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| **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**

“l”, “row1\_val1”, “row1\_val2”, “row1\_val3”

“l”, “row2\_val1”, “row2\_val2”, “row3\_val3”

“l”, .., .., .., ..

“l”, .., .., .., ..

“l”, .., .., .., ..

*---------------- 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** |
| --- | --- | --- |
|  | File Header | H |
|  | Individual Borrower’s Profile | I\_P |
|  | Individual Borrower’s Employment / Business Details | I\_EB |
|  | Individual Borrower’s Supplementary Card Details | I\_SC |
|  | Individual Borrower’s Co-Borrowers’ Details for | I\_CB |
|  | Individual Borrower’s Fraud Details | I\_F |
|  | Individual Borrower’s Loan Details | I\_LD |
|  | Individual Borrower’s Loan Guarantor Details | I\_LG |
|  | Individual Borrower’s Loan Collateral Details | I\_LC |
|  | Individual Borrower’s Write-Off/Waived-Off information | I\_LW |
|  | Corporate Borrower’s Profile | C\_P |
|  | Corporate Borrower’s Director’s Information | C\_D |
|  | Corporate Borrower’s Owners / Shareholders Information | C\_OS |
|  | Corporate Borrower’s Other Group Companies | C\_OGC |
|  | Corporate Borrower’s Loan Details | C\_LD |
|  | Corporate Borrower’s Loan Guarantor Information Details | C\_LG |
|  | Corporate Borrower’s Loan Collateral | C\_LC |
|  | Corporate Borrower’s Write-Off/Waived-Off information | C\_LW |
|  | Rectification data for Individual Borrower | R\_I\_P |
|  | Rectification data for Individual Borrower’s Loan Detail | R \_I\_LD |
|  | Rectification data for Corporate Borrower’s Loan Detail | R\_C\_LD |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | 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” |
|  | 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 |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | INDIVIDUAL\_BRWR\_CODE | This field specifies a Business key for individual borrower profile.  For resident or non-resident Pakistani nationals, a borrower key is assigned to each borrower in the order given below:   1. CNIC 2. NICOP 3. OLD NIC   For foreign nationals, individual borrower key is assigned in the preference of below order:   1. Passport # 2. POC   It must be noted that any corrections / changes to the keys must be shared subsequently through Rectification datasets. | Required: Yes  Data Type: Text  Maximum Length: 30  Sample Value: “38201-4589517-9” |
|  | CNIC | This field specifies Computerized 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: 15  Format: Yes [xxxxx-xxxxxxx-x]  Sample Value: “12345-1234567-1” |
|  | 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 Required)  Data Type: Text  Maximum Length: 15  Format: Yes [xxxxx-xxxxxxx-x]  Sample Value: “12345-1234567-1” |
|  | 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” |
|  | 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 |
|  | 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 |
|  | 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” |
|  | PASSPORT\_COUNTRY\_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 |
|  | TITLE | This field specifies Title of the borrower. | Required: Yes  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 |
|  | NAME | This field specifies Name of borrower | Required: Yes  Data Type: Text  Maximum Length: 60 |
|  | 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” |
|  | 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 |
|  | 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” |
|  | 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 |
|  | TAX\_NO | This field specifies National Tax Number of the Borrower | Required: No  Data Type: Text  Maximum Length: 15  Sample Value: “12345678” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | ADDRESS\_MOHALLA | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | PERMANENT\_ADDRESS | This field specifies Permanent Residential Address of borrower as per NIC | Required: No  Data Type: Text  Maximum Length: 255  Sample Value: “123, POST OFFICE ABC G.P.O, TEHSIL ABC, DISTRICT XYZ” |
|  | DEPENDENTS | This field specifies Number of dependent persons of the borrower | Required: No  Data Type: Numeric  Maximum Length: 2  Sample Value: “3” |
|  | 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” |
|  | 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 |
|  | 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 |
|  | INSTREF | This field specifies Institution Own Reference of FI | Required: No  Data Type: Text  Maximum Length: 20  Sample Value: “0123456789” |
|  | 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 |
|  | 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”)  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:

If occupation is ‘S’ (Salaried) then employment fields would be mandatory whereas business details are optional.

