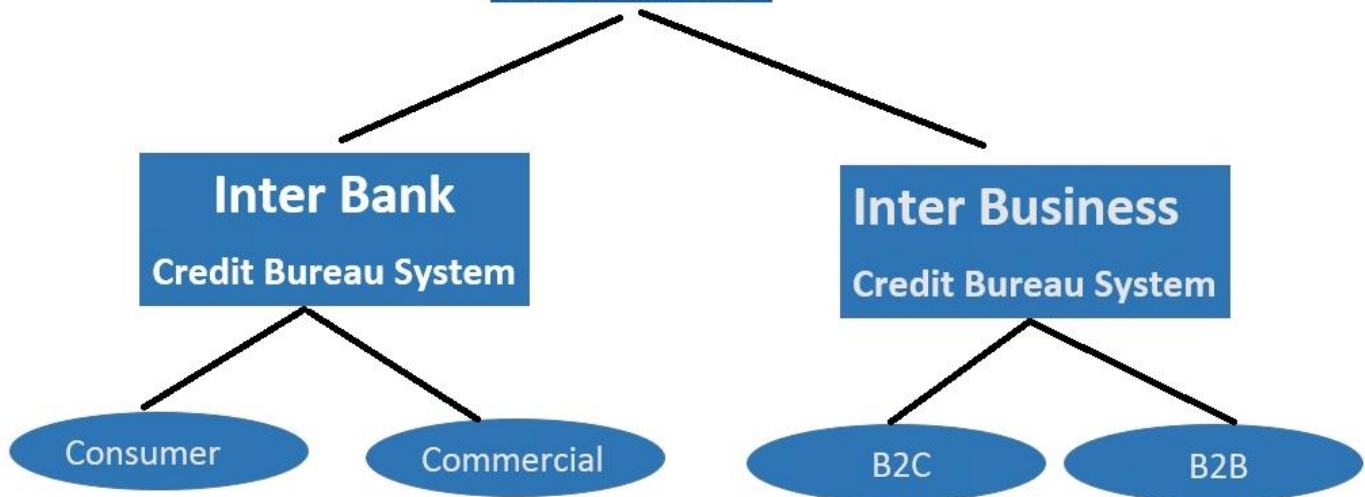


Credit Bureau System

www.pakbizinfo.com



- **ICIL Credit Bureau** provides payment history & default in payment if any, of the individuals & companies who either borrow from banks, or buy good/services on credit or on hire purchase from companies.
- The user's (Bank and companies who sell on credit) have to provide updated payment records & status of default of their debtors. Payment history records have to be as per ICIL Credit Bureau specification. Users can directly load records in to credit bureau system.
- [ICIL Credit Bureau.docx](#) The users are required to sign a subscription agreement with ICIL Credit Bureau, where they have to give authority to put their debtor's payment history into credit bureau database.

The Usages & Value Proposition

- The Users can check through credit report the payment history of prospective or existing customers / borrowers with other credit granter.
- Users can check total in indebtedness of a borrowers / customers.
- As debtors avoid their name to appear on credit bureau as defaulter, they tend to pay the bill in time.
- Credit Bureau helps you to identify borrowers who have defaulted with other bank/companies or to identify good borrower.

www.icilcreditbureau.com

This website is only accessible during Pakistani working hours