

INSOLVENCY AND BANKRUPTCY BOARD OF INDIA
7th Floor, Mayur Bhawan, Connaught Place, New Delhi-110001

CIRCULAR

No. IBBI/IU/100/2026

3rd June, 2026

To

All Registered Information Utilities

All Registered Users of Information Utilities

All Registered Insolvency Professionals

All Recognised Insolvency Professional Entities

All Registered Insolvency Professional Agencies

(By mail to registered email addresses and on the website of the IBBI)

Subject: Formats under the Insolvency and Bankruptcy Board of India (Information Utilities) Regulations, 2017.

The Insolvency and Bankruptcy Board of India (Information Utilities) Regulations, 2017 (IU Regulations) as amended vide notification No. IBBI/2026-27/GN/REG146 dated 1st June, 2026, read with the Insolvency and Bankruptcy Code, 2016 (Code), provide for various formats to be notified by the Board through a circular. These formats relate to:

- i. application for certificate of registration or renewal of registration as an information utility;
- ii. certificate of registration as an information utility;
- iii. submission of information by a user to information utility;
- iv. issuance of record of default; and
- v. issuance of information of dispute.

2. In pursuance to the above, the Board hereby specifies the following formats as per the Annexure to this circular:

Sl. No.	Form	Description
1.	Form A	Application for Certificate of Registration or Renewal of Registration as an Information Utility (Under Regulation 4 of the IU Regulations).
2.	Form B	Certificate of Registration as an Information Utility (under Regulation 5 of the IU Regulations).
3.	Form C	Submission of information by user to Information Utility (under Regulation 20, 21 and 27 of the IU Regulations).
4.	Form D	Record of Default issued by Information Utility (under Regulation 2(1)(1a), 21 and 21A of the IU Regulations).

5.	Form E	Information of Dispute issued by Information Utility (under Regulation 2(1)(lb), 21 and 21A of the IU Regulations.
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3. This Circular is issued in exercise of the powers conferred under section 196 read with section 240 of the Code.

Encl.: As Above

Yours sincerely
Sd/-
(B. Sankaranarayanan)
General Manager

FORM A
APPLICATION FOR CERTIFICATE OF REGISTRATION/ RENEWAL OF
REGISTRATION AS AN INFORMATION UTILITY
(Under Regulation 4 of the Insolvency and Bankruptcy Board of India (Information Utilities)
Regulations, 2017)

To
The Chairperson
The Insolvency and Bankruptcy Board of India
[Insert address]

From
[Name and address]

Subject: Application for grant or renewal of certificate of registration as information utility.

Madam/Sir,

1. I, being duly authorized for the purpose, hereby apply on behalf of *[name and address of the applicant]* for
 - (a) grant of certificate of registration as information utility, or
 - (b) renewal of certificate of registration as information utility,and enclose a copy of the board resolution authorizing me to make this application to and correspond with the Board in this respect.
2. A copy of
 - (a) the memorandum of association,
 - (b) the articles of association,
 - (c) the bye-laws,
 - (d) the business plan and
 - (e) the exit management plan of the applicant is enclosed.
3. I, on behalf of *[insert name]*, affirm that the applicant is eligible to be registered as an information utility.
4. I, on behalf of *[insert name]*, hereby affirm that –
 - (a) all information contained in this application is true and correct in all material respects,
 - (b) no material information relevant for the purpose of this application has been suppressed, and
 - (c) registration granted or renewed in pursuance of this application may be cancelled summarily if any information submitted is found to be false or misleading in material respects at any stage.

5. If granted registration, I, on behalf of [*insert name*], undertake to comply with the requirements of the Code, the rules, regulations, guidelines or directions issued thereunder, and such other conditions and terms as may be contained in the certificate of registration or be specified or imposed by the Board subsequently.

Yours faithfully,
Sd/-
Authorized Signatory
(Name)
(Designation)

Date :
Place :

**ANNEXURE TO FORM A
PART I
GENERAL**

1. Name of the applicant.
2. Address of registered office and principal place of business of the applicant.
3. Corporate Identity Number (CIN).
4. PAN.
5. Name, designation and contact details of the person authorized to make this application and correspond with the Board in this respect.

**[PART II]
MEMORANDUM OF ASSOCIATION, ARTICLES OF ASSOCIATION AND BYE-LAWS**

6. Please state if the memorandum of association, articles of association and bye-laws provide for all matters as required in, and are consistent with the Insolvency and Bankruptcy Board of India (Information Utilities) Regulations, 2017 and the Code.

