



CRIF HM  
POLICY DOCUMENT\_CONSUMER GRIEVANCE  
Version 1.4

**Revision History**

Version	Change Description	Prepared by	Reviewed By	Approved/Authorized by	Approved Date
1.0	Initial Version	Shravani Bibwalkar	Prashant Kadakia	Board of Directors	3 <sup>rd</sup> December 2015
1.1	Addition in point no 2, changed point no. 3 and modification of sub-point 1 under point 5	Shravani Bibwalkar	Pooja Rajput	Board of Directors	12 <sup>th</sup> April 2018
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	Shravani Bibwalkar	Sunil Agithakaliya	Board of Directors	14 <sup>th</sup> March 2019
1.3	- Updated CRIF Care contact details. - Updated contact address for Pune office. - Updated Procedure for Grievance Redressal flow - Updated Augmentation Mechanism	Kanchan Pardeshi	Sunil Agithakaliya	Board of Directors	24 <sup>th</sup> March 2021
1.4	- Updated regarding the sharing of free copies of credit reports and maintaining a tracker  -Updated the escalation matrix	Neha Mandaogade	Sunil Agithakaliya	Board of Directors	21 <sup>st</sup> December 2021

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	- Updated the workflow for under dispute tickets				

## Table of Contents

1.	Purpose.....	5
2.	Scope/Applicability .....	5
3.	Responsibility.....	5
4.	Deviation.....	5
5.	General Policy .....	5
6.	Terms and Terminologies.....	7
7.	Escalation Matrix.....	7
9.	Conflict in Policy .....	8
10.	Disclaimers and Exclusions .....	8

## 1. Purpose

The purpose of this Consumer Grievance Policy document of CRIF High Mark Credit Information Services Private Limited (subsequently referred to as CRIF HM) is to improve consumer experience by providing effective and timely resolution to consumer queries/requests and complaints

## 2. Scope/Applicability

Scope of the policy is to define guidelines to enable CRIF HM's Customer Service department to handle and effectively resolve consumer queries/requests or complaints related to CRIF HM credit reports

## 3. Responsibility

Role	Functional Responsibility
Product Support Team	To assist customer service with any issues with pdf report generation and any product related information
Tech Support Team	To resolve technical issues related to report generation
Data Operations Team	Responsible for data collection from credit institutions and updating the OLM
Match Team	Responsible to assist & resolve issues related to Match & provide a cumulative RCA every month as per defined guidelines.
MCC of CRIF HM	Responsible for reviewing and approving the Consumer Grievance Policy and associated MIS

## 4. Deviation

The Managing Director/ Management Control Committee (MCC) may approve deviation from the parameters listed in this policy document

## 5. General Policy

### 5.1 Gateway for Registering Queries:

A person/entity can approach CRIF HM to register a concern through CRIF HM's Consumer Grievance Redressal Portal or reach out to the customer service team:

- For Individual Consumers:
  - Email id - [crifcare@crifhighmark.com](mailto:crifcare@crifhighmark.com)
  - Contact number - 020-6715-7709/742/771/779/776/780

- For Credit Institutions:
  - Email id - [customerservice@crifhighmark.com](mailto:customerservice@crifhighmark.com)
  - Contact number - 020-6715-7709/742/776 /771/779/780
- Nodal Officer:
  - Name - Michael Christian
  - Designation - Senior Product Operations Manager
  - Email ID – nodalofficer@crifhighmark.com
  - Contact Number – 020-6715-7777

A person/entity can also send a physical copy of their concern to the below address:

- **Pune office:** Axis Centra, Survey No. 62/1/4, Baner, Pune – 411045

## 5.2 Consumer Grievance Redressal Workflow:

Customer service team will follow the below steps for addressing any incoming consumer queries or concerns –

