



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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November 29, 2013

**Investment in Credit Information Companies**

At present, investments, directly or indirectly by any person, whether resident or otherwise are limited to 10% of the equity capital of a Credit Information Company (CIC). However, investments under FDI was permitted up to 49% subject to the conditions stipulated in the [directive DBOD.DL.BC.No.85/20.16.040/2008-09](#) and [Press Release](#) dated November 20, 2008.

The Reserve Bank of India, Foreign Exchange Department (FED) vide Notification dated August 30, 2013 has revised the FDI + FII limits in CICs from 49% to 74%, subject to conditions specified therein.

To implement the above measure, RBI in supersession of its directive dated November 20, 2008 referred to above, has issued a revised directive [DBOD.CID.BC.No.74/ 20.16.042/2013-14 dated November 29, 2013](#), allowing higher FDI limits to entities which have an established track record of running a Credit Information Bureau in a well regulated environment, as under:

- (a) up to 49% if ownership of the investor company is not well diversified
- (b) up to 74% if ownership of investor company is well diversified, or if not well diversified, subject to conditions stipulated in the revised directive dated November 29, 2013, referred to above.

Press Release : 2013-2014/1100

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