



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

RBI/2013-14/157

RPCD.CO.RRB.BC.No. 14 /03.05.33/2013-14

July 23, 2013

The Chairman

All Regional Rural Banks (RRBs)

Dear Sir,

**Credit Information Companies (Regulation) Act, 2005 – Compliance**

Please refer to our [circular RPCD.CO.RRB.No.32/03.05.33/2009-10 dated October 20, 2009](#) advising RRBs, that in terms of Section 15(1) of Credit Information Companies (Regulation) Act 2005, every credit institution has to become a member of at least one Credit Information Company within a period of three months from commencement of the Act or any extended time allowed by the Reserve Bank on application.

2. As RRBs are also credit institutions as defined in sub-section (f) of Section 2 of the Act, they would be required to take membership of at least one credit information company and provide credit data in the format as required by the Credit Information Company (CIC).
3. However, it has come to our notice that a large number of RRBs are not members of any Credit Information Company as required under the Act. Therefore immediate steps may be taken by RRBs to become members of at least any one CIC.
4. Please acknowledge receipt to our Regional Office concerned.

Yours faithfully,

(A.G.Ray)  
General Manager

ग्रामीण आयोजना और ऋण विभाग, केंद्रीय कार्यालय, 10वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, पो.बा.सं. 10014, मुंबई 400 001

टेलीफोन: Tel: 022-22601000 फैक्स Fax: 91-22-22621011/22619048 ईमेल E-mail: cgmrcpcd@rbi.org.in

Rural Planning & Credit Department, Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.Box No.10014, Mumbai 400001

हिंदी आसान है, इसका प्रयोग बढ़ाइए

चेतावनी: रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत 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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