Introduction to CIBIL Services

What is CIBIL?

Credit Information Bureau (India) Limited, commonly known as CIBIL, is India's first Credit Information Company or Credit Bureau. It maintains records of all credit-related activity of individuals and companies including loans and credit cards. The records are submitted to CIBIL by registered member banks and other financial institutions on a periodic (usually monthly) basis. Based on this data, CIBIL issues a Credit Information Report or CIR (commonly referred to as a credit report) and a credit score.

CIBIL has two focus areas –

- A Consumer Bureau that deals with consumer credit records and
- A Commercial Bureau that deals with the records of companies and institutions.
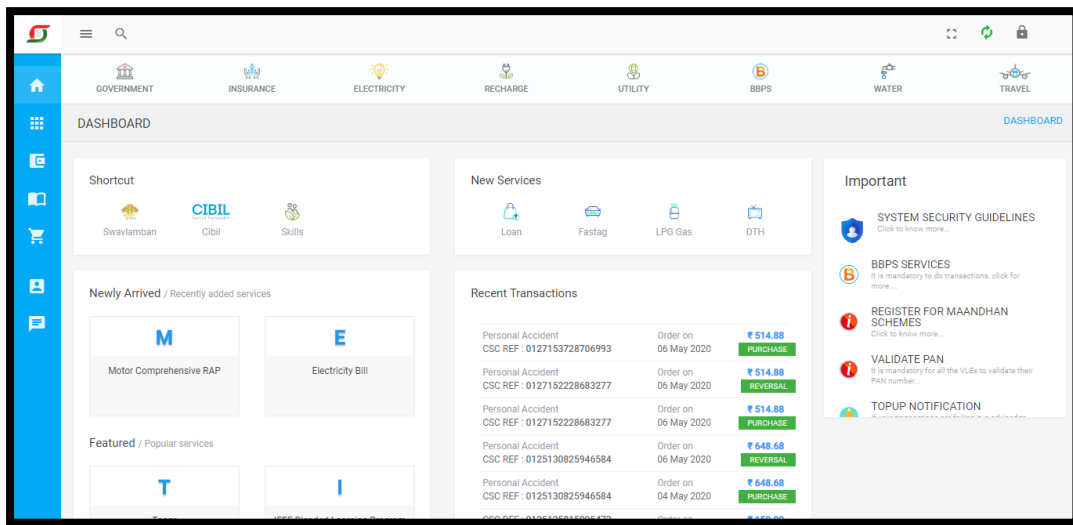
What is CIBIL Report?

CIBIL report is a single document which reflects your credit history over a significant period of time. This reports further assist in evaluating the credit worthiness of the individual or corporate entity. It includes the following information-

- Personal details of an applicant (name, age, gender and address)
- CIBIL score
- Number of enquiries made by potential lenders on receipt of the loan/credit card application
- Record of previous and current loans with payment history
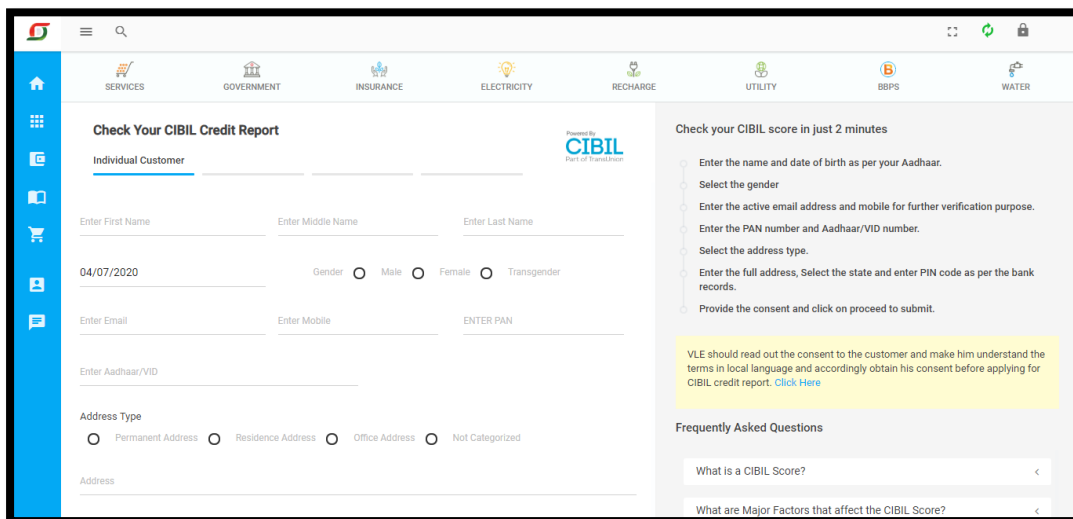- Any defaults on loan/credit card payment

How to avail this service on Digital Seva Portal?

