

**LOAN FOR PERSONAL CONSUMPTION**

**DATA SET DOCUMENT**

**(โครงสร้างข้อมูลสินเชื่อเพื่อการอุปโภคบริโภคส่วนบุคคล)**

Document information

Revision history

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1. Document Overview

This document provides information on the Data Sets to be submitted to the Bank of Thailand (BOT) for the Data Management System project. Most of the existing data submissions to BOT will be replaced by these Data Sets. The Data Sets will be based on the industry open standard XML (Extensible Markup Language) format, and will be electronically submitted to BOT via the BOT Electronic Report Submission system (ERS).

This document is divided into 4 major sections:

**1. Data Set Summary** section provides an overview of the Data Set(s) and specify format (i.e. XML, XLSX) and description of each Data Set.

**2. Data Set Data Element** section discusses in more details all the data elements withineach of the defined Data Set(s). For each of the data elements, we have defined a valid data type. The list of all data types can be found in the **Data Type Section**.

**3. Data Type** section, which also provides the submission format for each of the data type, as well as some sample value. There is a special kind of data elements called **Classification** data element, which is used to classify other data elements i.e. Payment Instrument, Payment Channel. Each classification data element will contain a number of possible values. For example, the possible values of Currency Id classification data element are ‘USD’, ‘JPY’, ‘THB’, etc. The list of all classifications can be found in the **Classification Document**.

**4. Schema Type and Schema Group** section, which describes schema type of each data set and also identify schema group for each data set.

**Description:**

* **Granularity**: granularity of data (how detailed the data is).
* **Frequency**: frequency of data submission (how frequent each institution has to submit the data).
* **M**: mandatory field. This field cannot be blank.
* **O**: optional field. The field can contain value or blank depending on whether the institution has the data or not.
* **C**:mandatory with condition. These data are required under certain condition with other field(s).
* **Duplicated Record**: identify fields that BOT will check for duplicate records. If there are two records with identical value in these fields appeared in a data set, it will not pass basic validation.
* **Classification / View**: identify classification and view which is the possible value for each data element. **Classification** and **View** will be listed in **Classification Document.**
* **CB:** Commercial Bank includes Thai commercial banks, retail banks, foreign commercial bank’s subsidiary and foreign commercial bank’sbranch.
* **FC:** Finance Company**.**
* **CF:** Credit Foncier.
* **SFI:** Specialized Financial Institution includes Bank for Agriculture and Agricultural Cooperatives (BAAC), Government Saving Banks (GSB), Government Housing Banks (GHB), Islamic Bank of Thailand, Export-Import Bank of Thailand (EXIM), Small and Medium Enterprise Development Bank of Thailand (SME Bank), Thai Credit Guarantee ​Corporation, and Secondary Mortgage Corporation.
* **Non-FI:** Non-Financial Institution in this context means financial service provider under BOT supervision which is not classified as commercial bank, specialized financial institution, finance company and credit foncier. The example of Non-FI are credit card company, personal loan company under BOT supervision, nano finance provider under BOT supervision, e-payment service provider, money exchange agency, money transfer agency.

1. Data Set Summary

|  | **Data Set** | **ABBR** | **Granularity** | **Frequency** | **Format** | **Description** |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Key Customer Position** |  |  |  |  |  |
| 1 | Loan for Personal Consumption (สินเชื่อเพื่อการอุปโภคบริโภคส่วนบุคคล) | DS\_LPC | Monthly | Monthly | Excel | Filename : MCRDNn\_YYYYMMDD\_LPC.xlsx  Sheet “LPC” |

