

## Annex - VI: Credit information reporting regarding members of the SHGs

1. The structure of the credit information in respect of SHG members to be collected and reported by CIs to the CICs is set out below.

1	Information to be collected by CIs from individual SHG members where the total amount of loan to be attributed to or to be availed by the SHG member exceeds Rs.30,000/-	<b>Appendix 3</b> Table 1
2	Information to be collected by CIs from individual SHG members where the total amount of loan to be attributed to or to be availed by the SHG member is upto Rs.30,000/-	Table 2
3	Information on all individual SHG members to be reported by CIs to CICs [included under the Uniform Credit Reporting (MFI) format]	Table 3
4	Information on individual SHG members to be collected by banks at the time of opening of new Savings Bank Accounts of the SHG	Table 4

## 2. Data formats and reporting instructions

(1). The data tables are given in Appendix 3. As indicated above, CIs shall collect information from all SHG members in Tables 1 and 2 and report it to the CICs as set out in Table 3. The SHG member level data as mentioned in **Table 3** shall be subsumed in **Form 3: Uniform Credit Reporting format (MFI)** of Annex IV for reporting to CICs. The tables have been designed based on the following considerations:

(a) Some of the information (Item number 17 of Tables 1 and 2) is related to the existing exposures of the SHG members including that of the SHG groups with whom they might have been previously associated. This is intended to help CIs make informed credit decisions with regard to the SHG members. This information may be collected by CIs directly from the CICs based on lead information provided by the SHG members. Hence, there would be no need for CIs to include this information in the dataset reported to the CICs as per Table 3.

(b) The collection and reporting of credit information in respect of SHG members will be restricted to the members of those SHGs that take loans exceeding ₹ 1,00,000/-. However, the members of all SHGs, regardless of the amount of group loan, shall report the non-credit information to CIs through the SHG Group at the time when the SHG approaches the CI for a loan.

**(c)** The non-credit information requirements have been designed both from the perspective of identification of the individual borrowers and supplementing the information requirements of banks, regulatory and government development agencies for the purpose of evaluating the flow of credit to various sub-segments of the SHG members and designing suitable credit penetration strategies keeping in view the socio-economic profile of the sub-segments. The information shall be reported by CIs to the CICs in a manner that allows the CICs to identify all members associated with a particular SHG and a particular person to be identified with all SHGs with whom he/she is/was associated.

**(2).** CIs shall put in place necessary systems and procedures including making necessary changes to their system software for collections of the relevant information from the SHG members and reporting the required information to the CICs.

**(3).** CIs have the option to collect and report the SHG member level data either themselves or by outsourcing it to other entities. However, CIs shall follow all general instructions on outsourcing set out in the [circulars DBOD.No.BP.40/21.04.158/2006-07 dated November 3, 2006](#) and [DOR.ORG.REC.27/21.04.158/2021-22 dated June 28, 2021](#), as amended from time to time, to the extent applicable and shall continue to be responsible for the correctness of the data submitted by the outsourced agencies to the CICs. CIs must put in place appropriate controls to ensure the correctness of the data submitted by the entities to which it is outsourced.

**(4).** CIs shall monitor the NPA levels in the SHG segment on an ongoing basis and collect detailed information from SHG members availing loans exceeding a lower threshold of ₹ 20,000, if the Gross NPA in the SHG segment exceeds 10% or is higher than the gross NPA of the CI by 5 percentage points.

**(5).** Non-adherence to the instructions by CIs shall result in exclusion of non-compliant SHG loan accounts from the loan portfolios eligible to be reckoned for the purpose of complying with the priority sector lending (PSL) targets.

### **3. Other operational instructions**

**(1).** At this stage, it is envisaged to capture details of only the credit facilities availed by the SHG members from the CIs. Therefore, any information relating to inter-loaning

among the SHG members out of their own savings will not be covered. However, in order to know the overall indebtedness of a SHG member it may be necessary to know their exposures to the SHGs with regard to inter-loaning as well. As part of the continued endeavour to improve the quality of information of a SHG member, the need for capturing the inter-loaning would be reviewed in due course.

