

Date: September 29, 2025

C2R/2025-26/17

RBI invites comments on the draft Reserve Bank of India (Credit Information Reporting) (1st Amendment) Directions, 2025

The [Master Direction – Reserve Bank of India \(Credit Information Reporting\) Directions, 2025](#) outlines the framework for submission of credit information by credit institutions (CIs) to credit information companies (CICs), at fortnightly or shorter intervals. On a review, it is proposed to amend the extant instructions and transition to weekly incremental credit information submission by CIs to CICs along with measures to facilitate faster data submission and error rectification. Further, to facilitate aggregation of credit information by CICs, it is proposed to capture Central Know Your Customer (CKYC) number in a separate field in the reporting format of consumer segment. Accordingly, the Reserve Bank has released today, the [draft Directions](#) for public consultation.

Last date for submission of comments is October 20, 2025.

[Draft Direction](#)