

Creditworthiness in the Real Estate Sector

August 23, 2018

CIC BASICS

The Law

Exemption from DPA

Ownership

Privatization

Uses

MSME

Creditworthiness

ACCESS LOANS AND SUBMIT CREDIT DATA



**INDIVIDUALS
&
ENTERPRISES**



**SUBMITTING
&
ACCESSING ENTITIES**

**PROVIDES
CONSOLIDATED
CREDIT DATA**



**CREDIT INFORMATION
CORPORATION**

**SUBMIT
BASIC CREDIT DATA**

**PROVIDE
CONSOLIDATED
CREDIT DATA**

**PROVIDES
CONSOLIDATED
CREDIT DATA**



**PROVIDE
CONSOLIDATED
CREDIT DATA WITH
VALUE ADDED**



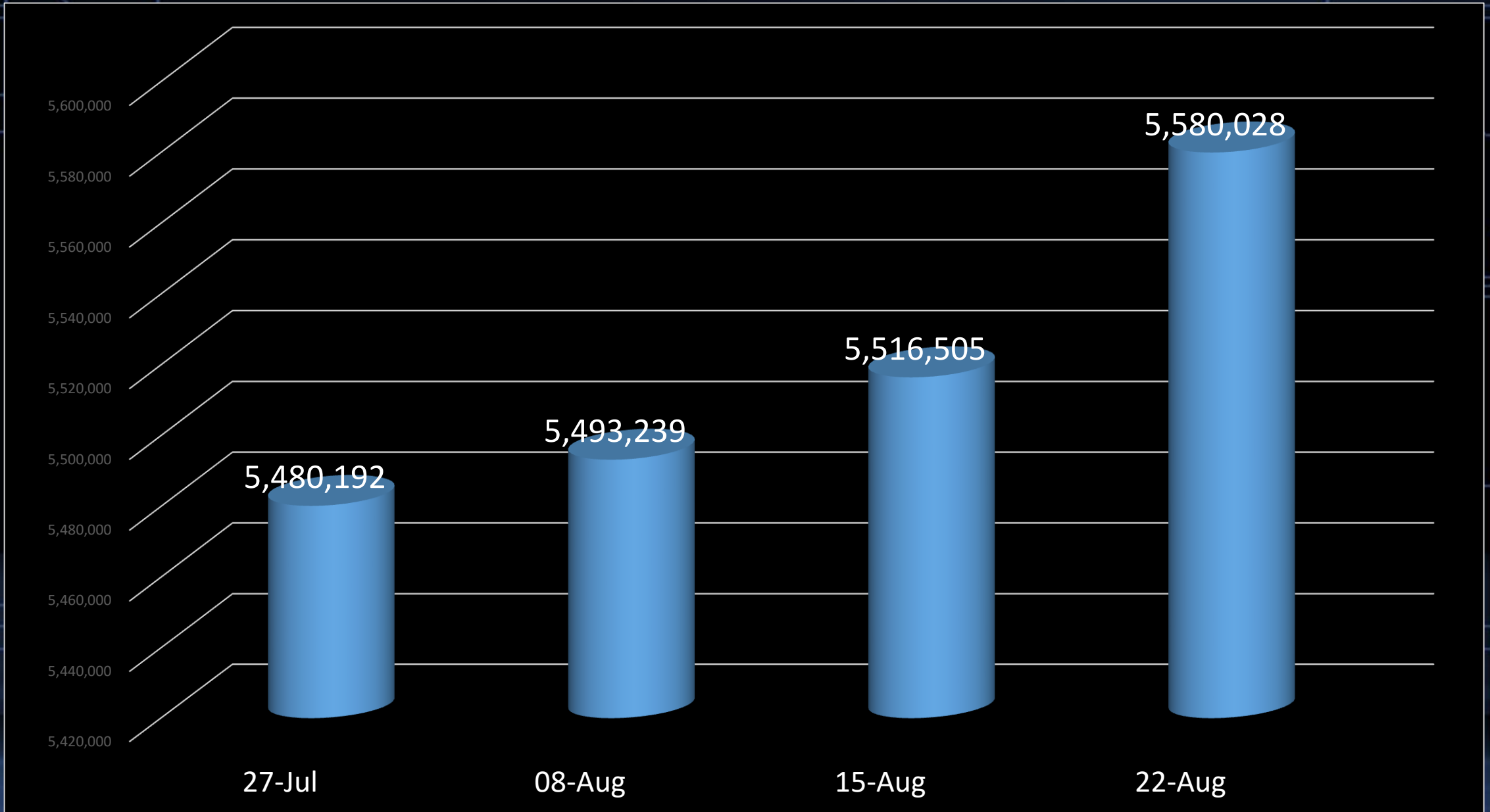
SPECIAL ACCESSING ENTITIES



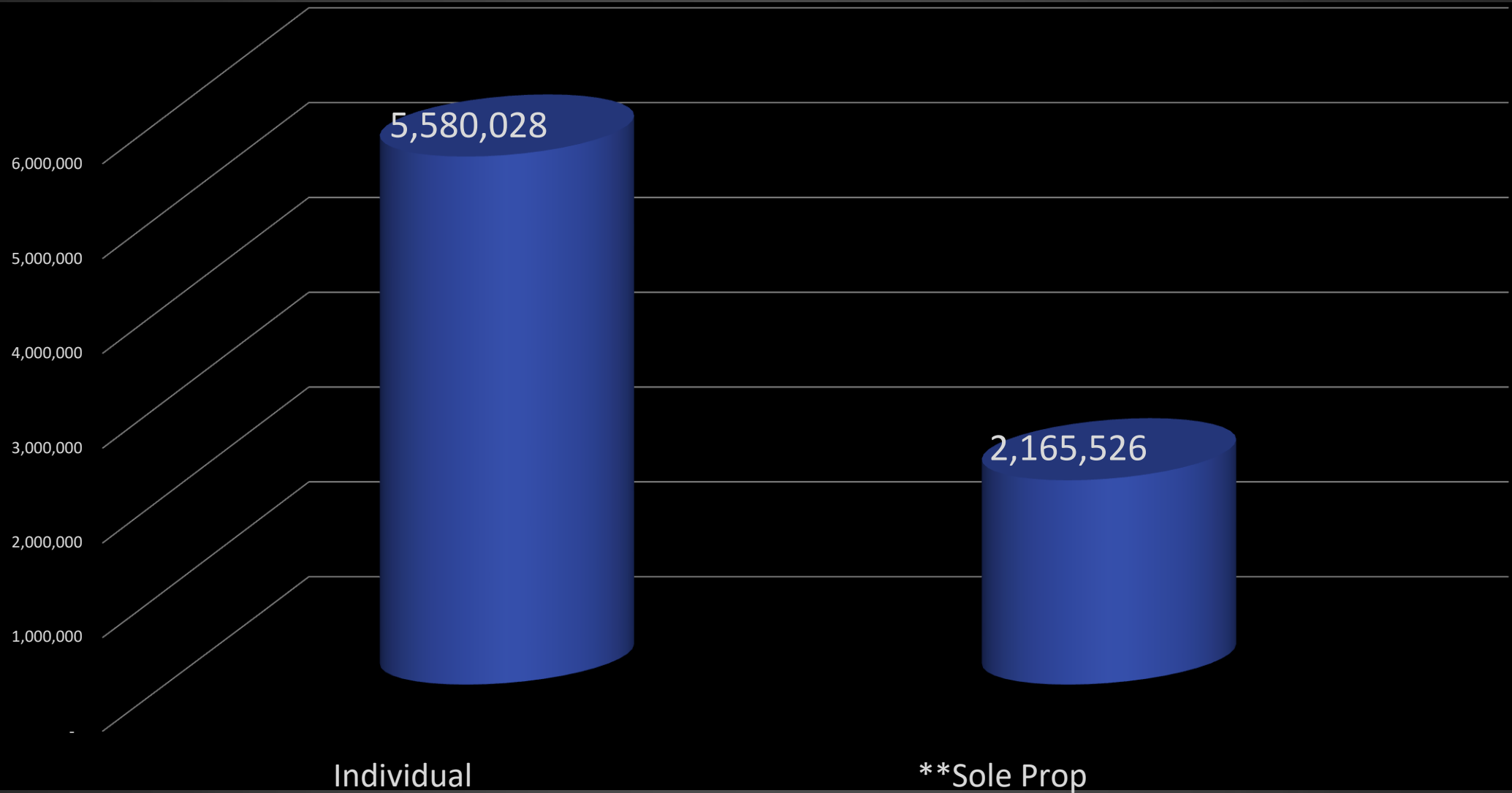
**PROVIDE
CONSOLIDATED
CREDIT DATA WITH
VALUE ADDED**

	SUBMITTING ENTITY'S PARTICIPATION (as of 17 Aug 2018)														
	Credit Card Issuers	Universal & Commercial Banks	Thrift Banks	Rural Banks	Cooperatives	Cooperative Banks	Savings & Loans Assoc	Lending	Financing /Leasing	Investment Housing	Micro-Finance Institutions	GOCCs	Insurance Comp	Utilities /Services	Total
Registration	0	2	3	69	296	4	3	72	62	0	3	3	15	0	532
Testing	0	1	4	128	111	5	2	21	45	0	1	4	11	2	335
Validation	1	1	3	70	64	4	2	10	20	0	4	1	8	1	189
Production	15	40	45	182	125	12	7	15	70	1	8	2	29	0	551
TOTAL PARTICIPATED	16	44	55	449	596	25	14	118	197	1	16	10	63	3	1,607
	PRODUCTION BREAKDOWN														
Submitting in Production	15	37	32	80	37	9	2	7	55	0	1	2	14	0	291
Not Yet Submitting	0	3	13	101	88	4	5	8	15	1	7	0	15	0	260

