data Type: Numeric Maximum Length: 1 Format: None Valid Values: (1=Write-off , 2=Waived off) Sample value: "1"
7.	WRITEOFF_TYPE	This field specifies Type of write offs/waived off (F=Forced, S=Settled)	Required: Yes Data Type: Text Maximum Length: 1 Valid Values: ("F"=Forced, "S"=Settled) Sample: "F"
8.	WRITEOFF_PRINCIPAL_AMOUNT	This field specifies Principal Amount written off/waived off.	Required: No Data Type: Numeric Maximum Length: 15 Sample value: "9999"
9.	WRITEOFF_MARKUP_AMOUNT	This field specifies Markup Amount written off/waived off.	Required: No Data Type: Numeric Maximum Length: 15 Sample value: "9999"
10.	WRITEOFF_OTHER_AMOUNT	This field specifies Other Amount written off/waived off.	Required: No Data Type: Numeric Maximum Length: 15 Sample value: "9999"
11.	WRITEOFF_RECOVERY_AMOUNT	This field specifies Amount recovered against the written-off/waived-off amount.	Required: No Data Type: Numeric Maximum Length: 15 Sample value: "9999"
12.	WRITEOFF_RECOVERY_DATE	This field specifies Date on which written-off/waived-off amount was recovered	Required: No Data Type: Date

Dataset: Individual Borrower – Rectification

Record Type: "R_I_P"

Purpose: This dataset is used to capture rectifications requested by the member FIs to its already reported individual borrower’s business keys.

Expected Number of Records: Many

Description: Each record corresponds to the rectification details of Individual Borrower.

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to "R_I_P".	Required: Yes Expected Value = "R_I_P"
2.	INDIVIDUAL_BRWR_CODE_TYPE	This field specifies a Type of Business Key for individual profile, type can be any of the following ("NIC_OLD", "CNIC", "NICOP", "PASSPORT_NO", "POC")	Required: Yes Sample Value: "NIC_OLD"
3.	INDIVIDUAL_BRWR_CODE_OLD	This field specifies an Old Business key for individual profile. This should match with a borrower key provided by the member FI with the data submitted to ECIB previously. This could be CNIC, OLD NIC, Passport, or POC as the case may be.	Required: Yes Data Type: Text Maximum Length: 30 Sample Value: "38201-4589517-9"
4.	INDIVIDUAL_BRWR_CODE_NEW	This field specifies a New Business key for individual profile. This could be CNIC, OLD NIC, Passport, or POC as the case may be.	Required: Yes Data Type: Text Maximum Length: 30 Format: As per the required format of the KEY Sample: "38201-4589517-9"

Field Sequence No.	Field	Description	Data Format
5.	REPORT_DATE	This field specifies a report date of change by FI.	Required: Yes Data Type: Date

Dataset: Individual Borrower Loan Detail – Rectification

Record Type: “R_I_LD”

Purpose: This dataset is used to capture rectifications requested by the member FIs to its already reported individual borrower’s loan account number in loan details.

Expected Number of Records: Many

Description: Each record corresponds to the rectification of loan details of Individual Borrower.

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to “R_I_LD”.	Required: Yes Expected value = “R_I_LD”

Field Sequence No.	Field	Description	Data Format
2.	INDIVIDUAL_BRWR_CODE	This field specifies a Business Key of individual borrower profile as a foreign key for individual borrower's loan details.	Required: Yes Data Type: Text Maximum Length: 30 Format: Yes [NIC_N/NICOP/PASSPORT/POC] Sample Value: "38201-4589517-9"
3.	BRANCH_CODE	This field specifies Branch Code. This should be a valid code and provided by the FI in the Branch Details dataset	Required: Yes Data Type: Text Maximum Length: 15
4.	LOAN_ACCOUNT_NO_OLD	This field specifies Old Loan Account Number	Required: Yes Data Type: Text Maximum Length: 25
5.	LOAN_ACCOUNT_NO_NEW	This field specifies New Loan Account Number	Required: Yes Data Type: Text Maximum Length: 25
6.	REPORT_DATE	This field specifies a report date of change by FI.	Required: Yes Data Type: Date

Dataset: Corporate Borrower Loan Detail – Rectification

Record Type: "R_C_LD"

Purpose: This dataset is used to capture rectifications requested by the member FIs to its already reported corporate borrower's loan account number in loan details.