All registered VLEs within the CSC ecosystem will have access to this service. Please follow the below steps to generate consumer CIBIL report.
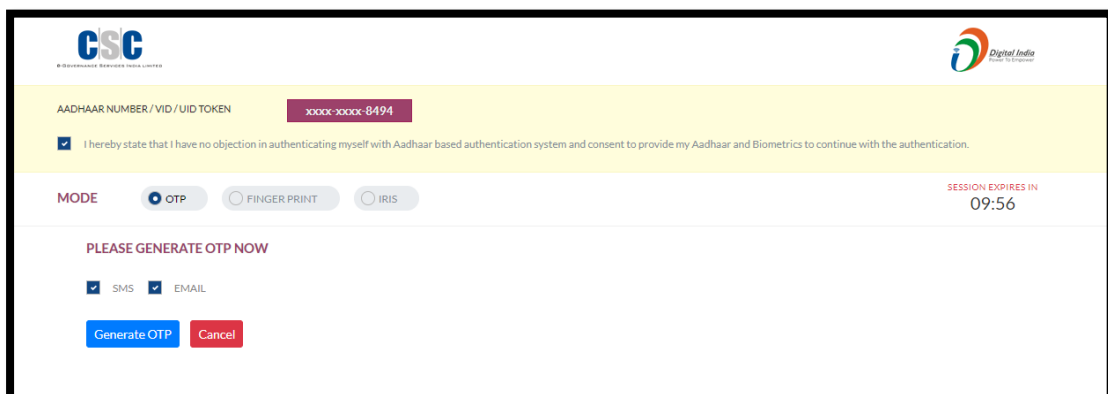
1. Login to Digital Seva Portal and select CIBIL service on dashboard
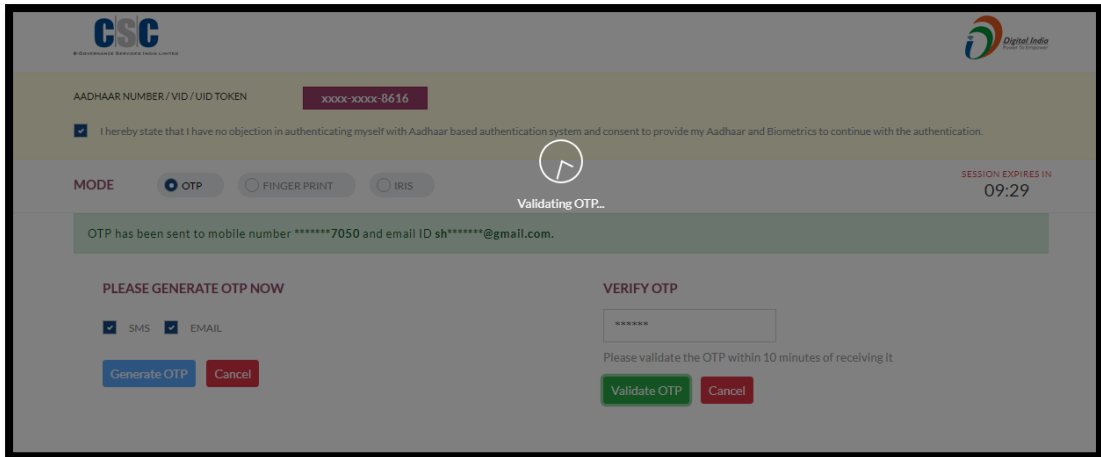

