



**Bharat Sanchar Nigam Ltd.**

(A Government of India Enterprise)

Public Grievances Cell

R.No.28, IR Hall, Eastern Court, Janpath New Delhi-110001

TRAI Matter

No. CDN/PG/Regin.2012/TA-I-I/2013/

Dated:12.12.2014

To

All Chief General Managers  
Telecom Circles and Kolkatta and  
Chennai Telecom Districts.  
Bharat Sanchar Nigam Ltd.

**Subject: Sharing of customer information with Credit Information Companies.**

Kindly find enclosed here with a copy of a letter U.O No. Regin/4-6/2009-13/2068 dated 05.12.2014 received from AGM(Regulation-II) along with Minutes of Meeting enclosed TRAI letter no.124-12/2014-NSL-II dated 04.12.2014 on the subject mentioned above.

In this regard, it is requested to kindly take further necessary action as per instruction contained therein.

Encl:Annexure (TRAI letter dated 04.12.2014:07 pages).



(BRIJESH TYAGI)

Dy. General Manager (PG)

Tel: 011- 23357676

Copy for kind information to:-

1. PGM, Regulation, BSNL C.O. for information.
2. Intranet portal.

TRAI Matter



**Bharat Sanchar Nigam Ltd.**

(A Government of India Enterprise)

Public Grievances Cell

R.No.28, IR Hall, Eastern Court, Janpath New Delhi-110001

No. CDN/PG/Regln.2012/7A-I-I/2013/

Dated:12.12.2014

To

All Chief General Managers  
Telecom Circles and Kolkatta and  
Chennai Telecom Districts.  
Bharat Sanchar Nigam Ltd.

**Subject: Sharing of customer information with Credit Information Companies.**

Kindly find enclosed here with a copy of a letter U.O No. Regln/4-6/2009-13/2068 dated 05.12.2014 received from AGM(Regulation-II) along with Minutes of Meeting enclosed TRAI letter no.124-12/2014-NSL-II dated 04.12.2014 on the subject mentioned above.

In this regard, it is requested to kindly take further necessary action as per instruction contained therein.

Encl:Annexure (TRAI letter dated 04.12.2014:07 pages).

*B. Tyagi*  
15/12/14

(BRIJESH TYAGI)

Dy. General Manager (PG)

Tel: 011- 23357676

Copy for kind information to:-

1. PGM, Regulation, BSNL C.O. for information.
2. Intranet portal.

-35/c-

Regulation Cell, Corporate Office,  
5<sup>th</sup> Floor, Bharat Sanchar Bhawan,  
Harish Chandra Mathur Lane, Janpath  
New Delhi - 110001  
Tel: 011 - 23739295  
Fax: 011 - 23734282  
Email ID- agmregln@gmail.com



भारत संचार निगम लिमिटेड  
(भारत सरकार का उपनिगम)  
BHARAT SANCHAR NIGAM LIMITED  
(A Govt. of India Enterprise)

BSNL 3G ))) BSNLLIVE

TRAI MATTER

Sub: - Sharing of customer information with Credit Information Companies.

Kindly refer to meeting held with TRAI on 21.11.2014 regarding Sharing of customer information with Credit Information Companies.

In this regard, kindly find enclosed TRAI letter no. 124-12/2014-NSL\_II dated 04.12.2014 along with Minutes of Meeting.

It is, therefore, requested to kindly take further necessary action.

Encl: Annexure (TRAI letter dated 04.12.2014:07 pages)

Raghuvir Singh  
AGM (Regulation)-II

Sr. GM (NWO-CM) / Sr. GM (NWO-CFA), BSNL C.O New Delhi.