1. 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | 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” |
|  | 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” |
|  | EMPLOYER\_NAME | This field specifies Employer's Name of the borrower. | Required: Yes  Data Type: Text  Maximum Length: 60  Sample: “ABC Company” |
|  | 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 |
|  | EMPLOYER\_ADDRESS | This field specifies Employer's Address | Required: No  Data Type: Text  Maximum Length: 255  Sample Value: “ABC ST NO XX” |
|  | 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” |
|  | EMPLOYEE\_SINCE | This field specifies the Start Date of Service with Current Employer | Required: Yes  Data Type: Date |
|  | EMPLOYEE\_DESIGNATION | This field specifies Designation of Borrower/Employee | Required: Yes  Data Type: Text  Maximum Length: 40  Sample Value: “OFFICER” |
|  | 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” |
|  | BUSINESS\_NAME | This field specifies Name of Business of the borrower | Required: Yes  Data Type: Text  Maximum Length: 60  Sample Value: “ABC Company” |
|  | 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 |
|  | 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” |
|  | BUSINESS\_ADDRESS | This field specifies Address of Business of the borrower | Required: Yes  Data Type: Text  Maximum Length: 255  Sample: “ABC ST NO XX” |
|  | 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** |
| --- | --- | --- | --- |
|  | RECORD\_TYPE | Code that specifies the type of record. For such records, its value must be equal to “I\_SC”. | Required: Yes  Expected Value : “I\_SC” |
|  | 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” |
|  | INDIVIDUAL\_BRWR\_SUP\_ID | This field specifies a Unique Key for individual borrower’s supplementary card holder by FI. | Required: Yes  Data Type: Numeric |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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 |
|  | 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” |
|  | 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” |
|  | 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 |
|  | SUP\_NAME | This field specifies Name of supplementary card holder. | Required: Yes  Data Type: Text  Maximum Length: 60 |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | 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” |
|  | CO\_BRWR\_ID | This field specifies ID of Co-Borrower of individual borrower profile. | Required: Yes  Data Type: Numeric  Sample Value: “222” |
|  | CO\_BRWR\_CNIC | 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” |
|  | CO\_BRWR\_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: “12345-1234567-1” |
|  | 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” |
|  | CO\_BRWR\_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 |
|  | 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” |
|  | 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” |
|  | CO\_BRWR\_PASSPORT\_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 |
|  | CO\_BRWR\_NAME | This field specifies Name of Co-Borrower (s). | Required: Yes  Data Type: Text  Maximum Length: 60 |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | 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” |
|  | FRAUD\_AMOUNT | This field specifies Amount of Fraud (if any) | Required: Yes  Data Type: Numeric  Maximum Length: 15  Sample Value: 9999 |
|  | DATE\_OF\_FRAUD | This field specifies Date of Fraud. Must be a past date than the reporting period (as-of) date. | Required: Yes  Data Type: Date |
|  | 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 |
|  | 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 |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | 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/POlC]  Sample Value: “38201-4589517-9” |
|  | 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” |
|  | LOAN\_ACCOUNT\_NO | This field specifies Loan Account Number | Required: Yes  Data Type: Text  Maximum Length: 25  Sample Value: “0123456789” |
|  | 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 |
|  | CREDIT\_RELATIONSHIP\_DATE | This field specifies Credit Relationship Date of the borrower. This cannot be a future date. | Required: Yes  Data Type: Date |
|  | 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 |
|  | 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 |
