



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2013-14/202

UBD CO BPD PCB Cir.No.4/16.74.000/2013-14

August 27, 2013

The Chief Executive Officer
All Primary Urban Co-operative Banks

Dear Sir / Madam,

Compliance with Credit Information Companies (Regulation) Act, 2005

Please refer to circular [UBD BPD \(PCB\) Cir.No.25/09.11.200/2009-10 dated December 3, 2009](#) in terms of which it was advised that as UCBs fall under the category of credit institutions as defined in sub section (f) of Section 2 of the Credit Information Companies (Regulation) Act, 2005, they are required to take membership of at least one Credit Information Company (CIC), provide credit data to the credit information company as per format prescribed by it and build up database for effective exchange of credit information.

2. It has, however, come to our notice that a large number of UCBs are yet to become members of any CIC as required under the Credit Information Companies (Regulation) Act, 2005. In view of this, UCBs are once again advised to ensure that they become member of a CIC, as required in terms of Section 15(1) of the Credit Information Companies (Regulation) Act, 2005.

3. Please acknowledge receipt of this circular to the Regional Office concerned.

Yours faithfully,

(P.K. Arora)
General Manager

शहरी बैंक विभाग, केंद्रीय कार्यालय, गारमेट हाऊस, पहली मंजिल, डॉ. एनी बेसेंट मार्ग, वरली, मुंबई - 400018
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हिंदी आसान है, इसका प्रयोग बढ़ाइए।

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्ति की जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।
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