

Data Structure Document (DSD)

For

National Urban Livelihood Mission (NULM) Interest Subvention

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Version

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1. XML File format for Master Data

- Trailing spaces should be removed.
- All Tags are of predefined length. Prepare XML Sheet accordingly.
- All Tags must be include in XML File.

Sl. No.	Particulars	Data Type	Max Size	Remarks	Mandatory /Optional
1.	Branch IFS Code	varchar	11		Mandatory
2.	Borrower Name	varchar	50		Mandatory
3.	Gender	varchar	2	As per annexure (A)	Mandatory
4.	Borrower Category	varchar	2	As per annexure (A)	Mandatory
5.	Minority Code	varchar	1	As per annexure (A)	Mandatory
6.	Loan Account Number	numeric	20		Mandatory
7.	Loan Sanctioned Amount	numeric	20		Mandatory
8.	Loan Sanctioned Date	Date		Format: YYYYMMDD For example: for 20, January 2018, it should be 20180120	Mandatory
9.	SB Account No	numeric	20		Optional
10.	Scheme	varchar	5	As per annexure (A)	Mandatory
11.	Beneficiary Aadhaar Number	numeric	12		Optional
12.	Mobile	numeric	10		Mandatory
13.	Activity (BSR Code)	numeric	5		Mandatory
14.	Loan Category	varchar	2	As per annexure (A)	Mandatory
15.	No of Installments (TL)	numeric	4		Zero for CC Mandatory for TL and Composite
16.	Installment Amount (TL)	numeric	20		Zero for CC Mandatory for TL and Composite
17.	Repayment Frequency (TL)	varchar	2	As per annexure (A)	NA for CC Mandatory for TL and Composite

2. XML File format for ClaimData

- One record for each account per claim period.Claim for more than one period is permissible for same account.
- Trailing spaces should be removed.
- No Blank field will be accepted.
- All Tags are of predefined length. Fill XML Sheet accordingly.
- All Tags must be include in XML File.

Sl. No.	Particulars	Data Type	Max Size	Remarks	Mandatory /Optional
1.	Claim Period (YYYYMM)	numeric	6	Format : YYYYMM Month for which subsidy amount is claimed For example: if subsidy is claimed for January 2018, in Feb 2018 then it should be 201801 (generally it should be previous month)	Mandatory
2.	Branch IFS Code	varchar	11		Mandatory
3.	Loan Account Number	numeric	20		Mandatory
4.	Disbursed Amount	numeric	20,2	Disbursed Amount during Month, For example, if Disbursed Amount is Rs.50000.25/-, this column should have the value as 50000.25	Mandatory
5.	Disbursed Date	Date		Format: YYYYMMDD For example: for 20, January 2018, it should be 20180120	Mandatory
6.	Interest Charged Amount	numeric	20,2	Interest Charged Amount during Month; For example, if Interest Charged Amount is Rs.5000.95/-, this column should have the value as 5000.95	Mandatory
7.	Subsidy Amount	numeric	20,2	Interest Subvention Amount for claim month, For example, if Interest Subvention Amount is Rs.500.45/-, this column should have the value as 500.45	Mandatory
8.	Outstanding Amount	numeric	20,2	Outstanding Amount; For example, if Outstanding Amount is Rs.5000.95/-, this column should have the value as 5000.95	Mandatory

9.	Rate of Interest	numeric	5,2	Rate of Interest: For example, if ROI is 10.01%, this column should have the value as 10.01	Mandatory
10.	Account Status	varchar	7	As per annexure (A)	Mandatory

3. Sample XML Files

Master Data XML Tag

```
<master>
  <record>
    <ifs_code>ALLA0212199</ifs_code>
    <borrower_name>Shouvik Kumar</borrower_name>
    <gender>M</gender>
    <category>GN</category>
    <minority_code>N</minority_code>
    <account_no>8450039071</account_no>
    <sanctioned_amt>200000</sanctioned_amt>
    <sanctioned_date>20171113</sanctioned_date>
    <sb_account_no></sb_account_no>
    <scheme_category>SEP-I</scheme_category>
    <aadhaar>111111000031</aadhaar>
    <mobile>8210148056</mobile>
    <activity>85301</activity>
    <loan_category>CC</loan_category>
    <no_of_instl>60</no_of_instl>
    <emi>1020</emi>
    <repay_freq>Q</repay_freq>
  </record>
  <record>
    <ifs_code>ALLA0212199</ifs_code>
    <borrower_name>Tanuka Kumari</borrower_name>
    <gender>F</gender>
    <category>ST</category>
    <minority_code>C</minority_code>
    <account_no>8450039072</account_no>
    <sanctioned_amt>300000</sanctioned_amt>
    <sanctioned_date>20171113</sanctioned_date>
    <sb_account_no>50000170072</sb_account_no>
    <scheme_category>SEP-I</scheme_category>
    <aadhaar></aadhaar>
    <mobile>9903717002</mobile>
    <activity>95019</activity>
    <loan_category>CC</loan_category>
    <no_of_instl>60</no_of_instl>
    <emi>2020</emi>
    <repay_freq>M</repay_freq>
  </record>
</master>
```