|  | 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” |
|  | MATURITY\_DATE | This field specifies Maturity/Expiry Date of the credit facility | Required: (Conditional Yes)  Data Type: Date |
|  | 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” |
|  | TOTAL\_LIMIT | This field specifies Limit Amount of the credit facility | Required: Yes  Data Type: Numeric  Maximum Length: 15  Sample Value: 9999 |
|  | 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 |
|  | 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 |
|  | 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 |
|  | 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” |
|  | LAST\_PAYMENT\_DATE | This field specifies Date on which last payment was made | Required: No  Data Type: Date |
|  | MINIMUM\_AMOUNT\_DUE | This field specifies Minimum Amount Due | Required: No  Data Type: Numeric  Maximum Length: 15  Sample Value: 9999 |
|  | OVERDUE\_30\_PLUS\_AMOUNT | 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 |
|  | OVERDUE\_60\_PLUS\_AMOUNT | 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 |
|  | OVERDUE\_90\_PLUS\_AMOUNT | 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 |
|  | OVERDUE\_120\_PLUS\_AMOUNT | 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 |
|  | OVERDUE\_150\_PLUS\_AMOUNT | 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 |
|  | OVERDUE\_180\_PLUS\_AMOUNT | 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 |
|  | DUE\_SINCE | This field specifies Overdue Date of borrower. | Required: No  Data Type: Date |
|  | RESTRUCTURED\_AMOUNT | This field specifies Amount Restructured/Rescheduled during the month | Required: No  Data Type: Numeric  Maximum Length: 15  Sample Value: 9999 |
|  | LITIGATION\_AMOUNT | This field specifies Amount Under litigation | Required: No  Data Type: Numeric  Maximum Length: 15  Sample Value: 9999 |
|  | 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 )  Sample Value: “A” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | LOAN\_PROVISION\_AMOUNT | This field specifies Amount of Provision held against the facility | Required: No  Data Type: Numeric  Maximum Length: 15  Sample: 9999 |
|  | 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 |
|  | 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” |
|  | 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 |
|  | 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 |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | 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” |
|  | BRANCH\_CODE | This field specifies Branch Code | Required: Yes  Data Type: Text  Maximum Length: 15  Sample Value: “12” |
|  | LOAN\_ACCOUNT\_NO | This field specifies Loan Account Number | Required: Yes  Data Type: Text  Maximum Length: 25 |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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 |
|  | GUARANTOR\_REGISTRATION\_NO | This field specifies Registration Number of Guarantor/Partnership issued by registrar | Required: No  Data Type: Text  Maximum Length: 15 |
|  | GUARANTOR\_NAME | This field specifies Name of Guarantor | Required: Yes  Data Type: Text  Maximum Length: 60 |
|  | GUARANTOR\_FATHER\_NAME | This field specifies Name of Father of Guarantor (In case of individual) | Required: Yes  Data Type: Text  Maximum Length: 60 |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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 |
|  | 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” |
|  | 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” |
|  | 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 |
|  | GUARANTOR\_AMOUNT | This field specifies Amount of Guarantee given | Required: No  Data Type: Numeric  Maximum Length: 15  Sample Value: 9999 |
|  | DATE\_OF\_GUARANTEE | This field specifies Date on which guarantee was given. | Required: Yes  Data Type: Date |
|  | GUARANTEE\_NO | This field specifies Guarantee Number. | Required: Yes  Data Type: Text  Maximum Length: 25 |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | 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” |
|  | BRANCH\_CODE | This field specifies Branch Code. | Required: Yes  Data Type: Text  Maximum Length: 15  Sample Value: “12” |
|  | LOAN\_ACCOUNT\_NO | This field specifies Loan Account Number. | Required: Yes  Data Type: Free Text  Maximum Length: 25  Sample Value: “0123456789” |
