

# Consumer Grievance Resolution Policy

## 1. PURPOSE

The prime purpose of this Consumer Grievance Resolution Policy of CRIF High Mark Credit Information Services Private Limited (CRIF High Mark) is to strengthen consumer confidence by providing the following:

- Effective and timely resolution of consumer grievances or dispute if any from time to time.
- Speedy and consumer friendly processes.
- Enhanced quality of CRIF High Mark service delivery.
- Consumer satisfaction.

## 2. GATEWAY FOR REGISTERING GRIEVANCE/S

A person/entity can approach CRIF High Mark to register a dispute through

- **CRIF High Mark's Consumer Redressal Portal**
- **For Individual Consumers: email id - [crifcare@crifhighmark.com](mailto:crifcare@crifhighmark.com), or contact number - 02067057878**
- **For Credit Institutions: email id - [customerservice@crifhighmark.com](mailto:customerservice@crifhighmark.com), or contact number - 02067157888**
- **Pune Office Address: 8th Floor, Survey No.-114 & 115, Icon Towers, Baner Road, Pune-411045**

## 3. CLASSIFICATION OF GRIEVANCE/S

- All initial consumer interactions will be considered as Request.
- All requests will be further classified as -**Queries, or Complaints/Dispute based on root cause analysis done by CRIF High Mark personnel.**
- *Requests for information, clarification or assistance shall be classified as **Queries.***
- *Requests which raise concerns on the CRIF Credit Information Report and contain actual error would be classified as **Complaint/ Dispute.***
- **Feedback may be asked only for Complaints/ Grievances raised.**

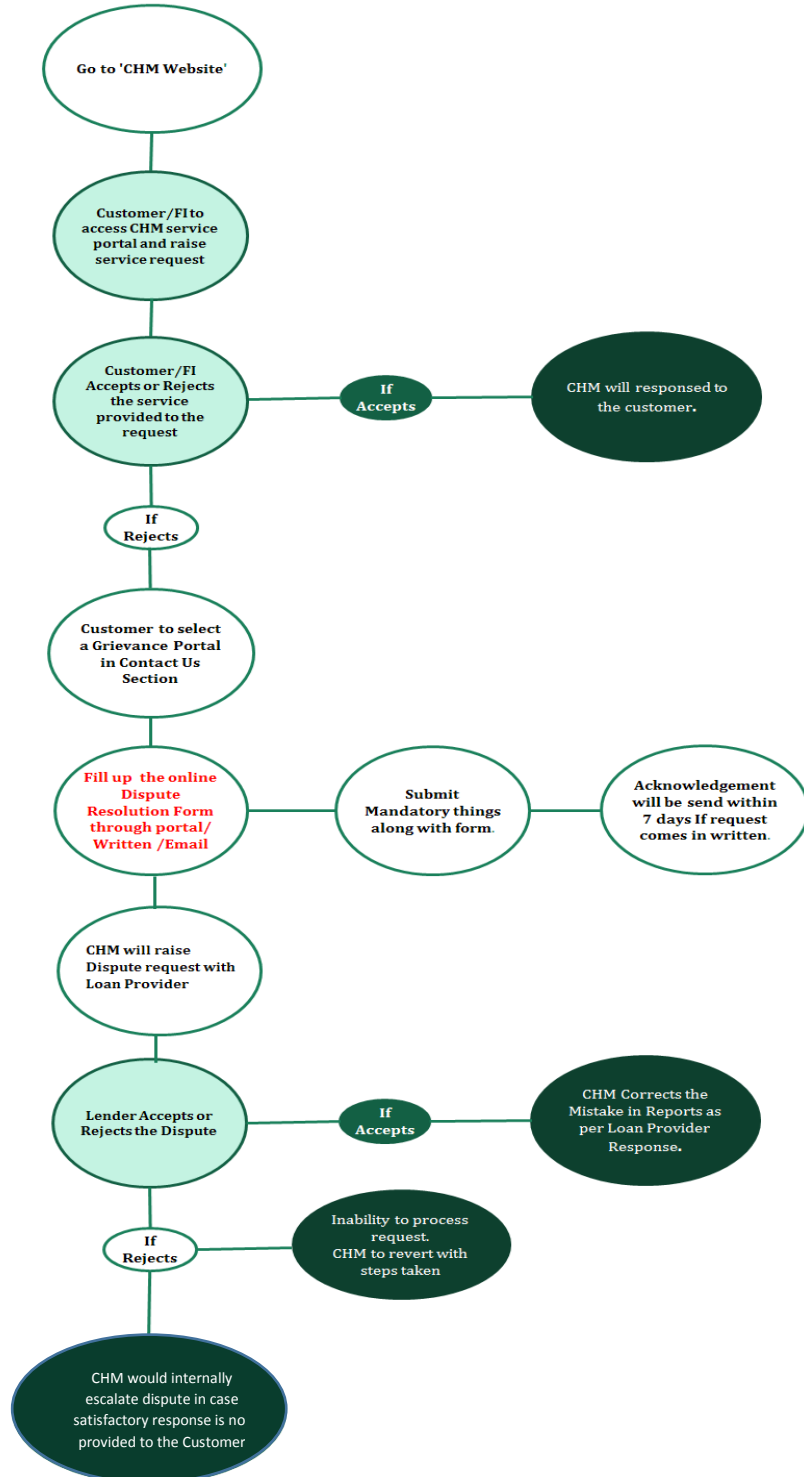
## 4. PROCEDURE FOR GRIEVANCE REDRESSAL

## PROCEDURE FLOWCHART

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### How To Raise An On-Line Disputes For Any Data Inaccuracy/Discrepancy / Mistake In Your Report.



## 5. DISCLAIMERS AND EXCLUSIONS:

- This document is applicable for all credit information services covering all type of credit information reports and credit scores provided by CRIF High Mark.
- CRIF High Mark shall reserve the right to review & revise its policies and processes without intimation.
- The process defined in this document is indicative only and not descriptive in nature. CRIF High Mark reserves the right to alter and / or delete any steps or clause/s or change this document in its entirety through a review, without prior intimation.
- This Consumer Grievance Resolution Policy shall be reviewed annually or as the case may be from time to time for the purpose of accommodating any situation which arises in future.
- Any dispute arising from services rendered by CRIF High Mark is subject to the exclusive jurisdiction of the courts in Mumbai only.

Change management table:

Version No.	Particulars of change	Date of approval	Approved by
1.1	Addition in point no 2, changed point no. 3 and modification of sub-point 1 under point 5	12 <sup>th</sup> April, 2018	Board of Directors
1.2	- Revision in classification of Requests and change in definition of Complaints and Queries. - Contact address for Mumbai office removed - Addition of escalation matrix to policy	15 <sup>th</sup> January, 2019	Consumer Protection Committee

# Escalation Process

## Augmentation Mechanism -

If customer does not receive response to his/her complaint within a specified period of time, CRIF High Mark shall internally escalate the matter.






**Every Complaint of customer will be escalated in a sequential manner.**

Step 1) Grievance to be registered at Level 1 member,

Step 2) First escalation will go to Level 2 member

Step 3) Second escalation will go to Level 3 member.

- Note** - Augmentation will be internally done by CRIF High Mark only after the complaint resolution is delivered at least once.
- No Complaint will be escalated to a higher authority unless the lower authority reviews it.

Augmentation Levels	Responsibility
Level 1	 'Operation's Team leader' 
Level 2	 'Nodal Officer' 
Level 3	 'Head of Operations' 