**PART III
SHAREHOLDING AND FINANCIAL STRENGTH**

7. Please provide details of the persons holding more than 5%, directly or indirectly, of the paid-up equity share capital or total voting power of the applicant.

Sl. No.	Name and address of the shareholder	PAN / Passport No. and country of issue/ company registration number	Percentage of shareholding in the applicant company and/or holding company

8. Do persons resident outside India in aggregate hold more than 49% of the paid-up equity share capital or total voting power of the applicant? Please provide details.
9. Who exercises control over the applicant? Please provide details.
10. Do persons resident outside India exercise control over the applicant? If so, please provide details.
11. Please provide audited financial statements of:
 - (a) a company holding more than 5% of the paid-up equity share capital or total voting power of the applicant (if any),
 - (b) a company who is in control of the applicant (if any),
 - (c) promoter company (if any),
 - (d) the applicant company itself, of the last three years or from the date of incorporation of the company, whichever is less.

**PART IV
DIRECTORS AND EMPLOYEES**

12. Please provide the details of the applicant's Board of Directors, key managerial personnel and compliance officer, if any:

Sl. No.	Name and address of the director	DIN and PAN

13. Please provide number of employees, category-wise.

**PART V
INFRASTRUCTURE**

14. Please provide the details of infrastructure the applicant currently has and proposes to have to enable it to discharge its functions as an information utility, including-
 - a. Technology
 - b. Data Security
 - c. Facilities for hosting the data center
 - d. Grievance redressal and disciplinary proceedings
 - e. Any further plan for additional/ improved infrastructure to be indicated.

**PART VI
BUSINESS PLAN**

15. Please provide a summary of the applicant's Business Plan.
16. Please provide the time frame in which the applicant will be able to provide the services of an information utility from the date of registration.

PART VII

EXIT MANAGEMENT PLAN

17. Please provide a summary of the applicant's Exit Management Plan, including the manner in which users will be enabled to transfer their information to other utilities.

PART VIII

FIT AND PROPER CRITERIA

18. Please provide information to demonstrate that the persons holding more than 5% of the paid-up equity share capital or total voting power of the company, the promoters, the key managerial personnel, the directors of the applicant and the applicant are fit and proper persons.

Sl. No.	Name	Relationship to the applicant	DIN/ CIN/ PAN	Details of conviction orders, if any, against the person	Details of restraining orders, if any, against the person	Is the person an undischarged insolvent or bankrupt? If yes, please provide details	Details pertaining to the character, reputation and integrity of the person	Any other information

PART IX

COMPLIANCE

[For applications for renewal of registration]

19. Please provide details of the information utility's compliance with the conditions of its certificate of registration.
20. Please provide details of the information utility's compliance with the Code, rules, regulations, guidelines and directions thereunder, during the period of registration.

Please provide any other details you consider relevant in support of the application.

Sd/-
Authorized Signatory
(Name)
(Designation)

Date :

Place :

FORM B
CERTIFICATE OF REGISTRATION AS AN INFORMATION UTILITY
(Under Regulation 5 of the Insolvency and Bankruptcy Board of India (Information Utilities) Regulations, 2017)

THE INSOLVENCY AND BANKRUPTCY BOARD OF INDIA
CERTIFICATE OF REGISTRATION NO.

The Insolvency and Bankruptcy Board of India hereby grants/ renews this /the certificate of registration to/of _____*[insert name and address]* to act as an information utility in accordance with the Insolvency and Bankruptcy Code, 2016.

The certificate of registration is valid from *[insert start date]* to *[insert end date]* and may be renewed.

Sd/-
(Name and Designation)
(For and on behalf of Insolvency and Bankruptcy Board of India)

Place :

Date :

FORM C**SUBMISSION OF INFORMATION BY USER TO INFORMATION UTILITY**

(Under regulation 20, 21 and 27 of the Insolvency and Bankruptcy Board of India (Information Utilities) Regulations, 2017)

(Note: Information may be accepted in this Form with necessary modifications as the information utility deems fit.)