- All consumer queries/requests, disputes/complaints are received via emails, calls or letters addressed to CRIF HM which are subsequently logged into the ticketing tool & are acknowledged with a primary email response.
- Any consumer queries/ requests wherein the pre-requisites have not been provided by the consumer, shall be treated as closed after a communication is sent to the consumer highlighting the reason for ticket closure.
- Post receipt of the necessary pre-requisites, i.e., the 20-digit CRIF HM reference number, the credit institution name and the last 4 digits of the disputed account number, it will be considered as a new request.
- For the queries/requests raised by credit institutions on behalf of the consumer, a consent letter needs to be furnished over and above the pre-requisites listed above
- Consumer grievances can be classified into complaints or queries wherein complaints can be further categorized into match, data contribution or technical issue. Queries can be further categorized into report requests, score clarification or general clarifications.
- The customer service team shall intimate the consumer or the credit institution, as the case may be, of any inaccuracy, error or discrepancy in the data within 7 days of receipt of the complaint from consumer.
- For any consumer complaints involving incorrect data submission, customer service team shall initiate the request for an OLM with the credit institution. They shall follow up with the credit institution for period of 30 days from the date of receipt of the consumer complaint.
- In case there is no response from the credit institution within 30 days on date of

receipt of the consumer complaint, then the related credit information shall be tagged as 'under dispute' and inform the concerned credit institution and the consumer. For such cases tagged as 'under dispute', customer service team shall escalate to senior associate at the credit institution within 15 days seeking an update on the dispute raised.

- Post receipt of the OLM sheet from the credit institution, the data operations team shall process the corrected information and notify the customer service team upon completion of the activity. Post rectification of data in the report as per the OLM, customer service team shall share a free copy of the updated report to the consumer via email. List of such free copy of the updated reports shared with the consumer shall be maintained in a tracker.
- Dispute or query resolution provided to the consumer over email shall be recorded in the ticketing tool.
- At the end of every month, Customer Service team shall coordinate with CRIF HM Match and Data Operations team to identify RCA for all the complaints received during the month and record the preventive and corrective actions.

## 6. Terms and Terminologies

- OLM – Online Management / Data Correction
- RCA – Root Cause Analysis

## 7. Escalation Matrix

Level	Name	Email Address	Contact Nos.
1	Customer Service Team	<a href="mailto:customerservice@crifhighmark.com">customerservice@crifhighmark.com/</a> <a href="mailto:Crifcare@crifhighmark.com">Crifcare@crifhighmark.com</a> 09:00 – 18:00 Monday – Friday	020-6715-7709/742/776 /771/779/780
2	Senior Manager	<a href="mailto:neha.mandaogade@crifhighmark.com">neha.mandaogade@crifhighmark.com</a> 09:00 – 18:00 Monday – Friday	09820353738
3	Nodal Officer	Michael Christian <a href="mailto:nodalofficer@crifhighmark.com">nodalofficer@crifhighmark.com</a> 09:00 – 18:00 Monday – Friday	020-6715-7777

## 8. Review and record maintenance

- This policy shall be reviewed annually to evaluate its continuing effectiveness and to verify if it aligns with the relevant legislation or CRIF HM's requirements/strategies/values
- MIS on complaints along with RCA findings and action taken would be shared with Consumer Protection Committee of CRIF HM

- Customer Support process owner shall be responsible for storing, maintaining, updating, modifying, recording any changes to this policy and any supporting documentation

## 9. Conflict in Policy

In the event of any conflict between this Policy and the provisions contained in the regulations, the regulations shall prevail. Any subsequent amendment / modification in the Regulations, in this regard shall automatically apply to this policy.

## 10. Disclaimers and Exclusions

- Any dispute arising from services rendered by CRIF HM is subject to the jurisdiction of the courts in Mumbai only
- The process defined in this document is indicative only and not descriptive in nature. CRIF HM reserves the right to alter and / or delete any steps or clause/s or change this document in entirety through a review, without prior intimation.
- Consumers should note that if a dispute has been raised to CRIF HM and CRIF HM has already responded stating that the bank / credit institution has confirmed that the information reported by them is correct, then the consumer needs to contact their bank / credit institution for all such disputes.