1. Data Set Details

## Data Set: Loan for Personal Consumption

**Frequency: Monthly**

| **No.** | **Group** | **Data Element** | **Data Type** | **Description** | **ธพ.** | **บง.** | **บค.** | **SFI** | **Non-FI** | **Duplicated Record** | **Classification / View** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **M/O/C** | **M/O/C** | **M/O/C** | **M/O/C** | **M/O/C** |
| 1 |  | Data Set Date | Date | วันที่ของชุดข้อมูล | M | - | - | M | M | Y |  |
| 2 |  | Organization Id | Identification Number | รหัสผู้ส่งข้อมูล | M | - | - | M | M | Y |  |
| 3 |  | Lending Company Id | Identification Number | รหัสของบริษัทในกลุ่มธุรกิจการเงินที่ประกอบธุรกิจให้สินเชื่อ หรือธุรกรรมที่มีลักษณะคล้ายการให้สินเชื่อ | M | - | - | M | M | Y |  |
| 4 |  | Lending Company Unique Id Type | Classification | ประเภทรหัสของบริษัทในกลุ่มธุรกิจการเงินที่ประกอบธุรกิจให้สินเชื่อ หรือธุรกรรมที่มีลักษณะคล้ายการให้สินเชื่อ | M | - | - | M | M | Y | Unique Id Type 1/ |
| 5 |  | Customer Id | Identification Number | รหัสของผู้กู้ | M | - | - | M | M | Y |  |
| 6 |  | Customer Unique Id Type | Classification | ประเภทรหัสของผู้กู้ | M | - | - | M | M |  | Unique Id Type 1/ |
| 7 |  | Customer Age | Number | อายุผู้กู้ ณ วันที่อนุมัติสินเชื่อ | M | - | - | M | M |  |  |
| 8 |  | Occupation Type | Classification Name | รหัสอาชีพ | M | - | - | M | M |  | Occupation Type 2/ |
| 9 |  | Borrower's Income | Amount | รายได้รวมของผู้กู้หลักและผู้กู้ร่วม (gross income) (หน่วย: บาทต่อเดือน) | M | - | - | M | M |  |  |
| 10 |  | Other debt burden (Baht) | Amount | ภาระหนี้ที่ลูกค้าต้องผ่อนชำระต่อเดือนที่มีอยู่เดิมก่อนการขอสินเชื่อในครั้งนี้ (หน่วย: บาท) | M | - | - | M | M |  |  |
| 11 |  | Arrangement Number | Identification Number | เลขที่สัญญา | M | - | - | M | M | Y |  |
| 12 |  | Loan Type | Classification | ประเภทเงินให้สินเชื่อ | M | - | - | M | M | Y | Arrangement Type 2/:V\_LPC |
| 13 |  | Loan Origination Type | Classification Name | ประเภทของการให้สินเชื่อ   * สินเชื่อใหม่ * เพิ่มวงเงิน * ลดวงเงิน | M | - | - | M | M | Y | Loan Origination Type 2/ |
| 14 |  | Arrangement Purpose Code | Classification | วัตถุประสงค์หลักในการกู้ | M | - | - | M | M | Y | Personal Consumption 2/: V\_LPC |
| 15 |  | Effective Interest Rate | Interest Rate | อัตราดอกเบี้ยเฉลี่ย โดยคิดจากวันทีมีผลของสัญญาถึงวันที่ครบกำหนดสัญญา | C | - | - | C | C |  |  |
| 16 |  | Contract Amount | Amount | วงเงินอนุมัติ ณ วันที่อนุมัติสินเชื่อ (หน่วย: บาท) | M | - | - | M | M |  |  |
| 17 |  | Collateral Value Amount | Amount | มูลค่าหลักประกัน ณ วันที่อนุมัติสินเชื่อ (หน่วย: บาท) | M | - | - | M | M |  |  |
| 18 |  | Repayment Amount (Baht) | Amount | จำนวนเงินที่ผ่อนชำระเงินกู้ต่อเดือน เฉพาะของสัญญาที่รายงาน (หน่วย: บาท) | C | - | - | C | C |  |  |
| 19 |  | Repayment Period (month) | Number | ระยะเวลาผ่อนชำระหนี้ ตามสัญญาเงินกู้ที่รายงานในครั้งนี้ (หน่วย: เดือน) | O | - | - | O | O |  |  |

หมายเหตุ:

1/ อ้างอิงจากเอกสาร DMS Classification Document

2/ อ้างอิงจากเอกสาร LPC Classification Document

1. Appendix A. Data Type

| **Data Type Name** | **Data Type** | **Format** | **Remark** | **Sample** |
| --- | --- | --- | --- | --- |
| Date | Char(10) | YYYY-MM-DD | A.D. year | '2002-09-11' |
| Amount | Number(20,2) | NNNNNNNNNN.NN | No leading zeroes | '102000020.20' |
| Classification | VarChar(6) | AAAA | No leading zeroes/blanks | '12345' |
| Classification Name | VarChar(200) | AAAA | No leading zeroes/blanks |  |
| Number | Number(12) | N | No leading zeroes | '12' |
| Identification Number | VarChar(40) | AAAA | No leading zeroes/blanks | '12345' |
| Long Name | VarChar(200) | AAAA | No leading zeroes/blanks | 'XXX' |
| Short Name | VarChar(40) | AAAA | No leading zeroes/blanks | 'XXX111' |
| Description | VarChar(400) | AAAA | No leading zeroes/blanks | 'XXX111' |
| Flag | Char(1) | '1' or '0' | Only two values |  |
| Interest Rate | Number(8,5) | NNN.NNNNN | No leading zeroes | '12.50' |
| Exchange Rate | Number(12,7) | NNNNN.NNNNNNN |  |  |
| Price | Number(12,7) | NNNNN.NNNNNNN |  |  |
| FI Code | Char(3) |  | See Standard Code |  |
| Business Type | Char(7) |  | See Standard Code |  |
| Branch Code | Char(4) |  | See Standard Code |  |
| Tax Id | Number(13) |  |  |  |
| Personal Id | Number(13) |  |  |  |
| SWIFT Code | VarChar(12) |  |  |  |
| Passport Number | Char(20) |  |  |  |
| Gender Code | Char(1) | ‘M’ or ‘F’ |  |  |
| Juristic Code | VarChar(13) |  |  |  |
| Fee Rate | Number(12,5) | NNNNNNN.NNNNN |  |  |
| Conversion Rate | Number(8,5) | NNN.NNNNN | No leading zeroes |  |
| LongNameCRLF | VarChar(200) | AAAA | No leading zeroes/blanks | 'XXX' |
| Timestamp | Char(19) | YYYY-MM-DD HH:MM:SS | A.D. year and timestamp | ‘2019-01-03 15:00:00’ |