



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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December 04, 2025

Reserve Bank of India (Rural Co-operative Banks – Credit Information Reporting) Amendment Directions, 2025

The Reserve Bank had issued [Reserve Bank of India \(Rural Co-operative Banks – Credit Information Reporting\) Directions, 2025](#) for efficient functioning of credit information reporting system in the country. There is a need to further amend the same based on a review of the extant instructions.

2. Accordingly, in exercise of the powers conferred under Section 11 of the Credit Information Companies (Regulation) Act, 2005, the Reserve Bank being satisfied that it is necessary and expedient in the public interest to do so, hereby issues the Amendment Directions hereinafter specified.

3. (i) These directions shall be called the Reserve Bank of India (Rural Co-operative Banks – Credit Information Reporting) Amendment Directions, 2025.

(ii) These directions shall come into force from July 01, 2026.

4. These directions modify the [Reserve Bank of India \(Rural Co-operative Banks – Credit Information Reporting\) Directions, 2025](#), hereinafter referred to as the said Directions, as under:

i) The paragraph 10(2) of the said Directions shall be substituted by the following, namely:

“A CI shall keep the credit information collected / maintained by it, updated regularly on the following basis or at shorter intervals as mutually agreed upon between the CI and CIC:

(i) A CI shall submit credit information as on 9th, 16th, 23rd and last day of the month (hereinafter referred to as the reference dates) to CICs.

(ii) A CI shall submit the full file containing credit information records as on the last day of the month to the CICs, by 5th day of the next month. Full file for this purpose

shall include all active accounts in the books of the CI and the accounts wherein relationship between the borrower and the CI has ended since the last reporting reference date.

(iii) For other submissions during the month, i.e., credit information records as on 9th, 16th and 23rd day of the month, a CI shall only furnish 'incremental accounts' to CICs. The CI shall submit such credit information to CICs within four (4) calendar days from the above-mentioned dates. Incremental accounts for this purpose shall include details in respect of the following accounts:

- A. Accounts opened since the last reporting reference date;
- B. Accounts wherein the relationship between the borrower and the CI has ended since the last reporting reference date;
- C. Accounts where there is a change from the last reporting reference date because of any action/ transaction initiated by the borrower, and the same shall include instances of repayment, change in outstanding balance, updates in demographic details, related party, guarantors, ownership of account, account type; and
- D. Accounts where interest and / or instalment of principal is overdue

Explanation: Accounts with change only in days past due from the last reporting reference date shall also form part of the reporting.

(iv) An illustration on timelines for reporting is given in **Annex-VI**.

(v) CICs shall report on the DAKSH portal, a list of CIs which fail to adhere to the data submission timelines to Department of Supervision, Reserve Bank of India, Central Office at half yearly intervals (as on March 31 and September 30 each year) for information and monitoring purposes.”

ii) A new paragraph 12(10) shall be inserted after paragraph 12(9) of the said Directions as follows, namely:

“A CI shall report Central KYC (CKYC) number of its borrowers to CICs, wherever the same is available with it or as and when CKYC number is made available (in the case of fresh applicants for CKYC number).”

iii) Paragraph 15 of the said Directions shall be substituted by the following, namely:

“A CI shall rectify the rejected data shared by CICs and re-submit the same to CICs before/ along with submission of data of subsequent reporting reference date.”

(J. P. Sharma)
Chief General Manager-in-Charge

Illustration on the timelines for reporting credit information

	Credit Information to be reported as on date	CIs to share data with CICs by	CICs to ingest and share rectification report with CIs by	CIs to share rectification in rejected data with CICs by
Day of the month	9 th	13 th	16 th	20 th
	16 th	20 th	23 rd	27 th
	23 rd	27 th	30 th	5 th of the next month
	Last day of month	5 th of the next month	8 th of next month	13 th of the next month