**(2).** Given significant challenges in monitoring and reporting the performance of individual loans availed by the SHG members out of the amounts lent by CIs to the SHGs, it is not envisaged to extend the credit reporting system to the monitoring of repayment and recovery of these loans. However, this would be considered in due course.

**(3).** With a view to building up the adequate information base of the potential SHG member borrowers, and expediting the process of collection and reporting of KYC compliant information relating to the members of the SHGs when the SHGs are credit-linked, banks are encouraged to offer Small Accounts/ Basic Savings Bank Deposit Account to the SHG members when an SHG approaches them for opening a Savings Account. In cases where the SHG members agree to open such accounts, the information in Table 4 may be collected and kept on record to be used at the time when the SHG approaches the bank for a loan. However, it must not be made a pre-condition for opening the Savings Account of the SHG.

**(4).** None of the data requirements specified in this Annex should be made a pre-condition for extending loans to the SHGs, though CIs must make sincere efforts to comply with these requirements.

**(5).** CIs may encourage the SHGs to keep written records of loans distributed to their members out of the loan availed including the digitisation scheme for SHGs of NABARD, where applicable, and may consider introducing appropriate incentives in this regard.

**(6).** CIs shall develop appropriate policies to deal with applications for credit facilities from members of SHGs/SHGs on whom default is reported by the CICs. Care needs to be taken that the SHGs/individual members are not denied loans merely because of such defaults and CIs should appropriately evaluate the credit history of the members themselves and take into account the economic viability of their activities

and the Groups' capacity to service the loan proposed to be taken by considering their loan applications.

**(7).** The credit information relating to individual SHG members shall be collected, reported and disseminated as per the provisions of the CICRA and the extant RBI directions on credit information reporting by CIs.

#### **4. Specific instructions to the CICs**

**(1).** The CICs shall make the necessary changes in their systems and procedures to implement the above directions.

**(2).** CICs shall formulate appropriate policies with the approval of their Boards to share the credit information relating to SHGs or SHG members, on an aggregate basis with the Government agencies, NABARD, banks and MFIs for the purpose of credit planning and research. In accordance with their board approved policies, the CICs could also share the aggregate information with other parties for the purpose of undertaking research that could potentially benefit the SHG segment. The aggregate information shall be shared in a manner that is non-discriminatory and respects the confidentiality of the individual SHG groups and the SHG members as per the relevant laws of the country.

## Appendix -3

### Indicative Data Formats for collection of individual SHG members<sup>10</sup>

**Table 1: Information to be collected from individual SHG members where the total amount of loan to be attributed to or to be availed by the SHG member exceeds ₹ 30,000<sup>11</sup>**

Particulars required	Particulars provided	Basis
<b>I. Non-Credit information</b>		
1. Name of the SHG		To be provided by the SHG member
2. Savings Bank Account Number of the SHG		To be provided by the SHG member
3. Loan Account Number of the SHG		To be assigned by the bank
4. Name of the SHG member		As it appears on the identity document accepted by the CI or in the records of the CI
5. The identity document accepted by the bank		Aadhaar Card No. /Voter ID/PAN/Driving licence/NREGA Card /Passport <sup>12</sup>
6. Unique number of the identity document accepted by the bank, if available		Documentary proof needed
7. Father's /Husband's Name		As mentioned in the identity document accepted by the CI
8. Male or Female		As declared by the SHG member
9. Date of birth (if printed on the identity document)		DD/MM/YYYY
10. Address (Complete address with State Code and PIN Code)		Declaration basis <sup>13</sup>
11. Information about other existing bank accounts		Declaration basis

<sup>10</sup> The forms set out in this Appendix are meant to indicate the information requirements and could be digitized in any format, subject to all the particulars and details indicated herein being collected.

<sup>11</sup> To be collected at the time of sanctioning a loan to new SHGs or at the time of renewal of existing loans or granting additional loans to the existing SHGs. With the approval of their boards, the banks with Gross NPA ratio exceeding 10% in the SHG loan segment may fix a lower threshold for collecting the information/data indicated in this Table and the next one. This amount will not include any subsidy or margin out of the member's own savings that goes towards funding the activity or the purpose for which the loan is taken (both either back end or front end).

