



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2015-16/120

DBR.No.CID.BC.28 /20.16.056/2015-16

July 9, 2015

All Scheduled Commercial Banks (excluding RRBs)  
All India Notified Financial Institutions (EXIM, NABARD, NHB & SIDBI)  
All Credit Information Companies

Dear Sir/Madam

**Data Format for Furnishing of Credit Information to Credit Information Companies and other Regulatory Measures**

Please refer to our [circular DBOD.No.CID.BC.127/20.16.056/2013-14 dated June 27, 2014](#) inter alia setting out a Uniform Credit Reporting Format for the purpose of reporting credit information to the Credit Information Companies (CICs).

2. [Annex I](#) of the format has two parts, Consumer Bureau and Commercial Bureau. It has been decided to create a new status value viz; '*Restructured due to Natural Calamity*' for the fields 'Written Off and Settled Status' in the Consumer Bureau and '*Major reasons for restructuring*' in the Commercial Bureau. This modification is intended to enable banks/FIs to report to CICs restructured/rescheduled agricultural loans on account of any declared natural calamities. The 'Guidelines for Relief Measures by Banks in Areas affected by Natural Calamities' are contained in RBI's [circular FIDD.No.FSD.BC.52/05.10.001/2014-15 dated March 25, 2015](#). Such reporting would help banks to know if any earlier loans availed by the farmers were restructured due to natural calamities.

3. Banks/FIs/CICs should make necessary modification to their systems and commence reporting the above information w.e.f. September 30, 2015.

Yours faithfully

(Rajinder Kumar)  
Chief General Manager

बैंकिंग विनियमन विभाग, केंद्रीय कार्यालय, 13 मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, मुम्बई 400001

Department of Banking Regulation, 13<sup>th</sup> floor, Central Office Building, Mumbai 400001

Tel No: 22661602, 22601000 Fax No: 022-2270 5670, 2260 5671, 5691 2270, 2260 5692

हिन्दी आसान है, इसका प्रयोग बढ़ाएँ