

## **CIBIL: Credit Information Report (CIR)**

<http://smallb.in/%20fund-your-business%20credit-rating%20credit-information-cibil>

In its initiative to improve Credit flow to SMEs, CIBIL is being supported under SME Financing and Development Project implemented by Project Management Division, SIDBI, with an aim to facilitate flow of credit to the under penetrated SME sector while increasing banks' profitability and market penetration (via sound credit decisions) and reducing non-performing loans (via credit information tools). It helps lenders assess credit worthiness, the ability to pay back a loan, and can affect the interest rate and other terms of a loan.

It contains the following information:

- Basic borrower information such as:
  - Name and Address
  - D-U-N-S® Number
  - Other Identification numbers; e.g. PAN, Registration No.
  - Legal constitution
  - Relationship details; e.g. major shareholders, directors and their addresses and D-U-N-S® Number
  - Number of inquiries made on the borrowers,
- Account Details:
  - Number of credit facilities
  - Credit type
  - Loan amount
  - Outstanding amount
  - Asset classification
  - Willful defaulter and suit-filed status
  - Guarantor details