<sup>12</sup> The banks may specifically see if any of the SHG members would fall within the purview of [Master Direction DBR.AML.BC.No.81/14.01.001/2015-16 dated February 25, 2016](#) (as amended from time to time) relating to introduction of simplified measures for proof of identity by RBI and offer Small Deposit Accounts/Basic Saving Bank Deposit Account to them. Wherever a SHG member is willing to open such an account, the KYC should be done as per RBI circular and reported to the Central KYC Registry and the CICs. No document to be collected if the KYC has already been done at the time of opening of the Savings bank Account of the SHG member, or otherwise.

<sup>13</sup> The CI to pull out information from Central KYC registry.

12. Educational level	<u>Codes to be used</u> Illiterate : 1 Passed 5 <sup>th</sup> class : 2 Passed 8 <sup>th</sup> class : 3 Passed 10 <sup>th</sup> class : 4 Above 10 <sup>th</sup> : 5	Declaration basis
13. Occupation	<u>Codes to be used</u> Home maker : 1 Landless labourer : 2 Marginal Farmer : 3 Small Farmer : 4	Declaration basis
14. Monthly Family income (in Rs.)		Declaration basis
15. Social strata	<u>Codes to be used</u> SC: 1 ST: 2 OBC: 3 General : 5	Declaration basis
16. Mobile Number (if available)		Declaration basis

<b>II. Credit related information<sup>14</sup></b>		
17. Information about existing loans – through other SHGs where the individual is a member		Based on the CIC report obtained by the CI or a CI report (in the absence of a CIC report)
17.1 <i>Status of the SHG Account</i> <input type="checkbox"/> Name of the SHG <input type="checkbox"/> SHG's loan Account Number <input type="checkbox"/> Name of the lending bank <input type="checkbox"/> Amount borrowed <input type="checkbox"/> Amount outstanding <input type="checkbox"/> Status of the account <input type="checkbox"/> Regular <input type="checkbox"/> Defaulter <input type="checkbox"/> Settled <input type="checkbox"/> Sub-judice		Based on the CIC report obtained by the CI, if available
17.2 <i>If in default, status of the SHG member's loan account if the SHG loan was distributed to him/her<sup>15</sup></i> <ul style="list-style-type: none"> <li>• Name of the SHG</li> <li>• Name of the lending bank</li> <li>• Amount borrowed</li> <li>• Amount outstanding</li> </ul>		Based on CIC report, if available; in other cases a letter from the SHG to be relied upon

<sup>14</sup> Not applicable, if the group loan is upto ₹ 1, 00, 000/-.

<sup>15</sup> Until the data base of individual SHG members is available with the CICs, this information may be collected and relied upon based on a letter provided by the SHG concerned. 17.2 will not be applicable if the SHG account is regular.

18. The amount of loan proposed to be taken out of the group loan granted by the CI to the SHG <sup>16</sup>		Letter from the President/Secretary of the SHG. To be verified by the CI later on.
19. The loans taken by the member in individual capacity from other sources		This information may be collected based on CIC reports, if available. If not available with CICs, individual CI's reports may be sought once the member declares his previous borrowings.

<sup>16</sup> All SHGs must decide upfront how they propose to utilize the SHG loan. The actual distribution of the loan to individual members wherever it was agreed to be above Rs. 30,000 or where the actual amount disbursed exceeded Rs.30000 though not agreed at the time of taking loan from the CI, must be reported to the CI by the SHG office bearers. Non-adherence to this condition may be taken into account while extending further loan to the SHG or renewing its cash credit limit next time. The CIs need to incorporate suitable clauses in the loan agreements relating to penal provisions for providing wrong information regarding the amount of loans taken out of the group loans. Depending upon their experience, CIs may also insist on maintenance of verifiable record of the amounts distributed out of CI loans in cases where the average amount of loan availed by the SHG per member exceeds Rs.20,000/.

