

What is a Credit Enquiry?

Enquiries are often referred to as loan and credit card applications. Every time an 'individual' or 'business or MSME' applies for a loan or credit card, respective lender* can access their 'Credit Information report (CIR)' or Company Credit Report (CCR). These applications are recorded in your credit report and the same is referred as "Enquiries" in your CIR or CCR.

*Lender refers to any bank or financial institution

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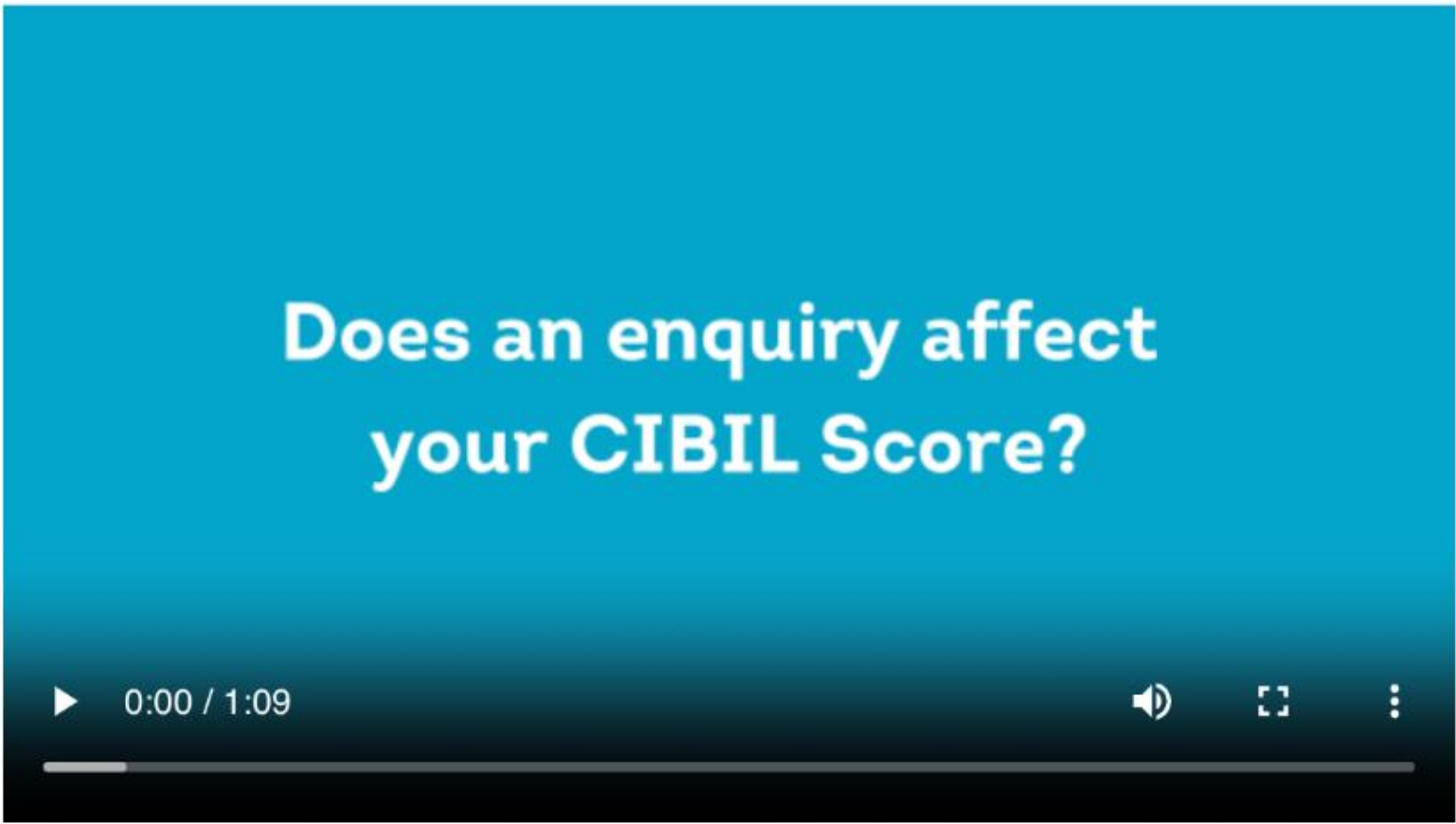


Why have I received an enquiry alert?

We are now required by Reserve Bank of India (RBI) to inform individuals and businesses/MSMEs every time a lender requests for the credit history and CIBIL Score or CIBIL Rank in connection to a loan or credit card application.

It is important for you to understand some of the key words associated with your enquiry information.

- **ECN also commonly referred as Enquiry Control Number** is a unique 9-10-digit number generated when the lender accesses your CIBIL Score or CIBIL Rank and is assigned to your CIBIL report.
- **Enquiry Purpose** refers to the type of credit for which the bank has requested your credit information. For instance: home loan, personal loan, commercial loan and so on.
- **Enquiry Date & Time** indicates when the request for your credit history and CIBIL Score or CIBIL Rank was made by the lender.



How can I check the details of the enquiry alert?

Consistently monitoring your credit information is one of the foundations of healthy credit and a good way to help spot potential identity theft or any fraudulent activity. We work with you to address your concerns. Select from the choices below to access details of the enquiry alert received through SMS/email.

Discover how to manage your credit health effectively.



Individuals

If you are someone who has applied for loan or credit card.

If you have an account with CIBIL, [Login](#) to your Dashboard. Or [Sign Up](#) if you are a new user.



Businesses

If you are a business entity like MSME, sole proprietor or enterprises, who has applied for loan/credit cards.

If you have an account with CIBIL, [Login](#) to your CIBIL Rank Dashboard. Or [Sign Up](#) if you are a new user.

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Get Started Now

As per the Credit Information Companies (Regulation) Act 2005, no correction, deletion, or addition to any information in the database can be made by CIBIL without confirmation from the concerned lender.

What to do if the enquiry does not belong to you?

Lenders also appoint a principal nodal officer (PNO) expected to oversee the overall complaints management process of the bank. You can access this detail [here](#).

You can initiate a dispute with CIBIL and we will verify the details in our records. [Click here](#)

Alternatively, if you are sure that the enquiry does not belong to you. [Click here](#) to write to us

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Information for Good.

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