



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Reserve Bank of India (Credit Information Companies)
Amendment Directions, 2025

The Reserve Bank had issued [Reserve Bank of India \(Credit Information Companies\) 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 (Credit Information Companies) Amendment Directions, 2025.

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

4. These directions modify the [Reserve Bank of India \(Credit Information Companies\) Directions, 2025](#), hereinafter referred to as the said Directions, as under:

i) The paragraph 15 (1) of the said Directions shall be substituted by the following, namely:

“A CIC 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 CIC and CI:

(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-IX](#).

ii) The paragraph 15 (2) of the said Directions shall be substituted by the following, namely:

"A CIC 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."

iii) The paragraph 19(1) of the said Directions shall be substituted by the following, namely:

"CICs shall implement uniform data acceptance validation rules and share the same with the CIs, so that instances of data rejection are minimised. 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) The paragraph 19(2) of the said Directions shall be substituted by the following, namely:

“The reasons for rejection shall be parameterised uniformly by the CICs and circulated among the CIs concerned.”

v) A new paragraph 19 (5) shall be inserted after paragraph 19 (4) of the said Directions as follows, 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.”

vi) The paragraph 20(1) of the said Directions shall be substituted by the following, namely:

“A CIC shall provide file level DQI for all the reporting segments (Consumer, Commercial, and Microfinance) for all the files to the concerned CI within three (3) calendar days of their receipt. CI level DQI shall be provided by a CIC to the concerned CI for all the reporting segments on a monthly basis by the 10th day of the next month.”

vii) The paragraph 20(3) of the said Directions shall be substituted by the following, namely:

“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-X](#).”

viii) A new paragraph 21 (10) shall be inserted after paragraph 21 (9) of the said Directions as follows, namely:

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

ix) Paragraph 39 (1) and 39 (2) of the said Directions shall be substituted by the following, namely:

“A CIC shall ingest full file and weekly incremental file, as per the data acceptance rules, and share rejection reports, if any, with the CI concerned within three (3) calendar days of their receipt.”

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

Illustration on the timelines for reporting credit information

	Credit Information to be reported as on date	ClS to share data with ClCs by	ClCs to ingest and share rectification report with Cls by	ClS to share rectification in rejected data with ClCs 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

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
9 th	100	95
16 th	120	98
23 rd	150	100
Last day of month	500	98

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

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

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