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Equifax Joint Venture Receives License to Operate Nationwide Credit Information Company in India

Company joins Six Indian financial institutions to launch Equifax Credit Information Services

ATLANTA, March 29 /PRNewswire-FirstCall/ -- Equifax Inc. (NYSE: EFX), a global leader in information solutions, today announced its joint venture has been awarded a license from the Reserve Bank of India (RBI) to operate a credit information company in India. Named Equifax Credit Information Services Private Limited (ECIS), the joint venture between Equifax and six leading Indian financial institutions, will provide a broad range of credit information solutions nationwide. The joint venture participants include Bank of Baroda, Bank of India, Kotak Mahindra Prime Limited, Religare Finvest Limited, Sundaram Finance Limited and Union Bank of India.

(Logo: <http://www.newscom.com/cgi-bin/prnh/20060224/CLF037LOGO>)

"India is a tremendous growth opportunity for us. Its growing economy, and its impact on global commerce, has created a need for world-class risk-management systems which our joint venture will provide," said Richard F. Smith, Equifax Chairman and CEO.

"This is an exciting day for us, but particularly for the Indian business community as we begin to bring them unmatched solutions to help them in this tough economic climate," said Samir Bhatia, CEO ECIS. "With Equifax's 110-year history of providing leading credit information solutions, ECIS is uniquely positioned to bring proven risk management services and expertise to the Indian marketplace. Our investments are based on clearly understanding our customer's toughest challenges and then bringing innovative solutions to the market to solve."

The initial offerings from ECIS will provide comprehensive account level information on consumers to help lenders acquire new customers, manage risk level tolerance and profitably review and react to portfolio changes. ECIS will offer the cleanest and most current consumer credit data in the market. It will be the first to provide a comprehensive suite of credit risk, acquisition and collection products.

"Lenders have told us they want new ways to be able to manage their portfolios. They are striving to manage risk levels not only during the opening of new accounts but also throughout the lifecycle of the consumer's business with the bank," said Mr. Bhatia.

ECIS is one of only a select few companies to be granted a license to operate a credit information company in India.

About Equifax (www.equifax.com)

Equifax empowers businesses and consumers with information they can trust. A global leader in information solutions, we leverage one of the largest sources of consumer and commercial data, along with advanced analytics and proprietary technology, to create customized insights that enrich both the performance of businesses and the lives of consumers.

With a strong heritage of innovation and leadership, Equifax continuously delivers innovative solutions with the highest integrity and reliability. Businesses – large and small – rely on us for consumer and business credit intelligence, portfolio management, fraud detection, decisioning technology, marketing tools, and much more. We empower individual consumers to manage their personal credit information, protect their identity, and maximize their financial well-being.

Headquartered in Atlanta, Equifax Inc. operates in the U.S. and 14 other countries. Equifax is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange under the symbol EFX.

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