



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2014-15/184

DNBS (PD).CC. No 407/03.10.01/2014-15

August 20, 2014

All Non Banking Financial Companies

Dear Sirs,

**Data Format for Furnishing of Credit Information to Credit Information Companies (CICs) and other Regulatory Measures**

A committee to Recommend Data Format for Furnishing of Credit Information to Credit Information Companies (Chairman: Shri Aditya Puri) was constituted by the Reserve Bank of India (RBI). The Report of the Committee was placed on RBI's website on [March 22, 2014](#) inviting comments on the recommendations of the Committee.

2. Subsequently, the Bank issued the [Circular DBOD.No.CID.BC.127/20.16.056/2013-14 dated June 27, 2014](#) laying down instructions regarding the following:

- i) Creating Awareness about Credit Information Report (CIR);
- ii) Usage of CIR in all Lending Decisions and Account Opening;
- iii) Populating Commercial Data Records in Databases of all CICs;
- iv) Standardisation of Data Format;
- v) Constitution of a Technical Working Group;
- vi) Process of Rectification of Rejected Data;
- vii) Determining Data Quality Index,
- viii) Calibration of Credit Score and Standardising Format of CIR.
- ix) Best practices for Banks/FIs.

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हिंदी आसान है, इसका प्रयोग बढ़ाएँ

3. The contents of the above Circular may be noted by NBFCs for meticulous compliance.

Yours faithfully,

(A. Mangalagiri)  
General Manager