|  | 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” |
|  | COLLATERAL\_VALUE\_AMOUNT | This field specifies Value of Collateral | Required: Yes  Data Type: Numeric  Maximum Length: 15  Sample: “9999” |
|  | 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  Format: None  Sample: “9999” |
|  | DATE\_OF\_RECOVERY | This field specifies Date of Recovery against sale of security | Required: Conditionally Yes  Data Type: Date |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | 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” |
|  | BRANCH\_CODE | This field specifies Branch Code. | Required: Yes  Data Type: Text  Maximum Length: 15  Sample Value: “12” |
|  | LOAN\_ACCOUNT\_NO | This field specifies Loan Account Number. | Required: Yes  Data Type: Text  Maximum Length: 25  Sample Value: “0123456789” |
|  | 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 |
|  | 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 |
|  | 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” |
|  | WRITEOFF\_PRINCIPAL\_AMOUNT | This field specifies Principal Amount written off/waived off. | Required: No  Data Type: Numeric  Maximum Length: 15  Sample Value: “9999” |
|  | WRITEOFF\_MARKUP\_AMOUNT | This field specifies Markup Amount written off/waived off. | Required: No  Data Type: Numeric  Maximum Length: 15  Sample Value: “9999” |
|  | WRITEOFF\_OTHER\_AMOUNT | This field specifies Other Amount written off/waived off. | Required: No  Data Type: Numeric  Maximum Length: 15  Sample Value: “9999” |
|  | 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” |
|  | 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** |
| --- | --- | --- | --- |
|  | RECORD\_TYPE | Code that specifies the type of record. For such records, its value must be equal to “C\_P”. | Required: Yes  Expected value = “C\_P” |
|  | CORPORATE\_BRWR\_CODE | This field specifies Borrower's Code of corporate borrower. | Required: Yes  Data Type: Numeric  Maximum Length: 7  Sample Value: “1234567” |
|  | CORPORATE\_BRWR\_CUIN | This field specifies CUIN of corporate borrower issued by SECP. | Required: No  Data Type: Numeric  Maximum Length: 10  Sample Value: “123456790” |
|  | BRWR\_REGISTRATION\_NO | This field specifies Registration Number of borrower/partnership issued by registrar. | Required: Conditionally Yes  Data Type: Text  Maximum Length: 15 |
|  | NAME | This field specifies Name of Corporate Borrower. | Required: Yes  Data Type: Text  Maximum Length: 60  Sample Value: “ABC Company” |
|  | 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” |
|  | GROUP\_NAME | This field specifies Group Name of borrower. | Required: No  Data Type: Text  Maximum Length: 60  Sample: “ABC Group” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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 |
|  | TAX\_NO | This field specifies National Tax Number of borrower | Required: No  Data Type: Text  Maximum Length: 15  Sample Value: “12345678” |
|  | 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 |
|  | CREDIT\_RELATIONSHIP\_DATE | This field specifies Credit Relationship Date. | Required: Yes  Data Type: Date |
|  | 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 |
|  | 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” |
|  | BRWR\_RATI NG\_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” |
|  | 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” |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | CORPORATE\_BRWR\_CODE | This field specifies Corporate Borrower's Code | Required: Yes  Data Type: Numeric  Maximum Length: 7  Sample Value: “1234567” |
|  | DIRECTOR\_ID | This field specifies the ID of director for corporate borrower. | Required: Yes  Data Type: Numeric  Sample Value: “1234567” |
|  | TYPE\_OF\_DIRECTOR | 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” |
|  | DIRECTOR\_SHAREHOLDING | 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” |
|  | DIRECTOR\_NOMINATING\_TYPE | 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” |
|  | 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 |
|  | NOMINATING\_AGENCY\_NAME | This field specifies Name of Nominating Agency | Required: Yes (for other than PSEs)  Data Type: Text  Maximum Length: 70 |
|  | DIRECTOR\_RESIDENTIAL\_ADDRESS | This field specifies Residential Address of Director | Required: No  Data Type: Text  Maximum Length: 255 |
