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Credit Information

Availability of information about loans obtained by a person/institution from banks, finance companies and leasing companies etc. is important for an credit market. When the credit (loan) history of a borrower is fully available to financial institutions, they are able to make better assessments customer's credit worthiness. This also reduces cost and time taken for loan processing. Further, it promotes discipline of the borrower and prev borrower becoming over-indebted to many financial institutions at the same time. These benefits promote a good credit culture in the country and cont a stable and sound financial system.

To facilitate the above, the Credit Information Bureau of Sri Lanka (CRIB) was established in 1990 under Credit Information Bureau of Sri Lanka Act, N 1990 as amended by Act, No:8 of 1995 and Act, No: 42 of 2008 to gather credit information of borrowers from lending institutions. The CRIB has an u electronically managed credit history of borrowers of credit institutions.

The CRIB also maintains the Secured Transaction Register (STR) (http://www.crib.lk/en/index.php/secured-transactions-registry)

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