**Table 2: Information to be collected from individual SHG members where the total amount of loan to be attributed to or to be availed by the SHG member is upto ₹30,000<sup>17</sup>**

Particulars required	Particulars provided	Basis
<b>I. Non-Credit information</b>		
1. Name of the SHG		To be provided by the SHG member
2. Savings Bank Account Number of the SHG		To be provided by the SHG member
3. Loan Account Number of the SHG		To be assigned by the CI
4. Name of the SHG member		As it appears on the identity document accepted by the bank or record of the CI
5. The identity document accepted by the CI		Aadhaar Card No. /Voter ID/PAN/Driving licence/NREGA Card /Passport <sup>18</sup>
6. Unique number of the identity document accepted by the CI, if available		Documentary proof needed
7. Father's /Husband's Name		As mentioned in the identity document accepted by the CI
8. Male or Female		As declared by the SHG member
9. Date of birth (if printed on the identity document)		DD/MM/YYYY
10. Address (Complete address with State Code and PIN Code)		Declaration basis <sup>19</sup>
11. Information about other existing bank accounts		Declaration basis
12. Educational level	<u>Codes to be used</u> Illiterate : 1 Passed 5 <sup>th</sup> Class : 2 Passed 8 <sup>th</sup> Class : 3 Passed 10 <sup>th</sup> class : 4 Above 10 <sup>th</sup> : 5	Declaration basis

<sup>17</sup> To be collected at the time of sanctioning a loan to new SHGs or at the time of renewal of existing loans or granting additional loans to the existing SHGs. With the approval of their boards, the banks with Gross NPA ratio exceeding 10% in the SHG loan segment may fix a lower threshold for collecting the information/data indicated in this Table. This amount will not include any subsidy or margin out of the member's own savings that goes towards funding the activity or the purpose for which the loan is taken (both either back end or front end)

<sup>18</sup> The banks may specifically see if any of the SHG members would fall within the purview of [DBR Master Direction DBR.AML.BC.No.81/14.01.001/2015-16 dated February 25, 2016](#) (as amended from time to time) relating to introduction of simplified measures for proof of identity by RBI and offer Small Deposit Accounts/Basic Saving Bank Deposit Account to them. Wherever a SHG member is willing to open such an account, the KYC should be done as per RBI circular and reported to the Central KYC Registry and the CICs. No document to be collected if the KYC has already been done at the time of opening of the Savings bank Account of the SHG member, or otherwise.

<sup>19</sup> The CI to pull out information from Central KYC.

13. Occupation	<u>Codes to be used</u>  Home maker : 1 Landless Labourer : 2 Marginal farmer : 3 Small Farmer : 4	Declaration basis
14. Monthly Family income (in Rs.)		Declaration basis
15. Social strata	<u>Codes to be used</u>  SC: 1 ST: 2 OBC: 3 General : 5	Declaration basis
16. Mobile Number (if available)		Declaration basis
<b>II. Credit related information<sup>20</sup></b>		
17. Information about existing loans – through other SHGs where the individual is a member		Based on the CIC report obtained by the CI or a CI report (in the absence of a CIC report)
<i>17.1 Status of the SHG Account</i> <input type="checkbox"/> Name of the SHG <input type="checkbox"/> SHG loan account number <input type="checkbox"/> Name of the lending bank <input type="checkbox"/> Amount borrowed <input type="checkbox"/> Amount outstanding <input type="checkbox"/> Status of the account <input type="checkbox"/> Regular <input type="checkbox"/> Defaulter <input type="checkbox"/> Settled <input type="checkbox"/> Sub-judice		Based on the CIC report obtained by the CI, if available
18. The loans taken by the member in individual capacity from other sources		Based on CIC report, if available
19. The amount of loan proposed to be taken out of the group loan granted by the CI to the SHG		The amount of loan to be verified by the CI from the SHG records.

<sup>20</sup> Not applicable, if the group loan is upto ₹1,00,000/-.

**Table 3<sup>21</sup>: Information on individual SHG members to be reported by CIs to CICs as part of the Uniform Credit Reporting Format (MFI)**

