

भारतीय रिजर्व बैंक RESERVE BANK OF INDIA

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RBI/2010-11/353 RPCD.CO.RCB.BC.No.45/07.40.06/2010-11

January 05, 2011

All State and Central Co-operative Banks Dear Sir,

Submission of Data to Credit Information Companies -Format of Data to be submitted by Credit Institutions

Please refer to our <u>circular RPCD.CO.RF.BC.No.17/07.40.06/2010-11 dated</u> <u>September 6, 2010</u> on the captioned subject.

2. It is observed that many a time, names of Directors of various firms/companies are similar. It is, therefore, necessary to ensure that Directors are correctly identified and in no case, names appearing to be similar to the names of Directors appearing in the list of defaulting borrowers are wrongfully denied credit facilities on such grounds. To avoid such situations, it has been decided that the Director Identification Number (DIN) may be included as one of the fields in the data format submitted by State and Central Co-operative Banks to credit information companies. Such provision of DIN will further ensure that the data relating to credit information is accurate and complete.

3. Further, we advise that Experian Credit Information Company of India Private Ltd. has since informed us that their corporate office address has been changed as follows:

Rural Planning & Credit Department Central Office, 10th Floor, Central Office Building, post box no. 10014 Mumbai -400 001 टेलिफोन /Tel No: 91-22-22601000 फैक्स/Fax No: 91-22-22621011/22658273/22658276 Email ID:cgmicrpcd@rbi.org.in हिंदी आसान है, इसका प्रयोग ब[इवे Experian Credit Information Company of India Private Ltd. 201, Platina, 2nd Floor, C-59, G Block Bandra Kurla Complex Bandra (E) Mumbai 400 051 Telephone No.: Board: 022 6117 6700 Fax: 022 6117 6792

Please update the same in your records.

4. Please acknowledge receipt to our Regional Office concerned.

Yours faithfully

(B.P.Vijayendra) Chief General Manager