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RBI issues Amendment Directions to amend Credit Information Reporting Directions, 2025

Extant guidelines stipulate submission of credit information by Credit Institutions (CIs) to Credit Information Companies (CICs) at fortnightly or shorter intervals. Given the increasing reliance of CIs on credit information reports (CIRs) in credit underwriting processes, it is imperative that the CIRs provided by CICs reflect more recent information. Upon review, it was proposed to amend the extant instructions and transition to weekly incremental submission of credit information by CIs to CICs along with measures to facilitate faster data submission and error rectification. Accordingly, the Reserve Bank had issued [Draft Reserve Bank of India \(Credit Information Reporting\) \(1st Amendment\) Directions, 2025](#), on September 29, 2025, inviting public comments / feedback.

2. Feedback received on the above draft Direction has been examined and suitably incorporated while finalising the same. A statement on the feedback received for the draft Directions is provided in the [Annex](#).

3. Accordingly, the Reserve Bank of India has today issued the following ten Amendment Directions to amend the extant instructions relating to credit information reporting process:

- 1) [Reserve Bank of India \(Commercial Banks – Credit Information Reporting\) Amendment Directions, 2025](#)
- 2) [Reserve Bank of India \(Small Finance Banks – Credit Information Reporting\) Amendment Directions, 2025](#)
- 3) [Reserve Bank of India \(Local Area Banks – Credit Information Reporting\) Amendment Directions, 2025](#)
- 4) [Reserve Bank of India \(Regional Rural Banks – Credit Information Reporting\) Amendment Directions, 2025](#)
- 5) [Reserve Bank of India \(Urban Co-operative Banks – Credit Information Reporting\) Amendment Directions, 2025](#)
- 6) [Reserve Bank of India \(Rural Co-operative Banks – Credit Information Reporting\) Amendment Directions, 2025](#)
- 7) [Reserve Bank of India \(All India Financial Institutions – Credit Information Reporting\) Amendment Directions, 2025](#)

- 8) [Reserve Bank of India \(Non-Banking Financial Companies – Credit Information Reporting\) Amendment Directions, 2025](#)
- 9) [Reserve Bank of India \(Asset Reconstruction Companies – Credit Information Reporting\) Amendment Directions, 2025](#)
- 10) [Reserve Bank of India \(Credit Information Companies\) Amendment Directions, 2025](#)

Objective of these Amendment Directions is to ensure more frequent, accurate and timely reporting of credit information by CIs to CICs, thereby improving the quality and recency of CIRs used in credit underwriting and monitoring.

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