Particulars to be reported	Corresponding Field in the MFI Reporting Format
<b>I. Non- credit related information</b>	
1. Name (as it appears on the identity document)	Member Segment -Field No. 6,7,8 for Name of the Customer
2. The nature of the identity document accepted by the bank	Member Segment – Field No. 32, 34,36 for Other ID Type Description
3. Unique number of the identity document accepted by the bank, if available	Member Segment - Field No. 33, 35, 37 for Other ID Value; Member Segment – Field No. 28 to 31 should be used for fields such as UID (Aadhaar), Voter's ID, Ration Card Number
4. Date of birth (DD/MM/YYYY)	Member Segment - Field No. 10 for Member Birth Date
5. Father's /Husband's Name	Member Segment - Field No. 17,18,19,20 for Member Relationship Details
6. Address (Complete address with State Code and PIN Code)	Address Segment – Field No. 60, 61, 62 for Address, State Code and PIN Code
7. Male or Female	Member Segment - Field No. 13 for Member Gender Type
8. Name of the SHG of which the person is a member	Member Segment - Field No. 5 for Group Identifier <i>The field has been modified to capture "Group Unique ID^Group Name"</i>
9. Savings Account Number of the SHG	Member Segment - Field No. 45,46, 47 for Member's Savings Bank Details (Bank Name, Branch Code, Account)
10. Loan Account Number of the SHG	Account Segment - Field No. 66 for Account Number
11. Reference number of any other identity document that has been relied upon by the bank	Member Segment - Field No. 28-31 and 35, 37 for Other ID Value
12. Educational level of the SHG member	Member Segment - Field No. 42 on Member's Educational Qualification
13. Monthly Family income (in Rs.)	Member Segment - Field No. 49 for Total Monthly Family Income
14. Occupation	Member Segment - Field No. 48 for Occupation
15. Social strata	Member Segment - Field No. 52 for Member's Caste
16. Mobile No.	Member Segment - Field No. 39, 41 for Member's Phone Number
<b>II. Credit related information<sup>22</sup></b>	
17. Amount of loan availed by the member from the SHG loan	Account Segment - Field No. 83 for Total Amount Disbursed

<sup>21</sup> RBI has set up a Technical Working Group comprising representatives from various CIs and CICs to institutionalise a continuing mechanism for reviewing and making changes where necessary to the data formats. This Group shall suitably adapt Table 3 for the purpose of reporting of data by CIs to the CICs electronically.

<sup>22</sup> Not applicable, if the group loan is upto ₹ 1,00,000/-.

**Table 4: Information on individual SHG members to be collected at the time of opening of new SHG Savings Bank Accounts of the SHG**

Particulars required	Particulars provided	Basis
1. Name of the SHG		To be filled in by the SHG member
2. Savings Bank Account Number of the SHG		To be assigned by the bank
3. Name of the SHG member		As it appears on the identity document accepted by the CI
4. The identity document accepted by the bank		Aadhaar Card No. /Voter ID/PAN/Driving licence/NREGA Card /Passport <sup>23</sup>
5. Unique number of the identity document accepted by the bank, if available		Documentary proof needed
6. Father's /Husband's Name		As mentioned in the identity document accepted by the bank
7. Male or Female		As declared by the SHG member
8. Date of birth (if printed on the identity document)		DD/MM/YYYY
9. Address (Complete address with State Code and PIN Code)		Declaration basis <sup>24</sup>
10. Information about other existing bank accounts		Declaration basis
11. Educational level	<u>Codes to be used</u> Illiterate : 1 Passed 5 <sup>th</sup> class : 2 Passed 8 <sup>th</sup> class : 3 Passed 10 <sup>th</sup> class : 4 Above 10 <sup>th</sup> : 5	Declaration basis
12. Occupation	<u>Codes to be used</u> Home maker : 1 Landless : 2 Labourer : 2 Marginal : 3 Farmer : 3 Small Farmer : 4	Declaration basis

<sup>23</sup> The banks may specifically see if any of the SHG members would fall within the purview of [DBR Master Direction DBR.AML.BC.No.81/14.01.001/2015-16 dated February 25, 2016](#) (as amended from time to time) relating to introduction of simplified measures for proof of identity by RBI and offer Small Deposit Accounts/Basic Saving Bank Deposit Account to them. Wherever a SHG member is willing to open such an account, the KYC should be done as per RBI circular and reported to the Central KYC Registry and the CICs.

<sup>24</sup> The banks will pull out information from Central KYC registry.

13. Monthly Family income (in Rs.)		Declaration basis
14. Social strata	<u>Codes to be used</u> SC : 1 ST : 2 OBC : 3 General : 5	Declaration basis
15. Mobile Number (if available)		Declaration basis