A. Details relating to Creation of Debt		
Sl. No.	Nature of information	Particulars
I	II	III
Details of the user submitting information		
1	Business date (The information will be as on date. For example, data of 30 th April 2020 submitted even on a later date, say on 05 th May 2020, will be as on the business date – 30 th April 2020)	
2	UIN (PAN)	
3	Full Name (Please provide your First, Middle and Last name without salutations)	
4	Relationship (Debtor/Creditor/ Guarantor/ Co-obligant / Security Provider / Assignee)	
5	Date of Birth/ Date of incorporation	
6	Communication address	
7	PIN Code	
8	Telephone No.	
9	Mobile No.	
10	Email ID-1 (for Submission acknowledgment, other submission related messages or any other general-purpose message)	
11	Email ID-2 (for Dispute alert sent to submitter)	
12	Email ID-3 (for Default alert sent to submitter)	
Details of Other Parties to the Debt (Apart from the person submitting the debt)		
Details of Parties (please add as many parties as may be applicable)		
13	Relationship (Debtor/Creditor/ Guarantor/ Co-obligant/ Security Provider / Assignee)	
14	Party name (Please provide your First, Middle and Last name without salutations)	
15	Registered / Permanent Address	
16	Registered Address PIN Code	
17	Communication address	

18	Communication Address PIN Code	
19	Party Type (Indian Entity, Resident Individual, Foreign Entity, NRI/Foreign Individual)	
20	Legal Constitution (Public Ltd. company, Private Ltd. company, LLP, Proprietorship, Partnership, Entity Created by or under a Statute, Trust, HUF, Co-op Society, Association of Persons, Government, Self Help Group, Resident Individual, Non-Resident Foreign Company).	
21	MSME Flag (Y/N)	
22	MSME Sub-type (Micro, Small, Medium)	
23	Industry Category	
24	Date of Birth/ Date of incorporation	
25	Corporate Identification Number (CIN/LLPIN) for registered corporate entities.	
26	PAN	
27	Customer ID	
28	CKYC KIN	
29	Contact Person Name	
30	Contact Person's Mobile No.	
31	Alternative Number	
32	Email ID	
33	Alternative Email ID	
Details of the Debt		
34	Debt Reference Number	
35	Old Debt Reference No. (Unique identifier of the debt, in case the debt has previously been recorded in any Information Utility)	
36	Creditor Location (Creditor's internal location code, where submitted by creditor)	
37	Creditor Business Unit (Creditor's internal business unit code, where submitted by creditor)	
38	Creditor RM Email (Email of Creditor's Relation Manager, for notification purpose)	
39	Debt Contract Date (Date of sanction, last renewal, debt acknowledgements, etc.)	
40	Debt Start Date (Date of first disbursement or date of activation of the facility)	
41	Sanction Reference No.	
42	Sanction Currency	

43	Sanctioned Amount	
44	Drawing Power	
45	Type of Debt (Financial, Operational)	
46	Intermediary Status (Yes, No)	
47	Debt sub-type	
48	Funded Type Indicator (Funded, Non-fund)	
49	Facility name	
50	Repayment frequency (Monthly, Quarterly, Half yearly, Annual, On demand, Bullet, Rolling, Others)	
51	Tenor of debt	
52	Instalment Amount	
53	Rate of interest	
54	Lending arrangement (Sole Banking, Consortium, Multiple Banking Arrangement, Outside Multiple Banking, Outside Consortium, Others)	
55	Currency of debt	
56	Total Outstanding Amount	
57	Principal Outstanding	
58	Interest Outstanding	
59	Other Charges Outstanding	
60	Amount Overdue	
61	Days Overdue (Number of days overdue as on business date of reporting. If no overdue, report zero value)	
62	Asset Classification (Standard, Sub-standard, Doubtful, Loss)	
63	SMA Category (0, 1, 2, N)	
64	Account Closed Flag (Yes, No, Assigned)	
65	Part-A Remarks (Any remarks that can be helpful for Other Parties during authentication)	
B. Details relating to Creation of Security on Debt (If not applicable, please write NA)		
66	Date of creation of Security Interest	
67	Type of Charge created (Mortgage, Hypothecation, Charge, Assignment, Pledge, Lien, Negative Lien, Guarantee, Asset Cover and such other charges)	
68	Assets type	

