



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
[www.rbi.org.in](http://www.rbi.org.in)

RBI/ 2011-12/408

UBD.CO.BPD.Cir.No. 19 /09.11.200/2011-12

February 13, 2012

The Chief Executive Officer  
All Primary Urban Co-operative Banks

Dear Sir / Madam

**Submission of Credit Information to Credit Information Companies –  
Defaulters of ₹ 1 crore and above and Willful Defaulters of ₹ 25 lakhs and above-  
Dissemination of Credit information of suit-filed accounts**

Please refer to [Circular UBD.CO.BPD.Cir.No. 6/09.11.200/2010-11 dated August 9, 2010](#) on submission of data by UCBs to Credit Information Companies (CICs).

2. As you are aware, in addition to Credit Information Bureau (India) Ltd. (CIBIL), Certificate of Registration (CoR) has been issued to 3 CICs viz. M/s Experian Credit Information Company of India Pvt. Ltd., M/s Equifax Credit Information Services Pvt. Ltd. and M/s High Mark Credit Information Services Pvt. Ltd. to commence the business of credit information under the Credit Information Companies (Regulation) Act, 2005.
3. You are advised to submit the quarterly list of suit filed accounts of Rs. 1 crore and above, classified as doubtful or loss, to CIBIL and/or any other credit information company which has obtained CoR from RBI and of which your bank is a member.
4. You are also advised to submit the list of suit filed accounts of willful defaulters of Rs 25 lakh and above as at the end of quarter March, June, September and December to CIBIL and/or any other credit information company which has obtained CoR from RBI and of which your bank is a member.
5. The above CICs have been advised to disseminate credit information covering data supplied by banks/ FIs on such suit filed account on their respective websites.

Yours faithfully,

(A. Udgata)  
Chief General Manager-in-Charge

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बैंक हिन्दी में पत्राचार का स्वागत करता है।