|  | DIRECTOR\_CNIC | 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” |
|  | DIRECTOR\_NICOP | 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” |
|  | DIRECTOR\_NIC\_OLD | This field specifies Old National Identity Card No. of Director | Required: No (Conditional Yes)  Data Type: Text  Maximum Length: 13  Format: Yes [xxx-xx-xxxxxx]  Sample Value: “123-99-123456” |
|  | DIRECTOR\_PASSPORT\_NO | This field specifies Passport Number in case of foreign national | Required: No (Conditional Yes)  Data Type: Text  Maximum Length: 30 |
|  | DIRECTOR\_POC | This field specifies Pakistan Origin Card of Foreign Director | Required: No (Conditional Yes)  Data Type: Text  Maximum Length: 15  Sample Value: “12345-1234567-1” |
|  | DIRECTOR\_NATIONALITY | 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” |
|  | DIRECTOR\_PASSPORT\_COUNTRY\_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 |
|  | DIRECTOR\_NAME | This field specifies Director's Name | Required: Yes  Data Type: Text  Maximum Length: 60 |
|  | DIRECTOR\_FATHER\_NAME | This field specifies Father's Name of the director | Required: Yes  Data Type: Text  Maximum Length: 60 |
|  | DIRECTOR\_APPOINTMENT\_DATE | This field specifies Date of Appointment of the director | Required: No  Data Type: Date |
|  | DIRECTOR\_RETIREMENT\_DATE | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | CORPORATE\_BRWR\_CODE | This field specifies Borrower's Code | Required: Yes  Data Type: Numeric  Maximum Length: 7  Sample Value: “1234567” |
|  | OWNER\_ID | This field specifies a Unique ID for Owner. | Required: Yes  Data Type: Numeric  Sample Value: “999” |
|  | OWNER\_NAME | This field specifies Name of Owner/Shareholders. | Required: Yes  Data Type: Text  Maximum Length: 60 |
|  | 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  Valid Values: (“I”= Natural Person Or “C”= Juridical Persons)  Sample Value: “I” |
|  | OWNER\_BRWR\_CODE | This field specifies CIB Borrower Code of Owner | Required: No  Data Type: Numeric  Maximum Length: 7  Sample Value: “1234567” |
|  | OWNER\_CUIN | This field specifies CUIN of Owner issued by SECP | Required: No  Data Type: Numeric  Maximum Length: 10 |
|  | OWNER\_REGISTRATION\_NO | This field specifies Registration number of Owner/partnership issued by registrar | Required: No  Data Type: Text  Maximum Length: 15 |
|  | OWNER\_FATHER\_NAME | This field specifies Father’s /Husband Name (only when OWNER\_TYPE = “I”) | Required: Yes  Data Type: Text  Maximum Length: 60 |
|  | 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” |
|  | 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” |
|  | 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” |
|  | OWNER\_PASSPORT\_NO | This field specifies Passport Number in case of foreign national | Required: No (Conditional Yes)  Data Type: Text  Maximum Length: 30 |
|  | OWNER\_POC | This field specifies Pakistan Origin Card of Foreign Owner/Shareholder | Required: No (Conditional Yes)  Data Type: Text  Maximum Length: 15  Sample Value: “12345-1234567-1” |
|  | 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” |
|  | 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 |
|  | 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” |
|  | OWNER\_ADDRESS | This field specifies Address of owner | Required: No  Data Type: Text  Maximum Length: 255 |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | CORPORATE\_BRWR\_CODE | This field specifies Borrower's Code | Required: Yes  Data Type: Numeric  Maximum Length: 7  Sample Value: “1234567” |
|  | 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” |
|  | 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” |
|  | GROUP\_COMPANY\_REGISTRATION\_NO | This field specifies Registration Number of Guarantor/Partnership issued by registrar. | Required: No  Data Type: Text  Maximum Length: 15 |
|  | 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 |
|  | 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 |
|  | GROUP\_COMPANY\_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** |
| --- | --- | --- | --- |
|  | 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” |
|  | CORPORATE\_BRWR\_CODE | This field specifies Borrower's Code. | Required: Yes  Data Type: Numeric  Maximum Length: 7  Sample Value: “1234567” |
|  | 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 |
