Circulars/Notifications - Banking Conduct & Consumer Protection Department

**BC&CPD Circular No. 06 of 2021** **June 22, 2021**

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

Dear Sir/Madam,

**Master Circular on Electronic Credit Information Bureau (ECIB) of State Bank of Pakistan**

The Electronic Credit Information Bureau was established by the State Bank of Pakistan (SBP) in 1992 under section 25-A of the Banking Companies Ordinance 1962, to help the Financial Institutions (FIs) in making informed lending decisions. Since its inception, SBP has issued various circulars/ directives from time to time.

2. In order to facilitate all the eCIB member FIs to ensure meticulous compliance with these circulars/directives, SBP has consolidated the existing instructions on the subject in the form of this Master Circular, which is enclosed as **Appendix-A**.

3. The Master Circular is a compilation of all the applicable instructions and clarifications issued by SBP from time to time relating to eCIB and will supersede the instructions contained in BSD File letter No. BSD/SU-61/101/7494/2004 of 2004, BPRD Circular Letter No.1 of 2010, CPD Circular Letter No.1 and 3 of 2011, CPD Circular Letter No. 1 of 2015, BC&CPD Circular Letter No. 2 of 2020 and BC&CPD Circular No. 4 of 2021.

4. Accordingly, all the member FIs are advised to ensure compliance with the master circular in letter and spirit. Failure to comply with these instructions will attract penal action (s) against the concerned FIs under the relevant legal and regulatory provisions.

5. Please acknowledge receipt.

**Enclosure**:

Appendix-A - eCIB Master Circular
Annex-1 Consumer Credit Information Report
Annex-2 Consumer Credit Data Collection Formats
Annex-3 Corporate Credit Information Report
Annex-4 Corporate Credit Data Collection Formats

Yours truly,

Sd/-

**(Asif Mahmood)**
Director


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