



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

RBI/2013-14/174

RPCD.CO.RCB.BC.No.19 /07.51.010/2013-14

August 07, 2013

The Chairman

All State and Central Co-operative Banks (StCBs and CCBs)

Dear Sir,

Credit Information Companies (Regulation) Act, 2005 – Compliance

Please refer to our [circular RPCD.CO.RF.BC.No.44/07.40.06/2009-10 dated December 01, 2009](#) advising StCBs and CCBs 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 co-operative banks 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 (CIC) and provide credit data in the format as required by the CIC.

3. However, it has come to our notice that a large number of StCBs and DCCBs are not members of any CIC as required under the Act. Therefore immediate steps may be taken by StCBs and DCCBs 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

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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।

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.