



Annex V

Consumer Data Quality Index

A. Demographics		
Attributes	Measurement Criteria	Weightage
Name	Availability which satisfies all conditions:	20
	a) Minimum 2 tokens	
	b) 1 token with minimum 2 alphabets	
	c) No numerals present	
DOB	Availability which satisfies all conditions:	20
	a) Right format of ddmmyyyy	
	b) Date should be earlier than Jan 1, 1998	
	c) Date should be later than Jan 1, 1928	
Identifier: PAN / Voter ID / UID	Availability of ANY ONE identifier which satisfies ALL respective conditions:	20
	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	
PINCODE	Availability which satisfies all conditions:	20
	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	
Phone	Availability which satisfies all conditions:	20
	a) Should be minimum 5 numerals in length	



B. Trade Data		
Attributes	Measurement Criteria	Weightage
DPD/ Asset Classification	Availability which satisfies all conditions:	20
	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)	
High Credit / Sanctioned Amount	Availability	20
Date Opened	Availability in right format of ddmmyyyy	20
Balance Amount	Availability; should be reported as 0 if no balance	20
Account Type (1-% of others)	Availability; minimum reporting of 'Others'	20