Expected Number of Records: Many

Description: Each record corresponds to the rectification of loan details of Corporate Borrower.

Dataset Fields:

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. For such records, its value must be equal to "R_C_LD".	Required: Yes Expected Value = "R_C_LD"
2.	CORPORATE_BRWR_CODE	This field specifies Borrower's Code	Required: Yes Data Type: Numeric Text Maximum Length: 7 Sample Value: "6543121"
3.	BRANCH_CODE	This field specifies Branch Code. This should be a valid code and provided by the FI in the Branch Details dataset	Required: Yes Data Type: Text Maximum Length: 15
4.	LOAN_ACCOUNT_NO_OLD	This field specifies Old Loan Account Number	Required: Yes Data Type: Text Maximum Length: 25
5.	LOAN_ACCOUNT_NO_NEW	This field specifies New Loan Account Number	Required: Yes Data Type: Text Maximum Length: 25
6.	REPORT_DATE	This field specifies a report date of change by FI.	Required: Yes Data Type: Date

Dataset: Branch Details

Record Type: "B"

Purpose: This dataset used to capture branch information of member FI.

Expected Number of Records: Many

Description: Each record corresponds to the branch details of member FI. First, the FI would send a list of all branches to eCIB. Afterwards, FI needs to send only those branches which are supposed to be updated (in case of relocation or closure or newly opened branches).

Dataset Fields

Field Sequence No.	Field	Description	Data Format
1.	RECORD_TYPE	Code that specifies the type of record. There can be many records in a csv file for Record Type "B"	Required: Yes Expected Value = "B"
2.	PROVINCE_CODE	This field specifies Province of branch of FI (select value from province code list given in Annexure-8)	Required: Yes Data Type: Numeric Maximum Length: 2 Valid Values: (Select value from given in Annexure-8) Sample Value: 10
3.	ZONE_CODE	This field specifies the Zone Code/Controlling Office of branch.	Required: Yes Data Type: Text Maximum Length: 15
4.	ZONE_DESCRIPTION	This field specifies the description of FI branch zone.	Required: Yes Data Type: Text
5.	BRANCH_CODE	This field specifies FI Branch Code	Required: Yes Data Type: Text Maximum Length: 15 Sample Value: "12"
6.	BRANCH_DESCRIPTION	This field specifies FI Branch Description	Required: Yes Data Type: Text Maximum Length: 30

Field Sequence No.	Field	Description	Data Format
			Sample Value: "Gulshan-e-Iqbal Block 2"
7.	BRANCH_ADDRESS	This field specifies FI Branch Address	Required: Yes Data Type: Text Maximum Length: 255 Sample Value: "Gulshan-e-Iqbal block 2"
8.	BRANCH_PHONE	This field specifies FI Branch Phone Number.	Required: Yes Data Type: Text Maximum Length: 30 Sample Value: "000111222"

Abbreviations/Glossary of Terms

Term/Acronym	Description/Definition/Explanation
CNIC	Computerized National Identity Card
CSV	Comma Separated values
CUIN	Computer Generated Unique Identification Number by SECP
DAP	Data Acquisition Portal
eCIB	Electronic Credit Information Bureau
FI	Financial Institution
SBP	State Bank Of Pakistan
SECP	Securities and Exchange Commission of Pakistan

Annexures

Following annexure with list of values are given in Excel document "8.1 Data Collection Formats Individual and Corporate.xlsx".

S. No	Description	Reference Worksheet
1.	Type of borrower to be used for Corporate Profile	Annexure -1
2.	List of Business codes	Annexure -2
3.	Types of collateral	Annexure -3
4.	Type of Loan Products	Annexure -4
5.	Type of borrower to be used for Individual Borrowers	Annexure -5

6.	Type of State Bank Of Pakistan Loan Scheme	Annexure -6
7.	List of Country Codes	Annexure -7
8.	List of Province	Annexure -8



eCIB v2.0 Data Collection Format Annexures.xlsx