|  | LOAN\_ACCOUNT\_NO | This field specifies Loan Account Number | Required: Yes  Data Type: Text  Maximum Length: 25 |
|  | PRODUCT\_CODE | This field specifies Product Code. | Required: Yes  Data Type: Numeric  Maximum Length: 2  Format: None  Valid values: (Select value from given “Annexure-4”)  Sample Value: “5” |
|  | LOAN\_DATE | This field specifies Date on which the credit facility was approved/renewed to the borrower | Required: Yes  Data Type: Date |
|  | DISBURSEMENT\_DATE | This field specifies Date on which loan was disbursed (First date of disbursement ) | Required: Conditionally Yes  Data Type: Date |
|  | 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” |
|  | MATURITY\_DATE | This field specifies Maturity/Expiry Date of the credit facility | Required: Yes  Data Type: Date |
|  | 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” |
|  | TOTAL\_LIMIT\_AMOUNT | This field specifies Limit Amount of the credit facility | Required: YES  Data Type: Numeric  Maximum Length: 15  Sample Value: “9999” |
|  | TOTAL\_PRINCIPAL\_AMOUNT | This field specifies Total Principal Outstanding Amount against the facility | Required: No  Data Type: Numeric  Maximum Length: 15  Sample Value: “9999” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | DATE\_FIRST\_OBJECTIVE\_CLASSIFICATION | This field specifies Date of first objective classification | Required: No  Data Type: Date |
|  | 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” |
|  | LOAN\_PROVISION\_AMOUNT | This field specifies Amount of Provision held against the facility | Required: No  Data Type: Numeric  Maximum Length: 15  Sample Value: “9999” |
|  | 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  Sample Value: “9999” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | BRWR\_EQUITY | This field specifies Equity of Borrower as per latest audited accounts | Required: No  Data Type: Numeric  Maximum Length: 15  Sample Value: “9999” |
|  | DUE\_SINCE | This field specifies Overdue Since | Required: No  Data Type: Date |
|  | RESTRUCTURED\_AMOUNT | This field specifies Amount Restructured/Rescheduled during the month | Required: No  Data Type: Numeric  Maximum Length: 15  Sample Value: “9999” |
|  | LITIGATION\_AMOUNT | This field specifies Amount Under Litigation | Required: No  Data Type: Numeric  Maximum Length: 15  Sample Value: “9999” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | CORPORATE\_BRWR\_CODE | This field specifies Borrower's Code | Required: Yes  Data Type: Numeric  Maximum Length: 7  Sample Value: “1234567” |
|  | BRANCH\_CODE | This field specifies Branch Code | Required: Yes  Data Type: Text  Maximum Length: 15 |
|  | LOAN\_ACCOUNT\_NO | This field specifies Loan Account Number | Required: Yes  Data Type: Text  Maximum Length: 25 |
|  | 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” |
|  | GUANRANTOR\_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” |
|  | 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” |
|  | GUARANTOR\_CUIN | This field specifies CUIN of Guarantor issued by SECP | Required: No  Data Type: Numeric  Maximum Length: 10  Sample Value: 123456790 |
|  | GUARANTOR\_REGISTRATION\_NO | This field specifies Registration Number of Guarantor/partnership issued by registrar | Required: No  Data Type: Text  Maximum Length: 15 |
|  | GUARANTOR\_NAME | This field specifies Name of Guarantor | Required: Yes  Data Type: Text  Maximum Length: 60 |
|  | 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 |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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 |
|  | 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” |
|  | 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” |
|  | 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 |
|  | GUARANTEE\_AMOUNT | This field specifies Amount of Guarantee given | Required: No  Data Type: Numeric  Maximum Length: 15  Sample value: 9999 |
|  | GUARANTEE\_GIVEN\_DATE | This field specifies Date on which guarantee was given | Required: No  Data Type: Date |
|  | GUARANTEE\_NO | This field specifies Guarantee number | Required: Yes  Data Type: Text  Maximum Length: 25 |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | CORPORATE\_BRWR\_CODE | This field specifies Borrower's Code | Required: Yes  Data Type: Numeric  Maximum Length: 7  Sample value: “1234567” |
