



भारतीय रिज़र्व बैंक  
**RESERVE BANK OF INDIA**

www.rbi.org.in

RBI/2009-10/345

DBOD.No.DL.15214 /20.16.042/2009-10

March 04, 2010

Chairmen / Chief Executive Officers,  
All Scheduled Commercial Banks (excluding Regional Rural Banks) &  
All India Financial Institutions

Dear Sir,

**Grant of 'Certificate of Registration' -  
For commencing business of credit information –  
Experian Credit Information Company of India Private Ltd**

Please refer to our circular DBOD No.DL.11590/20.16.034/2007-08 dated February 27, 2008 advising banks/FIs in the context of Credit Information Companies (Regulation) Act, 2005 to urgently initiate steps to build up database and be in readiness for effective exchange of credit information without any loss of time as and when the Credit Information Companies become operational.

2. As you are aware, Credit Information Bureau of India Ltd.(CIBIL) has been functioning as a Credit Information Company (CIC) from January 2001 onwards and banks and Financial Institutions have been reporting data to CIBIL as per our letters [DBODNo.DL.BC.111/20.16.001/2001-02](#) and DBOD No. DL.BC.29 /20.16.002/2002-03 dated June 04, 2002 and October 1, 2002 respectively in this regard.

3. We advise that on February 17, 2010, we have issued 'Certificate of Registration' to Experian Credit Information Company of India Private Ltd. to commence the business of credit information.



The address of the company is as follows:

The Director,  
M/s Experian Credit Information Company of India Private Ltd  
Platina, 9<sup>th</sup> Floor, C-59, G Block  
Bandra Kurla Complex  
Bandra East, Mumbai – 400 051  
Telephone No.:022-39530851  
Fax No.: 022-39530605

Please acknowledge receipt.

Yours faithfully,

(Vinay Baijal)  
Chief General Manager