

Disclosure by CICs

Item 1: Modifications in the Uniform Credit Reporting Format

- (a) The nomenclature of the field 'Fax Number' shall be changed to 'Email ID' in the Commercial Bureau reporting format.
- (b) The nomenclature of the field 'dummy' shall be changed to 'Email ID' under the MFI Bureau reporting format.
- (c) The above fields shall continue to be categorised as 'when available'.

Table 1: Complaints registered with CICs during the year ended March 31, _

Financial Year	Total number of complaints received by the Credit Information Company (CIC) A = B+D	Complaints pertaining to issues at Regulated Entities (REs) level		Complaints pertaining to issues at CIC end	
		Total Number of complaints received (B)	Number of complaints unresolved within TAT (C)	Total Number of complaints received (D)	Number of complaints unresolved within TAT (E)

Note. – The instructions shall be applicable prospectively from the date of issue of regulatory instructions. Last financial year's data shall be displayed by the CIC. CICs shall provide a download link/ option to provide vintage data of previous two (2) financial years, prior to the period displayed above.

Table 2: Complaints registered against the CIs with CICs during the year ended March 31, _____

Sl. No.	Name of the CI (A)	Number of records submitted by the CI during the year (B)	Total number of complaints registered against the CI during the year (C)	Complaints as percentage of total records submitted by the CI (D) [C as a % of B]	Number of complaints unresolved within TAT by the CI as on reference date (E)	Complaints unresolved within TAT as a percentage of total complaints registered against the CI (F) [E as a % of C]
1	CI - 1					
2	CI - 2					
3					

Note – The instructions shall be applicable prospectively from the date of issue of regulatory instructions. Last financial year's data shall be displayed by the CIC. CICs shall provide a download link / option to provide vintage data pertaining to all CIs for previous two financial years, prior to the period displayed above.

CICs shall provide the user an option to choose top ten CIs based on (i) total number of complaints received; (ii) complaints registered as a percentage of total records submitted by the CI; and (iii) unresolved complaints within Turnaround Time (TAT) prescribed as per CICRA, 2005 as a percentage of total number of complaints registered against the concerned CI.