	(Movable, Immovable, Intangible, Not Classified)	
69	Security type (Nature of asset used as security as per list of values)	
70	Security Category (Primary, Collateral)	
71	Asset ID (identification number of asset on which charge is created)	
72	Description of security	
73	Value of security	
74	Currency of Security	
75	Date of valuation	
76	ROC Charge ID (as registered with MCA, where applicable)	
77	CERSAI Security Interest ID	
78	Part-B Remarks (Any remarks that can be helpful for Other Parties during authentication)	
C. Details relating to Default of Debt (If not applicable, please write NA)		
79	Date of default	
80	Total Outstanding Amount	
81	Default amount	
82	Days past due	
83	Amount of last repayment	
84	Date of last repayment	
85	Date of filing of suit	
86	Part-C Remarks (Any remarks that can be helpful for Other Parties during authentication)	
87	Documents* uploaded as proof for Debt, Security and Default:- Debt: <ul style="list-style-type: none"> a. Copy of Loan Agreement (as revised from time to time) b. Repayment schedule (If in possession of the submitter) c. Balance Confirmation d. Balance Sheet and Cash Flow Statements (If the submitter is the Debtor) e. Any other documents relating to creation of debt/change in the terms of the debt f. document showing latest acknowledgment of debt by the debtor Security: <ul style="list-style-type: none"> a. Copy of the Security Deed b. Copy of the Valuation Report c. Proof of Registration with CERSAI d. Copy of the Certificate of Registration of Charge e. Any other document relating to creation of security 	

Default: Any documents attached as a proof of default	
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** Documents can be submitted at any stage, not necessarily along with the data in Form C.*

FORM D*
RECORD OF DEFAULT

(Issued by information utility under regulation 21 and 21A of the Insolvency and Bankruptcy Board of India (Information Utilities) Regulations, 2017)

This record of default is issued to:

Name of the Creditor: _____ *(also tick category below)*

Financial Institution as defined u/s 3(14) of the Code:

Financial Creditor other than Financial Institution:

Operational Creditor:

For purposes of Section: 7 9 of the Code

in respect of the default of debt as per details given below-

- (a) **Name of Debtor:**
- (b) **Unique Debt Identifier Number:**
- (c) **Registered Address:**
- (d) **Total debt amount (₹):**
- (e) **Amount of default (₹):**
- (f) **Date of default:**
- (g) **Status of Authentication of default:**

Filing of Default (Submission ID No.)	Submitted on (DD/MM/YY)	Status	Authentication completed on (DD/MM/YY)

.....(name of the information utility) is authorized to issue this record of default and has accordingly affixed its digital signature, as per the provisions of the Insolvency and Bankruptcy Code, 2016 read with Insolvency and Bankruptcy Board of India (Information Utilities) Regulations, 2017, Guidelines for Technical Standards for Performance of Core Services and Other Services and the Insolvency and Bankruptcy (Application to Adjudicating Authority) Rules, 2017.

Date:

Digital Signature of the Authorized Signatory

Note:

1. Technical details may be inserted by the respective Information Utility.
2. List of supportive annexures may be enclosed by the respective Information Utility.
3. Other details/documents, if any, may be enclosed by the Information Utility.

**(Note: Information may be issued in this Form with necessary modifications as the information utility deems fit)*

FORM E*
INFORMATION OF DISPUTE

(Issued by information utility under regulation 21 and 21A of the Insolvency and Bankruptcy Board of India (Information Utilities) Regulations, 2017)

This information of dispute is issued to:

Name of the Creditor: _____ *(also tick category below)*

Financial Institution as defined u/s 3(14) of the Code:

Financial Creditor other than Financial Institution:

Operational Creditor:

in respect of the default of debt as per details given below-

- (a) **Name of Debtor:**
- (b) **Unique Debt Identifier Number:**
- (c) **Registered Address:**
- (d) **Total debt amount (₹):**
- (e) **Amount of default (₹):**
- (f) **Date of default:**
- (g) **Status of Authentication of default:**

Filing of Default (Submission ID No.)	Submitted on (DD/MM/YY)	Status	Disputed on (DD/MM/YY)
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.....(name of the information utility) is authorized to issue this information of dispute and has accordingly affixed its digital signature, as per the provisions of the Insolvency and Bankruptcy Code, 2016 read with Insolvency and Bankruptcy Board of India (Information Utilities) Regulations, 2017, Guidelines for Technical Standards for Performance of Core Services and Other Services and the Insolvency and Bankruptcy (Application to Adjudicating Authority) Rules, 2017.

Date:

Digital Signature of the Authorized Signatory

Note:

1. Technical details may be inserted by the respective Information Utility.
2. List of supportive annexures may be enclosed by the respective Information Utility.
3. Other details/documents, if any, may be enclosed by the Information Utility.
4. This form shall also be used for issuing Information of dispute for default amount for which evidence of dispute has been received and verified as per Regulation 21A(3).

**(Note: Information may be issued in this Form with necessary modifications as the information utility deems fit)*