



Annex V

Consumer Data Quality Index

A. Demographics		
Attributes	Measurement Criteria	Weightage
Name	Availability which satisfies all conditions: a) Minimum 2 tokens b) 1 token with minimum 2 alphabets c) No numerals present	20
DOB	Availability which satisfies all conditions: a) Right format of ddmmmyyyy b) Date should be earlier than Jan 1, 1998 c) Date should be later than Jan 1, 1928	20
Identifier: PAN / Voter ID / UID	Availability of ANY ONE identifier which satisfies ALL respective conditions: PAN: a) Should be 10 characters 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 10 – 14 characters in length b) First 2 digits should be alphabets UID: a) Should be 12 characters in length b) Should be all numeric	20
PINCODE	Availability which satisfies all conditions: a) Should be 6 numerics in length b) Exclude cases of all digits of same number (0 to 9) c) Exclude 123456 d) Exclude cases where last 3 digits are Zeros	20
Phone	Availability which satisfies all conditions: a) Should be minimum 5 numerals in length	20



B. Trade Data

Attributes	Measurement Criteria	Weightage
DPD/ Asset Classification	Availability which satisfies all conditions: a) Either DPD or Asset Classification is reported; cannot be Blank b) DPD, if reported, has to be a numeral field c) Asset Classification, if reported, has to be 01 (Standard), 02 (Sub-Standard), 03 (Doubtful), 04 (Loss), 05 (Special Mention)	20
High Credit / Sanctioned Amount	Availability	20
Date Opened	Availability in right format of ddmm/yyyy	20
Balance Amount	Availability; should be reported as 0 if no balance	20
Account Type (1- % of others)	Availability; minimum reporting of 'Others'	20