

Credit Information companies are financial companies which maintain the credit history of a person or companies. It means it maintains the record of their borrowing from financial institutions, their track record in the repayment of loans and on the basis of that it prepares a credit information report. This report is used by the banks etc. to decide whether to provide loans to the person /company or not.

CIC in India are:

- Credit Information Bureau of India Limited (CIBIL),
- Equifax Credit Information Company,
- Experian Credit Information Company, and
- CRIF High Mark Credit Information Company.

They are regulated by the RBI.