|  | BRANCH\_CODE | This field specifies Branch Code | Required: Yes  Data Type: Text  Maximum Length: 15  Sample: “12” |
|  | LOAN\_ACCOUNT\_NO | This field specifies Loan Account Number | Required: Yes  Data Type: Text  Maximum Length: 25  Sample: “0123456789” |
|  | COLLATERAL\_CODE | 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” |
|  | COLLATERAL\_VALUE\_AMOUNT | This field specifies Value of Collateral | Required: Yes  Data Type: Numeric  Maximum Length: 15  Sample value:” 9999” |
|  | 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  Sample value: “9999” |
|  | DATE\_OF\_RECOVERY | This field specifies Date of Recovery against sale of security. Cannot be a future date. | Required: No(Conditionally Yes)  Data Type: Date |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | CORPORATE\_BRWR\_CODE | This field specifies Borrower's Code | Required: Yes  Data Type: Numeric  Maximum Length: 7  Sample value: “1234567” |
|  | BRANCH\_CODE | This field specifies Branch Code | Required: Yes  Data Type: Text  Maximum Length: 15  Sample: “12” |
|  | LOAN\_ACCOUNT\_NO | This field specifies Loan Account Number | Required: Yes  Data Type: Text  Maximum Length: 25  Sample: “0123456789” |
|  | 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 |
|  | 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” |
|  | 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” |
|  | WRITEOFF\_PRINCIPAL\_AMOUNT | This field specifies Principal Amount written off/waived off. | Required: No  Data Type: Numeric  Maximum Length: 15  Sample value: “9999” |
|  | WRITEOFF\_MARKUP\_AMOUNT | This field specifies Markup Amount written off/waived off. | Required: No  Data Type: Numeric  Maximum Length: 15  Sample value: “9999” |
|  | WRITEOFF\_OTHER\_AMOUNT | This field specifies Other Amount written off/waived off. | Required: No  Data Type: Numeric  Maximum Length: 15  Sample value: “9999” |
|  | 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” |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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” |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | 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” |
|  | 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 |
|  | LOAN\_ACCOUNT\_NO\_OLD | This field specifies Old Loan Account Number | Required: Yes  Data Type: Text  Maximum Length: 25 |
|  | LOAN\_ACCOUNT\_NO\_NEW | This field specifies New Loan Account Number | Required: Yes  Data Type: Text  Maximum Length: 25 |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | CORPORATE\_BRWR\_CODE | This field specifies Borrower's Code | Required: Yes  Data Type: Numeric Text  Maximum Length: 7  Sample Value: “6543121” |
|  | 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 |
|  | LOAN\_ACCOUNT\_NO\_OLD | This field specifies Old Loan Account Number | Required: Yes  Data Type: Text  Maximum Length: 25 |
|  | LOAN\_ACCOUNT\_NO\_NEW | This field specifies New Loan Account Number | Required: Yes  Data Type: Text  Maximum Length: 25 |
|  | 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** |
| --- | --- | --- | --- |
|  | 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” |
|  | 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 |
|  | ZONE\_CODE | This field specifies the Zone Code/Controlling Office of branch. | Required: Yes  Data Type: Text  Maximum Length: 15 |
|  | ZONE\_DESCRIPTION | This field specifies the description of FI branch zone. | Required: Yes  Data Type: Text |
|  | BRANCH\_CODE | This field specifies FI Branch Code | Required: Yes  Data Type: Text  Maximum Length: 15  Sample Value: “12” |
|  | BRANCH\_DESCRIPTION | This field specifies FI Branch Description | Required: Yes  Data Type: Text  Maximum Length: 30  Sample Value: “Gulshan-e-Iqbal Block 2” |
|  | BRANCH\_ADDRESS | This field specifies FI Branch Address | Required: Yes  Data Type: Text  Maximum Length: 255  Sample Value: “Gulshan-e-Iqbal block 2” |
|  | 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** |
|  | Type of borrower to be used for Corporate Profile | Annexure -1 |
|  | List of Business codes | Annexure -2 |
|  | Types of collateral | Annexure -3 |
|  | Type of Loan Products | Annexure -4 |
|  | Type of borrower to be used for Individual Borrowers | Annexure -5 |
|  | Type of State Bank Of Pakistan Loan Scheme | Annexure -6 |
|  | List of Country Codes | Annexure -7 |
|  | List of Province | Annexure -8 |