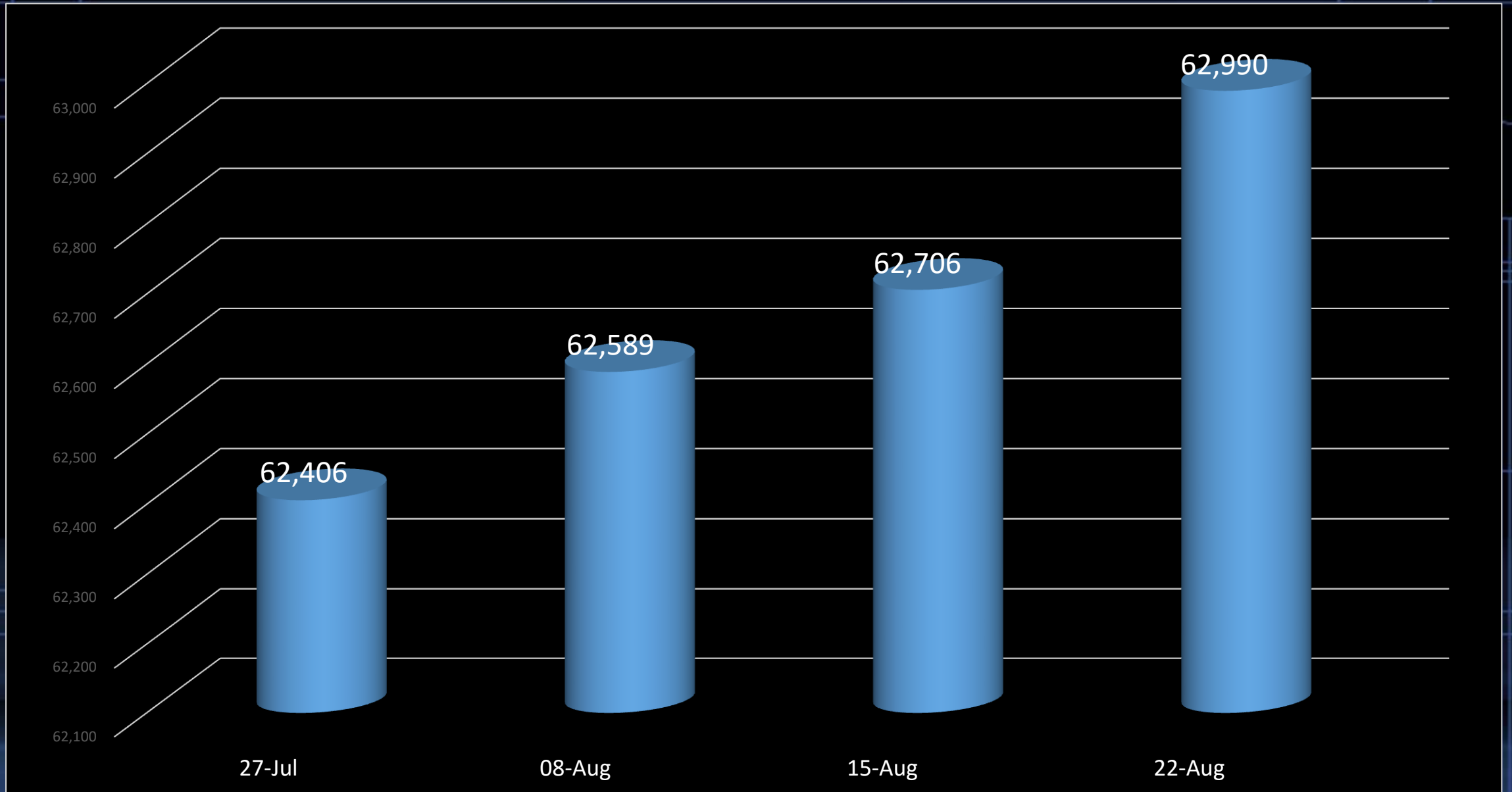
Individual



Individual - Sole Proprietor



Company



Contracts

	27-Jul	08-Aug	15-Aug	22-Aug
Credit Card	15,505,372	15,527,835	15,544,024	15,639,130
Installment	4,783,498	4,830,746	4,862,867	4,908,077
Non Installment	394,063	394,747	396,646	401,078
Total Contracts	20,682,933	20,753,328]20,803,537	20,948,285

Conversations

Housing

Automotive

Cooperatives

Card Companies

Banks

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