Annex – X: Microfinance Data Quality Index

CATEGORY	Validation	Score
Demographic Parameters		
Name	**Availability which satisfies all conditions:** a) Minimum 2 tokens b) 1 token with minimum 2 letters of the alphabet c) No numerals present	**10**
DOB / Age	**Availability which satisfies all conditions:** a) If DOB is shared then date format should be DDMMYYYY; b) If Age is provided then it needs to be numeric value except Zero	**7**
Identifier: Voter ID (VID)/PAN/CKYC	**Availability of ANY ONE identifier which satisfies ALL respective conditions:** PAN: a) Should be 10 in length b) First 5 and last character should be alphabets c) The 4th character has to be either P or H d) The 6th to 9th character should be numerals Voter ID : a) Should be between 8 – 16 in length after CIC removes the special characters b) First 2 / 3 digits should be alphabets CKYC: a) Should be 14 in length b) Should be all numeric	**8**
Phone Number	**Availability of mobile number which satisfies all conditions:** a) Should be minimum 10 numerals in length b) The first digit needs to start with 6,7,8 and 9 c) Mobile number straight descending/ascending sequence (E.g., 8765432/2345678) or same digits (E.g., 2222222) not allowed	**7**
Address	**At least one address of the borrower should meet all the below conditions:** Address line: a) Minimum length of 5 character State code: a) Submission as per catalogue value Pin code: a) Should be 6 numeric in length b) Exclude cases of all digits of same number (0 to 9) c) Exclude sequence (E.g., 123456, 456789) d) Exclude cases where last 3 digits are numeric 'ZERO'	**8**

Total Monthly Family Income	Availability for all accounts opened on or after April 01, 2022, Numeric value except zero with a maximum cap of Rs. 25000/= as per Master Direction on Regulatory Framework for Microfinance Loans Directions, 2022 dated March 14, 2022 issued by RBI and amended from time to time	**5**
Key Person Name and Relationship	At least 1 key person and relationship	**5**
Trade Parameters		
Loan Category	Submission as per catalogue values	**5**
Date Opened/Disbursed	Availability in DDMMYYYY and cannot be future date	**5**
Total Disbursed Amount	Availability of Numeric value except zero and in compliance with the Master Direction on Regulatory Framework for Microfinance Loans Directions, 2022 dated March 14, 2022 issued by RBI and amended from time to time	**5**
Minimum Amt Due/Instalment Amount	Availability for all accounts opened on or after April 01, 2022, Numeric value except zero with a maximum cap of Rs. 12500/= as per Master Direction on Regulatory Framework for Microfinance Loans Directions, 2022 dated March 14, 2022 issued by RBI and amended from time to time	**5**
Current Balance Amount	Numeric value and can be reported as numeric 'Zero', if there is no balance	**5**
Repayment Frequency	Submission as per catalogue values except "Other"	**5**
Account status	Submission as per catalogue values	**5**
DPD (Days past due)	Submission as per catalogue values	**5**
Number of Instalments	Numeric value except zero	**2**
Account level data conflict Parameters to be checked a) Account has amount overdue > 0 but DPD = 0 or blank b) Account has amount overdue = 0 but DPD > 0 or blank c) Account status delinquent and DPD = 0 or amount overdue = 0 d) Account status Active and Current balance =0 or blank e) Account status Closed and (Current Balance > 0 or DPD > 0 or Amount overdue > 0)	In case a single validation is not met among the list of validations in this category for a loan, then the score for the specific loan would be treated as "0". This means all loans must be evaluated against all validation rules in this category and any failure to meet a single rule for those specific loans will lead to loss of the score for that specific loan.	**8**

f) Current Balance / disbursed amount / Amount overdue / Minimum amount due is Negative g) Account status is Closed, and Closed date is Invalid or Blank h) Closed date is reported, and account status is other than {S06-Written Off, S07-Account Closed, S09-Restructured & Closed, S10-Settled, S11-Post Write Off Settled, S12-Post Write Off Closed} i) Account status is S06- Written Off, S11-Post Write Off Settled, S12-Post Write Off Closed and Write-off amount / Write-off date is not provided		
Total Score		**100**