

## Letter of Transmittal

**Reserve Bank of India**  
Central Office  
Department of Banking Operations and Development  
Centre-1, World Trade Centre,  
Cuffe Parade, Colaba, Mumbai-400 005

The Deputy Governor,  
Reserve Bank of India,  
Mumbai

October 30, 1999

Dear Sir,

We submit herewith the Report of the Working Group to explore the possibilities of setting up a Credit Information Bureau in India.

Yours faithfully,  
**N.H. Siddiqui**  
**Chairman**

**P.V. Subba Rao**  
Member

**K.V. Rajan**  
Member

**Anand Sinha**  
Member

**B.B. Tiwari**  
Member

**R. Gandhi**  
Member

**C.R. Radhakrishnan**  
Member

**S.V. Joshi**  
Member

**M.G. Bakre**  
Member

**S.A. Kerkar**  
Member

**K. Unnikrishnan**  
Member

**M.P. Kothari**  
Member-Secretary