Claim Data XML Tag

```
<claim>
  <record>
    <claim_period>201705</claim_period>
    <ifs_code>ALLA0212199</ifs_code>
    <account_no>8450039071</account_no>
    <disbursed_amt>100000</disbursed_amt>
    <disbursed_date>20171113</disbursed_date>
    <interest_charged>1500</interest_charged>
    <subsidy_amount>500</subsidy_amount>
    <outstanding_amt>4500</outstanding_amt>
    <roi>9.45</roi>
    <account_status>Regular</account_status>
  </record>
  <record>
    <claim_period>201705</claim_period>
    <ifs_code>ALLA0212199</ifs_code>
    <account_no>8450039072</account_no>
    <disbursed_amt>200000</disbursed_amt>
    <disbursed_date>20171113</disbursed_date>
    <interest_charged>0</interest_charged>
    <subsidy_amount>0</subsidy_amount>
    <outstanding_amt>5500</outstanding_amt>
    <roi>9.45</roi>
    <account_status>NPA</account_status>
  </record>
</claim>
```

4. Excel File format for Banks to Map IFSC with ULB

Sl. No.	Particulars	Data Type	Max Size	Remarks	Mandatory /Optional
1.	Branch_Name	vchar	100		Mandatory
2.	IFSC_Code	vchar	11	11 Digit Branch IFS Code	Mandatory
3.	Address	vchar	100	Address of the Branch	Mandatory
4.	City_Name	vchar	100	City Name	Optional
5.	District_Name	vchar	100	District Name	Optional
6.	State_Code	vchar	2	As per annexure (B)	Mandatory
7.	Pincode	vchar	6		Optional
8.	Borrower_Name	vchar	100	Any one Borrower name whose account has been opened under DAY-NULM	Mandatory
9.	Account_No	vchar	20	Borrower's Account no.	Mandatory
10.	Scheme	vchar	5	Valid Four Values: 1. SEP-I 2. SEP-G 3. SHG 4. WSHG	Mandatory

5.ANNEXURE A:

Various Codes

Gender			
Sl. No.	Valid Code	Description	
1.	M	Male	For Scheme SEP-I
2.	F	Female	
3.	T	Transgender	
4.	NA	Not Applicable (For Scheme other than SEP-I)	
Borrower Category			
Sl. No.	Valid Code	Description	
1.	SC	Scheduled Caste	For Scheme SEP-I
2.	ST	Scheduled Tribe	
3.	OB	Other Backward Class	
4.	GN	General	
5.	NA	Not Applicable (For Scheme other than SEP-I)	
Minority Code			
Sl. No.	Valid Code	Description	
1.	C	Christians	For Scheme SEP-I
2.	M	Muslims	
3.	S	Sikhs	
4.	J	Jains	
5.	B	Buddhists	
6.	P	Parsis (ZOROASTRIANS)	
7.	N	Hindu / Non-Minority / Not Applicable(Other than SEP-I)	

Scheme		
Sl. No.	Valid Code	Description
1.	SEP-I	Self Employment Programme – Individual
2.	SEP-G	Self Employment Programme – Group
3.	SHG	Self Help Group
4.	WSHG	Women Self Help Group
Loan Category		
Sl. No.	Valid Code	Description
1.	CC	Cash Credit
2.	TL	Term Loan
3.	CO	Composite (Cash Credit + Term Loan)
Repayment Frequency		
Sl. No.	Valid Code	Description
1.	M	Monthly
2.	Q	Quarterly
3.	H	Half Yearly
4.	Y	Yearly
5.	NA	Not Applicable (e.g. for loan category type Cash Credit)
Account Status: Data of All Borrowers must be present in claim file under any of the following category.		
Sl. No.	Valid Code	Description
1.	Regular	Regular Accounts who qualify for Interest Subvention as per DAY-NULM guidelines. (Subvention Amount must be greater than one)
2.	Overdue	Overdue Accounts (Subvention Amount must be zero)
3.	NPA	NPA Accounts (Subvention Amount must be zero)

6. ANNEXURE B:

State Codes

State Codes		
Sl. No.	Valid Code	State Name
1.	AN	ANDAMAN & NICOBAR ISLANDS
2.	AP	ANDHRA PRADESH
3.	AR	ARUNACHAL PRADESH
4.	AS	ASSAM
5.	BR	BIHAR
6.	CH	CHANDIGARH
7.	CG	CHHATTISGARH
8.	DN	DADRA & NAGAR HAVELI
9.	DD	DAMAN & DIU
10.	GA	GOA
11.	GJ	GUJARAT
12.	HR	HARYANA
13.	HP	HIMACHAL PRADESH
14.	JK	J& K
15.	JH	JHARKHAND
16.	KA	KARNATAKA
17.	KL	KERALA
18.	LD	LAKHSWADEEP
19.	MP	MADHYA PRADESH

20.	MH	MAHARASHTRA
21.	MN	MANIPUR
22.	ML	MEGHALAYA
23.	MZ	MIZORAM
24.	NL	NAGALAND
25.	DL	NCT OF DELHI
26.	OD	ODISHA
27.	PY	PUDUCHERRY
28.	PB	PUNJAB
29.	RJ	RAJASTHAN
30.	SK	SIKKIM
31.	TN	TAMIL NADU
32.	TS	TELANGANA
33.	TR	TRIPURA
34.	UP	UTTAR PRADESH
35.	UK	UTTARAKHAND
36.	WB	WEST BENGAL