U.O No Regln/4-6/2009-13/7069

Dated: 12.2014

Copy To: Sr. GM (CDN), BSNL CO, New Delhi for information & n/a please

dc

AGM (PG-II)

5.12.2014



भारतीय दूरसंचार विनियामक प्राधिकरण  
TELECOM REGULATORY AUTHORITY OF INDIA

महानगर दूरसंचार भवन, जवाहर लाल नेहरू मार्ग,  
Mahanagar Doosanchar Bhawan, Jawahar Lal Nehru Marg,  
(पुराना मिनटो रोड), नई दिल्ली-110002  
(Old Minto Road), New Delhi - 110 002  
फैक्स/Fax : +91-11-23213294



No. 124-12/2014-NSL-II Dated: 4<sup>th</sup> December, 2014


To

All Telecom Service Providers (Basic & Access)  
(As per list enclosed)

**Subject: Minutes of meeting on sharing of customer information with  
Credit Information Companies.**

Kindly refer to the meeting held at TRAI with representatives of Telecom Service Providers (TSPs) on 21<sup>st</sup> November, 2014 to discuss and obtain the views of the Telecom Service Providers (TSPs) on sharing such customer information. The minutes of meeting are enclosed for further necessary action.

This issue with the approval of competent authority.

  
(Gp Capt Shaji Punnose)  
Jt. Advisor (NSL -II)

**Minutes of the meeting held with Telecom Service Providers (TSPs) on the issue of sharing of customer information with Credit Information Companies.**

In reference to the Working Group formed under the aegis of RBI to work out the modalities to generate credit worthiness of customers, the TRAI is also a member of the working group. The first meeting of Working Group was held at RBI, Mumbai on 14.10.2014 wherein it was proposed that the telecom companies share customer information with credit information companies to signal the credit worthiness of customers.

In order to obtain the views of the Telecom Service Providers (TSPs) on the proposal of Working Group regarding sharing of such information with Credit Information Companies, a meeting was convened on 21<sup>st</sup> November 2014. The meeting was chaired by Mr. Sanjeev Banzal, Advisor (NSL-II), TRAI. The list of participants is enclosed as **Annexure**.

Advisor (NSL-II) welcomed all the participants and gave a brief on the background of the issue, objectives, and other aspects of sharing such information with Credit Information Companies.

The following main issues were highlighted by the Chairman for discussion and views of the TSPs.

1. Whether TSPs should share the customer information data with Credit Information Companies?
2. If yes, whether the data of both type of customers i.e. prepaid and postpaid customers should be provided?
3. Which fields of the data have to be shared with Credit Information Companies?
4. What all changes are envisaged in the existing licensing regimes and regulations if such data is to be shared?

### **Issue 1.**

#### **Views on sharing of customer information data with Credit Information Companies**

- Most of the TSPs were in agreement with the proposal of sharing of customer information with CICs. However it was highlighted that the present licensing regimes does not permit such sharing of customer information. Some TSPs were of the view that adding telecom subscriber data to credit ratings will positively contribute towards settlement of outstanding bills by customer. One TSP was of the view that such sharing of information can result in legal issues and litigations.
- It was opined by the TSPs that such information sharing is to be mandated to be provided by all Telecom Service Providers (TSPs). The CICs may attach appropriate weightage for the telecom credit information, keeping in mind the relatively small amounts involved in telecom bill settlement. A period of six months of non-payment of bill may be considered as default.

### **Issue 2.**

#### **Sharing of Postpaid and Prepaid customer information**

- The TSPs were almost unanimous in the view that only Post-paid customer information is to be provided to CICs. The Pre-paid customer base is too huge and cannot bring out customer credit behavior accurately. One TSP was of the view that both Post-Paid and Pre-paid data may be shared with CICs.

**Issue 3.**

Fields of the data to be shared with CICs.

- The TSPs sought more time to work out the fields to be shared. However, there was a general consensus on the following fields:
  - a) Name
  - b) Father's/spouse's name
  - c) Date of birth
  - d) Address
- Additionally the modalities and format of the data to be shared by CICs with TSPs needs to be worked out. The Chairman asked the TSPs to provide the input on fields of data to be shared with CICs by 27<sup>th</sup> November 2014.

**Issue 4.**

Changes required in existing licensing regimes and regulations if such data is shared.

- The TSPs requested for more time to provide inputs on the above issue. Accordingly, the Chairman asked the TSPs to provide the input on changes required in existing licensing regimes and regulations by 27<sup>th</sup> November 2014.

The Chairman thanked the participants for their active participation in the discussions and concluded the meeting.

