



STATE BANK OF PAKISTAN
BANKING CONDUCT & CONSUMER PROTECTION DEPARTMENT
I.I. CHUNDRIGAR ROAD, KARACHI.

No. BC&CPD/SU-101/ 007326//2021

July 02, 2021

The President/ Chief Executive
All Banks/ DFIs/ MFBS/ NBFCS/ Modarabas

Dear Sir/ Madam,

Data Format Specifications and Guidelines for New Version of Electronic Credit Information Bureau (ECIB) of State Bank of Pakistan

As you know that in order to cater the business needs of the member financial institutions (FIs) and to cope up with the technological advancements, State Bank of Pakistan (SBP), decided to upgrade the existing eCIB system by introducing a new version of eCIB system.

2. Implementation of the above project will improve the efficiency in the process of data collection and its availability to the member FIs. Besides, the FIs will be able to generate detailed credit information reports through a robust and user friendly system having enhanced features and additional information to help the FIs to take informed and timely credit decisions.
3. The new Formats for both type of credit reports and specimen data collection formats were earlier circulated to member financial institutions for comments. In light of the comments received from the FIs and discussions held with other stakeholders, the data specification formats and guidelines have been finalized, which are available at the link <https://www.sbp.org.pk/ecib/new-ecib.htm>.
4. The member FIs will start reporting eCIB data as per the data format specifications through SBP Data Acquisition Portal (DAP) w.e.f month of **September, 2021** on parallel run basis. The purpose of sharing these formats in advance, is to provide sufficient time to prepare and compile additional information required to be submitted to the eCIB on the revised formats.
5. All the member FIs are therefore, advised to start preparing and compiling information, in electronic form, so as to submit eCIB data in respect of their customers as per the revised formats.
6. In case of any query on the above formats, please feel free to contact us.
7. Please acknowledge receipt.

Yours truly,



(Asif Mahmood)
Director

The formats and Guidelines are available at the link mentioned above are:

- 1) eCIB v2.0 -Data File Specifications
- 2) eCIB v2.0 -Data File Specifications - Loan Application
- 3) eCIB v2.0 Data Collection Formats Annexures