



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2015-16/120

DBR.No.CID.BC.28 /20.16.056/2015-16

July 9, 2015

All Scheduled Commercial Banks (excluding RRBs)
All India Notified Financial Institutions (EXIM, NABARD, NHB & SIDBI)
All Credit Information Companies

Dear Sir/Madam

Data Format for Furnishing of Credit Information to Credit Information Companies and other Regulatory Measures

Please refer to our [circular DBOD.No.CID.BC.127/20.16.056/2013-14 dated June 27, 2014](#) inter alia setting out a Uniform Credit Reporting Format for the purpose of reporting credit information to the Credit Information Companies (CICs).

2. [Annex I](#) of the format has two parts, Consumer Bureau and Commercial Bureau. It has been decided to create a new status value viz; '*Restructured due to Natural Calamity*' for the fields 'Written Off and Settled Status' in the Consumer Bureau and '*Major reasons for restructuring*' in the Commercial Bureau. This modification is intended to enable banks/FIs to report to CICs restructured/rescheduled agricultural loans on account of any declared natural calamities. The 'Guidelines for Relief Measures by Banks in Areas affected by Natural Calamities' are contained in RBI's [circular FIDD.No.FSD.BC.52/05.10.001/2014-15 dated March 25, 2015](#). Such reporting would help banks to know if any earlier loans availed by the farmers were restructured due to natural calamities.

3. Banks/FIs/CICs should make necessary modification to their systems and commence reporting the above information w.e.f. September 30, 2015.

Yours faithfully

(Rajinder Kumar)
Chief General Manager

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हिन्दी आसान है, इसका प्रयोग बढ़ाएँ