**Annexure****List of participants**

<b>Name of the person</b>	<b>Designation</b>	<b>Name of Organization</b>
Sanjeev Banzal	Advisor (NSL-II)	TRAI
Gp Capt Shaji Punnose	Jt. Advisor (NSL-II)	TRAI
Satyender Patwal	Sr. Manager-Regulatory	Aircel
Dhananjay Gawane	DGM-Regulatory(Ops)	Airtel
Surinder Singh	DGM (AE)	Airtel
Sukhdev Singh	DGM (Regulation)	BSNL
Gagan Deep Bajaj	GM	Idea
Hnailsh Jain	GM	Idea
L. P. Gupta	DGM	MTNL
Virender Prakash	DGM(RA)	MTNL
Suresh Yadav	Dy. Director	MTS
Manish Bhalla	Manager	MTS
Sunit Monga	GM-Regulatory	RCOM/RTL
Manoj Kulkarni	Sr. Manager	RCOM/RTL
R. K. Gujral	AVP (Regulatory)	Reliance Jio
Ashutoosh Rawat	DGM(Credit Risk)	TTSL
Arun Bhardwaj	Manager - Regulation	TTSL
Meena Bisht	Sr. Manager	Videocon
Utkarsh Bhargava	Sr. Manager	Videocon
Manish Gupta	GM -RA	Vodafone
Atul Handa	AVP-Credit & Collections	Vodafone



**List of Regulatory Heads of all Basic and Access Service Providers**

Name of the person	Designation	Name of Organization	Address
Ashok Sharma	National Head - Regulatory	Aircel	Aircel Limited, 706, 7th Floor, Ashoka Estate, 24, Bharadwaj Road, Connaught Place, New Delhi - 110001
Ashwani Rana	Head, Regulatory Operations	Airtel	Bharti Airtel Ltd, Plot No-16, Udyog Vihar, Phase-IV Gurgaon-122015, Haryana
Anil Verma	GM (Regulation)	BSNL	Bharat Sanchar Bhawan, H.O. Mathur Lane, Janapath, New Delhi - 110001
Rahul Vats	Vice President - Regulatory & Corporate Affairs	Idea	Idea Cellular Limited, Regulatory & Corporate Affairs, 7th Floor, "Konnekt Building", Bhaybhuti Marg, Opp. New Delhi Railway Station (Ajmer Gate Side) New Delhi - 110001
Vandana Gupta	GM (RA & C)	MTNL	Mahanagar Telephone Nigam, Ltd 4th Floor, Room No. 4807 Mahanagar Dore Sanchar Sahan, MTNL, 9, CGO Complex, Lochi Road, New Delhi-110003
R.K. Mehta	Head Regulatory	Quadrant	Quadrant Televentures Ltd, B-71, Phase - VII Industrial Focal Point, Moh. II - 160052 (Punjab)
Amit Mathur	Executive, Sr. VP	RCOM/RTI	Reliance Centre, A-Wing, 3rd Floor, Maharaja Ranjeet Singh Marg, New Delhi-11001
K.S. Guliani	President (Regulatory)	Reliance Jio	Reliance Jio Infocomm Limited, D-7, Bhawandeep Building, 6, Jantar Mantar Road, Connaught Place, New Delhi - 110001
Sunil Gupta	Associate Director	SSTL	334, Udyog Vihar, Phase IV, Gurgaon-122001
Salya Yadav	AVP-Regulatory Affairs	Tata	Tata Tele services Limited, 2-A, Old Jalyar Nagar, Main Mathura Road, New Delhi-110065

Name of the person	Designation	Name of Organization	Address
Pankaj Sharma	Sr. Vice President and Head of Regulatory	Uninor	M/s Te.ewings Communications Pvt. Ltd, The Masterpiece, Sector 54, Golf Course Road, DLF Phase V, Gurgaon, 122002, INDIA
Sr. Krishnan	Director	Videocon	Videocon Telecommunications Ltd, 4th Floor, 248 Udyog Vihar Phase IV, Gurgaon, Haryana 122015
Sandeep Kathuria	Executive VP - Policy & Regulations	Vodafone	7th Floor, DLE Centre, Sansad Marg, New Delhi - 110001