2. The CIBIL form will open as shown below. VLE should enter customer details and submit consent.
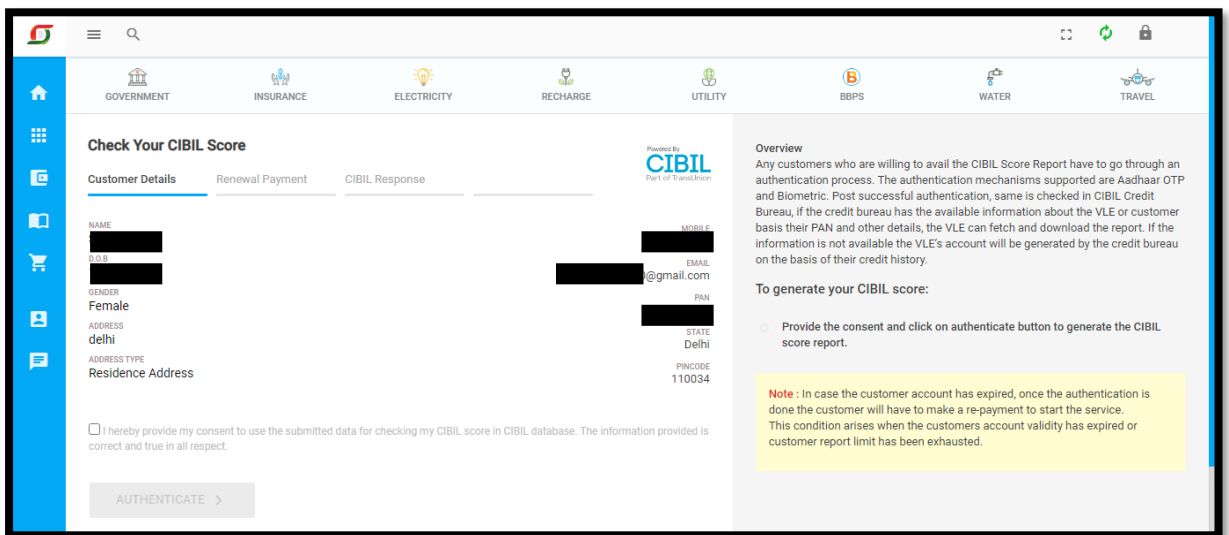

3. After proceeding, generate and authenticate the details via OTP received on the customer's Aadhaar linked mobile and email address.
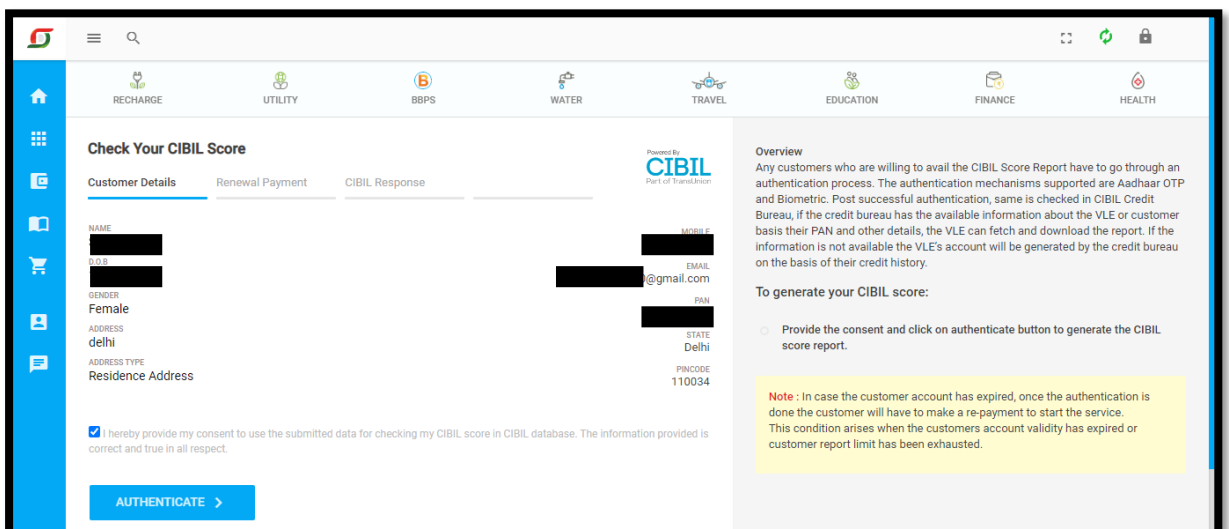
4. Post successful authentication, the report details will be made available as shown below:

5. At this point, the VLE should read out the consent to the customer and take a print out and save a signed copy of the same.

6. After successful authentication, a preview of the report will be made available and VLE will be able to download the PDF version of the report as well.