



STATE BANK OF PAKISTAN
BANKING SUPERVISION DEPARTMENT

No. BSD/SU-61/101/7494/2004

December 9, 2004

All Banks,

Dear Sirs/Madam,

CIB Data Reporting Limit

As you are aware, SBP is working on a project of extending the scope of its Credit Information Bureau by removing the existing CIB data collection limit of Rs 500,000. The project is being undertaken in collaboration with Pakistan Banks Association to meet the consumer credit information needs of the financial institutions. After the implementation of the above project, financial institutions will be able to generate separate credit information reports in respect of their all consumer and corporate borrowers irrespective of size of outstanding amount of exposure. The consumer credit report will show the facilities-wise credit exposures of individuals and sole-proprietorships, whereas the corporate credit report will depict the credit position of borrowers other than individuals and sole-proprietorships.

Formats for both type of credit reports and specimen data collection forms were earlier circulated to Pakistan Banks Association, Leasing Association of Pakistan, Modarabas Association of Pakistan, and Investment Banks Association of Pakistan for comments. In the light of comments received from the above associations and discussion with other stakeholders, the forms for data collection and credit reports have been finalized, which are enclosed herewith.

The financial institutions will start reporting of their CIB data on the attached forms w.e.f month ending February 28, 2005. However, these forms are being provided to you in advance in order to provide you sufficient time to collect and compile additional information required to submit data on the revised forms.

Banks, DFIs, NBFCs and Modarabas are, therefore, advised to start collecting and compiling information, in electronic form, for these formats from their customers so as to submit credit data in respect of all of their customers (except loans/advances to staff and borrowers of their overseas branches) from the month ending February 28, 2005.

If you have any queries or need any clarification on the above formats, please feel free to contact the undersigned.

Yours sincerely,

(JAMEEL AHMAD)
Director

Attachments:

1. Consumer Credit Information Report
2. Consumer Credit data collection formats
3. Corporate Credit Information Report
4. Corporate Credit data collection formats