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## Circulars/Notifications - Banking Conduct & Consumer Protection Department



### BC&CPD Circular No. 01 of 2021

February 18, 2021

The President/Chief Executive  
All Banks/DFIs/MFBs/NBFCs/ Modarabas,

Dear Sir/Madam,

#### Instructions for Quality Data Reporting in ECIB of SBP

The Credit Information Bureau (eCIB) of the State Bank of Pakistan (SBP) collects borrowers' credit information and makes it available to financial institutions (FIs) for making informed credit decisions. The information in eCIB is also used by SBP for supervisory purposes.

2. Accordingly, quality data reporting in eCIB remains a top priority for SBP. In this regard, the SBP, carried out an in-depth assessment of the mechanisms put in place for eCIB data feeding, compilation, validation and reporting by the member FIs. In light of the findings of this exercise, instructions have been developed to ensure quality data reporting in eCIB.

3. All the member FIs are advised to ensure strict compliance with the enclosed "Instructions for Quality Data Reporting in eCIB" in letter and spirit to avoid any untoward business and legal implication of the incorrect data reporting in eCIB. Failure to comply with these instructions will attract strict penal actions against the concerned FIs under the relevant legal and regulatory provisions.

4. Please acknowledge receipt.

Encl: Instructions for Quality Data Reporting in eCIB of SBP

Yours truly,

-sd-

(Asif Mahmood)

Director

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