



EC No. २२०/DoS-२१/2019

18 July 2019

Ref. No. NB. DoS/ POL/ 1590 /J-1/2019-20

The Managing Director/Chief Executive Officer  
All State Cooperative Banks  
All District Central Cooperative Banks

Dear Sir

**Membership of Credit Information Companies by StCBs and DCCBs and submission of data to the CICs**

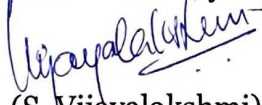
Please refer to NABARD Circular NB. DoS. HO. Pol/4107/J-1/2017-18 (circular No.22/DoS-4/2018) dated 31 January 2018 and RBI Circular DCBR. BPD. (PCB/RCB) Cir No.13/16.74.000/2014-15 (RBI/2014-15/435) dated 29 January 2015 on the above subject. In order to have complete/accurate credit information, it was decided that all Credit Institutions should become members of all CICs.

2. As per the data uploaded by the banks in the ENSURE portal, as on 31 March 2018 only 25 StCBs and 252 DCCBs have become members of **all** the 4 CICs. Further, based on our Inspections, it is observed that credit information is not being uploaded by those StCBs and DCCBs who have taken up membership with the 4 CICs.

3. We reiterate that it is of utmost importance that all the StCBs and DCCBs become members of all the 4 CICs and provide data as specified by the CICs. Care should be taken to ensure that accurate data / history regarding borrowers is given to Credit Information Companies.

4. Please acknowledge the receipt of this circular to our Regional Office concerned.

Yours faithfully

  
(S. Vijayalakshmi)  
General Manager

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

पर्यवेक्षण विभाग

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