

ELECTRONIC CREDIT BUREAU (eCIB)

In accordance with the directives issued by the State Bank of Pakistan (SBP), all member FIs are required to submit entire borrowers' records to the Credit Information Bureau of the State Bank of Pakistan (eCIB), on a monthly basis, as stipulated by the Credit Bureau Act of 2015. This information is submitted within a period of 10 days from the date of close of every month. Consequently, the eCIB report, which indicates any overdue payments, may adversely affect the credit history of the reported client.

For Corporate Borrowers:

The eCIB report would reflect the restructuring/rescheduling of financing facility for 5 years and would reflect write-off/waiver for 10 years.

For Consumer Borrowers:

The eCIB report would reflect credit history (i.e. overdue /late payment /write-offs/waiver) for a period of 2 years after settlement.

Further details can be accessed at URL <https://www.sbp.org.pk/ecib/index.htm>

Details of focal persons for attending issues of eCIB

Area	Operations	Compliance	Consumer	Corporate
Designation	Head of Operation	Manager	Manager	Director
Name	M. Arif Daya	Nadir Ali	Asma Farooque	Salwat Ahmad
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To submit your complaint concerning eCIB, please contact the nearest branch or email us at:

askus@olpmodaraba.com