



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

बेटी बचाओ
बेटी पढ़ाओ

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Reserve Bank of India (Credit Information Reporting) (1st Amendment)

Directions, 2025- DRAFT

The Reserve Bank had issued Reserve Bank of India (Credit Information Reporting) Directions, 2025 (hereinafter referred to as Master Direction) 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 (Credit Information Reporting) (1st Amendment) Directions, 2025.

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

4. These Amendment Directions modify the Reserve Bank of India (Credit Information Reporting) Directions, 2025, hereinafter referred to as the said Directions, as under:

i) The paragraph 6(1)(b) of the said Directions shall be substituted by the following, namely:

“CICs and CIs shall keep the credit information collected/maintained by them updated regularly on a weekly basis (i.e., as on 7th, 14th, 21st, 28th and last day of the respective month) in the following manner or at such shorter intervals as mutually agreed upon between the CIs and the CICs:

(i) CIs shall submit the full file containing credit information records as at the last day of the month to the CICs, by 3rd day of the next month. Full file for this purpose shall include all active accounts in the books of CIs and the accounts wherein relationship between the borrower and CIs has ended since the last reporting cycle.

(ii) *For weekly submissions during the month, i.e., credit information records as on 7th, 14th, 21st and 28th (other than the month end) day of the month, CIs shall only furnish 'incremental data' to CICs. CIs shall submit such credit information to CICs within two (2) calendar days from the above-mentioned dates. Incremental data for this purpose shall include details in respect of the following accounts:*

- A. Accounts opened since the last reporting cycle;*
- B. Accounts wherein the relationship between the borrower and the CI has ended since the last reporting cycle;*
- C. Accounts where there is a change because of any action initiated by the borrower, which shall include, inter-alia, instances of repayment, change in demographic details, related party, guarantors, ownership of account; and*
- D. Accounts where there is a change in classification of asset (e.g., Special Mention Account [SMA] -0 → SMA-1, SMA-2 → Substandard, etc.)*

(iii) *Annex - XVI shall be renamed as Annex – XVIII.*

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

(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 6(1)(f) shall be inserted after paragraph 6(1)(e) of the said Directions as follows, namely:

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

iii) The paragraph 7(1) of the said Directions shall be substituted by the following, namely:

“The CICs shall implement uniform data acceptance validation rules and share the same with the CIs, so that instances of data rejection are minimised. The reasons for rejection shall be parameterised uniformly by the CICs and circulated among the CIs concerned. Further, the CICs shall implement uniform Online Maintenance (process used by CIs to request changes in the credit information reported to CICs) formats and encryption standards.”

iv) In paragraph 7(3) of the said Directions, the word “seven” shall be replaced with the word “two”.

v) The paragraph 8(2) of the said Directions shall be substituted by the following, namely:

“CICs shall provide DQIs for the three reporting segments (Consumer, Commercial and Microfinance) in the form of numeric scores on a monthly basis and by the 7th day of the next month, to all member CIs.”

vi) The paragraph 8(4) of the said Directions shall be substituted by the following, namely:

“DQI scores for Commercial and Microfinance segments shall also be provided at CI and file level. The DQI scores for Commercial and Microfinance segments at CI level shall be computed as weighted average of file level DQI scores of all files submitted by a CI in a month in Commercial and Microfinance segments, respectively. An illustration on computation of DQI based on weighted average of files submitted by CIs is given in Annex-XVII.”

vii) A new paragraph 9(1)(k) shall be inserted after paragraph 9(1)(j) of the said Directions as follows, namely:

“CICs shall have a uniform table for enquiry purposes in their enquiry module.”

viii) Paragraph 16(6)(a) and (b) of the said Directions shall be substituted by the following, namely:

“CICs shall ingest full files and weekly incremental files, as per the data acceptance rules, and share rejection reports, if any, with the CIs concerned within three (3) and two (2) calendar days of their receipt, respectively.”

ix) In Annex-IV of the said Directions the nomenclature of “Issue Date” field in Form 1: Uniform Credit Reporting Format (Consumer) shall be changed to “CKYC number”.

(J. P. Sharma)
Chief General Manager

Annex-XVI**Illustration on the timelines for reporting credit information under weekly intervals**

	Credit Information to be reported as on date	ClIs to share data with ClCs by	ClCs to ingest and share rectification report with ClIs by	ClIs to share rectification in rejected data with ClCs by
Day of the month	7 th	9 th	11 th	13 th
	14 th	16 th	18 th	20 th
	21 st	23 rd	25 th	27 th
	28 th	30 th	1 st / 2 nd of the next month (i.e., 2 days after sharing of data by ClIs)	3 rd / 4 th of the next month (i.e., 2 days after sharing of rectification report by ClCs)
	Last day of month	03 rd of the next month	06 th of next month	08 th of next month

Illustration for calculating Monthly Data Quality Index (DQI) for a CI for one segment

Date of credit reporting	Number of records in file	DQI of file
7 th	100	95
14 th	120	98
21 st	150	100
28 th	150	96
Last day of month	500	98

Calculation for DQI for the month on weighted average basis: -

$$(100 \times 95) + (120 \times 98) + (150 \times 100) + (150 \times 96) + (500 \times 98) = 97.70$$

$$(100 + 120 + 150 + 150 + 500)$$