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Equifax Launches Credit Information Service in India

Leveraging data from nation's largest banks to provide unmatched solutions

ATLANTA, Sept. 2 /PRNewswire/ -- Equifax Inc. (NYSE: EFX), a global leader in information solutions, announced today it has begun providing its unique, in-depth credit information solutions across India, using member-contributed data from the country's largest banks and financial institutions. Equifax Credit Information Services Private Limited (ECIS) brings Equifax's global experience to the growing Indian economy through its joint venture with six leading Indian financial institutions - Bank of Baroda, Bank of India, Kotak Mahindra Prime Limited, Religare Finvest Limited, Sundaram Finance Limited and Union Bank of India.

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Equifax applied to the Reserve Bank of India (RBI) for a Certificate of Registration to establish the new credit information company under The Credit Information Companies (Regulation) Act and was approved for a license in March of this year.

"The emergence of India as a major influence in global commerce, and India's own internal growth, require world-class customer insights and risk-management systems," said Richard F. Smith, Equifax Chairman and CEO. "Our joint venture combines Equifax technology and international experience with a very large and growing database, managed and delivered entirely within India, to give our customers unmatched data and insights, in the most efficient and effective manner."

"Our in-country staffing, local hosting, volume and depth of files we already have, allows us to understand the Indian business community and its needs better than any other service provider," added ECIS Managing Director & CEO Samir Bhatia. "This, combined with Equifax's global experience, and the deep knowledge and expertise of our partners, gives us -- and our customers -- significant advantages."

"Lenders have told us they want new ways to be able to manage their portfolios," Bhatia said. "We will be providing a comprehensive suite of credit risk, customer retention/cross-sell and collection products based on the highest calibre data in the industry."

ECIS has implemented the most stringent standards in the industry for the verification of the information within its database, ensuring its high quality. ECIS is one of only a select few companies 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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