



भारतीय रिज़र्व बैंक Reserve Bank of India

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July 31, 2026

Reserve Bank of India (Credit Information Companies - Miscellaneous) Supervisory Directions, 2026

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In exercise of the powers conferred by Section 11 and 37 of the Credit Information Companies (Regulation) Act, 2005, and all other provisions / laws enabling the Reserve Bank of India ('RBI') in this regard, RBI being satisfied that it is necessary and expedient in the public interest so to do, hereby, issues Directions hereinafter specified.

Chapter I - Preliminary

A. Short Title and Commencement

1. These Directions shall be called the Reserve Bank of India (Credit Information Companies - Miscellaneous) Supervisory Directions, 2026.
2. These Directions shall come into effect immediately upon issuance.

B. Applicability

3. These Directions shall be applicable to Credit Information Companies as defined under clause (e) of Section 2 of the Credit Information Companies (Regulation) Act, 2005, (hereinafter collectively referred to as 'CICs' and individually as 'CIC').

C. Definitions

4. All expressions used in these Directions, shall have the same meaning as have been assigned to them under the Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949, the Companies Act, 2013, or any statutory modification or re-enactment thereto or other regulations issued by RBI or the Glossary of Terms published by RBI or as used in commercial parlance, as the case may be.



Chapter II - Use of Technology for Compliance Monitoring

5. The CIC shall implement comprehensive, integrated, enterprise-wide and workflow-based solutions / tools to enhance the effectiveness of Compliance function. Such a solution / tool shall, inter alia:
 - (1) provide for effective communication and collaboration among all the stakeholders (by bringing business, compliance and IT teams, and senior management on one platform);
 - (2) have processes for identifying, assessing, monitoring, and managing compliance requirements;
 - (3) escalate issues of non-compliance, if any;
 - (4) require recording approval of competent authority for deviations / delay in compliance submission; and
 - (5) have a unified dashboard view to Senior Management on compliance position of the CIC as a whole.
6. The CIC, based on the size and complexity of its operations, may decide on the tools / mechanism which it would prefer to deploy for monitoring of compliance and development of the unified dashboard.



Chapter III - Repeal and Other Provisions

A. Repeal and Saving

7. With the issue of these Directions, the existing Directions, instructions, and guidelines relating to areas covered in these Directions as applicable to Credit Information Companies stand repealed, as communicated vide [circular no. DoS.CO.PPG.66/11.01.005/2026-27 dated July 31, 2026](#). The Directions, instructions, and guidelines repealed prior to the issuance of these Directions shall continue to remain repealed.
8. Notwithstanding such repeal, any action taken or purported to have been taken, or initiated under the repealed Directions, instructions, or guidelines shall continue to be governed by the provisions thereof. All approvals or acknowledgments granted under these repealed lists shall be deemed as governed by these Directions. Further, the repeal of these directions, instructions, or guidelines shall not in any way prejudicially affect:
 - (1) any right, obligation or liability acquired, accrued, or incurred thereunder;
 - (2) any penalty, forfeiture, or punishment incurred in respect of any contravention committed thereunder;
 - (3) any investigation, legal proceeding, or remedy in respect of any such right, privilege, obligation, liability, penalty, forfeiture, or punishment as aforesaid; and any such investigation, legal proceedings or remedy may be instituted, continued, or enforced and any such penalty, forfeiture or punishment may be imposed as if those directions, instructions, or guidelines had not been repealed.

B. Application of Other Laws Not barred

9. The provisions of these Directions shall be in addition to, and not in derogation of the provisions of any other laws, rules, regulations, or directions, for the time being in force.



C. Interpretations

10. For the purposes of giving effect to the provisions of these Directions or for removing any difficulties in their application or interpretation, RBI may, if it deems necessary, issue such clarifications as it considers appropriate in respect of any matter covered herein. The interpretation of any provision of these Directions by RBI shall be final and binding on all concerned entities.

(Tarun Singh)
Chief General Manager