

A hand holding a glowing globe with a network overlay and a stylized logo. The globe is surrounded by a network of white dots and lines, creating a digital or data network effect. The background is a soft blue gradient.

CRIF High Mark Credit Information Services Private Limited

An Update on CSR Initiatives



CRIF HIGH
MARK
Together to the next level

CSR activities for FY25-26

Area	Institute	Details of Project	Objectives	Mode of Implementation	Classification as per Companies Act, 2013
Skills Development and Credit Awareness	BFSI Sector Skill Council of India	Project " Credit Leap " Providing training programs which promotes responsible borrowing and credit behavior	Conducting financial and credit literacy programs for youth to enhance credit awareness, responsible borrowing practices, and improve financial health	Implementation through eligible implementing agencies as prescribed under sub-rule (1) of rule 4.	Schedule VII- ii.Improvement in education which includes special education and employment strengthening vocation skills among children, women, elderly and the differently-abled and livelihood enhancement projects.
Skills Development and Livelihood	Mahesh Foundation	Project ' Threads of Hope ' Procurement of 50 Tailoring Machines, 2 Embroidery Machines and storage for Underprivileged Women & Youth	Empower underprivileged women and youth by equipping them with essential vocational skills in tailoring and garment-making, thereby enhancing their employability and entrepreneurial potential.	Implementation by the company itself.	

Our Impact

63

Batches

14

States

3209

Student reached

Credit Leap Programme

Students across India are now equipped with :

- Understand credit products
- Practice responsible borrowing
- Build informed financial habit



Key Impact Metrics

Training Target:	Enrolled Beneficiaries:	Training Completed:	Rate of Completion:
2500	3209	2919	90.96%

3209

students enrolled across India, reflecting high interest in structured financial literacy education focused on responsible borrowing and credit awareness.



117 ↑

Surpassing expectation of its committed outreach, benefitting 2919 students



90.97%

completion rate out of 3,209 students, the program demonstrates high learner engagement, relevance of content, and effective training delivery.



45

Industry led experts empaneled for trainings



64.4%

Of the students rated the Training program excellent and shared it will be useful for the future



290

students (9.03%) discontinued Due to academic and career related commitments



Internal

BFSI Sector Skill Council of India

Students, first time borrowers, low-income families are unaware of how credit works. Terms like credit score, repayment history, credit discipline are unfamiliar to a large section of population. Digital lending is growing and so is easy access to credit, often loans are taken without understanding the consequences of missed EMIs, over borrowing, high interest debt traps. Credit awareness programs play a crucial role in bridging this gap, these initiatives empower communities to make safer, smarter financial choices. CRIF in partnership with BFSI SSC has significantly improved public credit literacy by the below projects :-

Project 1 – CRIF Certification Program

A national-level intervention providing **training programs to 2,919 students PAN India**, aimed at promoting responsible borrowing behavior and strengthening credit awareness among youth.

Project 2 – Credit Score Campaign – “Score Kya Hua”

A joint awareness initiative conducted in partnership with a Yes bank. This initiative helps citizens become more financially informed, empowering them to make better credit decisions and improving overall credit literacy in the country.



Sr. No	Program name	Target	Achieved
1	CRIF Certification Program	2500 students 63 batches	2919 students 63 batches
2	Credit Score Campaign	Approx 5.00 lakh Mall Foot Fall	6.30 lakh Mall Foot Fall

Internal

Regional newspapers Outreach

Dainik Bhaskar

Hindi News / Local / Uttar Pradesh / Kanpur / CSJMU BBA Students Learn Financial Mantras | Responsible Borrowing Key To Progress

क्रेडिट स्कोर और पर्सनल फाइनेंस की क्लास: CSJMU में BBA छात्रों ने सीखे वित्तीय गुरुमंत्र, एक्सपर्ट बोले- 'जिम्मेदार उधार' ही तरक्की की चाबी

दीपेंद्र द्विवेदी | कानपुर 18 घंटे पहले



छत्रपति शाहू जी महाराज विश्वविद्यालय (CSJMU) के स्कूल ऑफ बिजनेस मैनेजमेंट में इन दिनों भविष्य के फाइनेंस एक्सपर्ट्स को तैयार किया जा रहा है। विश्वविद्यालय में BBA (कैपिटल मार्केट) के छात्रों के लिए दो दिवसीय 'CRIF क्रेडिट लीप प्रोग्राम' शुरू हुआ है। FinX और CRIF के सहयोग से आयोजित इस ट्रेनिंग का मुख्य उद्देश्य छात्रों को यह समझाना है कि वित्तीय साक्षरता सिर्फ पैसे कमाने तक सीमित नहीं है, बल्कि कर्ज और क्रेडिट स्कोर को मैनेज करना भी उतना ही जरूरी है।

Dainik Jagran

छात्रों को दी क्रेडिट स्कोर की जानकारी

कानपुर। छत्रपति शाहूजी महाराज विवि के स्कूल ऑफ बिजनेस मैनेजमेंट में बीबीए (कैपिटल मार्केट) के विद्यार्थियों के लिए सीआरआईएफ क्रेडिट लीप प्रोग्राम के तहत दो दिवसीय प्रशिक्षण कार्यक्रम का शुभारंभ किया गया। स्कूल ऑफ बिजनेस मैनेजमेंट के निदेशक प्रो. सुधांशु पांडेया ने कहा कि इस प्रकार के कार्यक्रम विद्यार्थियों को वित्तीय प्रणाली की व्यावहारिक समझ देते हैं और उन्हें कॉर्पोरेट क्षेत्र की चुनौतियों के लिए तैयार करते हैं। प्रशिक्षण सत्र में इंडस्ट्री विशेषज्ञ मुकुल बाजपेयी ने विद्यार्थियों को क्रेडिट स्कोर, पर्सनल फाइनेंस, जिम्मेदार उधार लेने की प्रक्रिया और क्रेडिट ब्यूरो की भूमिका के बारे में जानकारी दी। मौके पर डॉ. सुदेश श्रीवास्तव, डॉ. विवेक सिंह सचान, डॉ. मोहित कुमार, डॉ. प्रवीण अग्रवाल और वंश शाही सहित कई शिक्षक उपस्थित रहे। (ब्यूरो)



Outreach on Score Kya Hua

Hoardings



A high-impact on-ground credit awareness campaign under Score Kya Hua.”

- 1 10 Cities
- 2 2 Days
- 3 6.30 Lakh Footfall

Launch of “Score kya hua” at Yes Bank



Internal

Credit Score Campaign



- 10 Cities, 2 Day Campaign, Approx 6.30 lakh Mall Foot Fall
- Prominent Hoardings in Mumbai City and Regional newspapers Outreach



Internal

Over the past year, our partnership with Mahesh Foundation has focused on strengthening our partnership. Many program graduates now secure jobs in local garment units, while others successfully launch their own tailoring businesses. To support these entrepreneurs, the Foundation works closely with Self-Help Groups (SHGs), offering mentorship, financial linkages, and ongoing guidance to help them build sustainable micro-enterprises. The donation of sewing machines has significantly boosted the productivity and earning potential of 100 underprivileged women, while also enabling the center to produce affordable school uniforms and bags for children from economically weaker families.

Project Title - Threads of Hope

Centre name - Aadhar Livelihood Center, Mahesh Foundation

Location - Belagavi, Karnataka

Beneficiaries – 100 Women from economically weaker sections directly and 2000 women’s indirectly impacted.





CRIF India Initiatives

