



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2017-18/35

DBR.CID.BC.No.79/20.16.042/2017-18

August 2, 2017

All Credit Information Companies

Dear Sir/Madam

Issue of comprehensive Credit Information Reports

Please refer to para (v) of Annex IV to our [circular DBOD.No.CID.BC.127/20.16.056/2013-14 dated June 27, 2014](#) advising Credit Information Companies (CICs) to include information on all accounts, both current and past, of a customer having multiple borrowings, in her/his Credit Information Report (CIR).

2. It is observed, however, that some CICs are following the practice of offering limited versions of CIRs to Credit Institutions (CIs) based on credit information available in specific modules such as commercial data, consumer data or MFI data. Accordingly, CICs are charging differential rates for such specific reports.

3. As the limited versions of CIRs based on the credit information on a borrower available in a specific module capture only the credit information of the borrower available in the particular module, the lenders may remain unaware of the entire credit history of the borrower, if any, available in other modules. This can adversely affect the quality of credit decisions of the CIs.

4. CICs are, therefore, directed to ensure that the CIR in respect of a borrower, furnished to the CI, incorporates all the credit information available in all modules, e.g. consumer, commercial and MFI, etc., in respect of the borrower.

5. These directions are issued under sub-section (1) of Section 11 of the Credit Information Companies (Regulation) Act, 2005.

Yours faithfully

(Prakash Baliarsingh)
Chief General Manager