



## **CIBIL Consumer Grievance Redressal Policy**

## 1. **Objective**

CIBIL's Grievance Redressal Policy aims at the following to strengthen consumer confidence:

- Effective and timely resolution of consumer grievances
- Implementing consumer friendly processes
- Enhancing quality of our service delivery
- High level of consumer satisfaction

## 2. **Channels for registering Grievance/s**

A person/entity can approach CIBIL to register a complaint through any of the following channels

- CIBIL Website – Submit online form by visiting 'Contact Us' page of CIBIL website [www.cibil.com](http://www.cibil.com)
- Phone - Call us at 022-61404300 from Monday to Friday 10am to 6pm for registering complaints
- Email - Send an email to [info@cibil.com](mailto:info@cibil.com) for any complaints or queries
- Letters/correspondence can be sent to TransUnion CIBIL's Registered Office:  
One Indiabulls Centre, 19th Floor, Tower 2A & 2B, 841 Senapati Bapat Marg,  
Elphinstone Road, Mumbai - 400013.
- Walk-in at CIBIL Office - Manager (Consumer Services)

## 3. **Classification of Grievance/s**

- All consumer interactions will be broadly classified as Query, Request, Complaint or Feedback. All interactions will be further classified based on the nature of the interaction.
- Interactions where the person is seeking information is classified as a 'Query'.
- Request for correction of a discrepancy in CIBIL Report is classified as 'Request'.
- Interactions where a person is not satisfied with the response time or quality of response is classified as a '**Complaint**' or '**Grievance**'.
- Communication wherein person gives suggestion/s on improving products and services is termed as 'Feedback'.

#### 4. **Guidelines for Grievance Redressal**

- All interactions will be logged into CRM system by CIBIL and will be actioned on First in First out (FIFO) basis.
- On logging an interaction in CRM, a unique Service Request (SR) Number is assigned to the interaction.
- A communication will then be sent by CIBIL Consumer Services Team to the person by email or letter acknowledging the receipt of the communication along with the Service Request Number.
- The communication received from customer will be analyzed and actioned appropriately as indicated in the timelines mentioned below.
- In case of any clarification required based on the initial analysis, CIBIL may call the person.
- Based on the action taken, response will be sent to the person vide email or by letter as per timelines indicated below. Email would be the preferred channel of communication for CIBIL.
- Depending on the nature of interaction and action taken, Root Cause Analysis (RCA) would be conducted to identify areas of improvement in processes and services.
- MIS on complaints along with RCA findings and action taken would be shared with Consumer Protection Committee (CPC) of CIBIL's Board.
- There will be a specialized team in the Consumer Services Department for handling consumer grievances and escalations.
- Timelines for resolution of complaints
  - a. An acknowledgement is sent within next business day for emails received on info@cibil.com and online disputes and grievance raised.
  - b. Action will be initiated for all other communication received by CIBIL within 3 business days from the date of receipt.
  - c. Complaints pertaining to rectification of credit information will be resolved within 15 business days subject to receipt of responses from Banks / Credit Institutions.
  - d. All other types of complaints will be resolved in 7 business days.

#### 5. **Consumer Education Videos**

- In furtherance of our various initiatives on creating consumer awareness, CIBIL has launched Consumer Education Videos on our website. Consumers can access these videos by visiting the following link on our website.

<https://www.cibil.com/help-center>

**6. Disclaimers and Exclusions:**

- This document is applicable only for Direct to Consumer Products and Services of CIBIL.
- CIBIL reserves 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. CIBIL 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.
- This Policy will be reviewed once every year.
- Any dispute arising from services rendered by CIBIL is subject to the jurisdiction of the courts in Mumbai only.



**CIRCULAR RESOLUTION NO. 31 FOR APPROVAL OF THE BOARD OF DIRECTORS OF THE COMPANY**

Date of Circulation: March 26, 2015

*(Committee Members are requested to indicate their approval / disapproval by giving their choice by way of an email or by indicating it in the following table and sending a signed scanned copy of this to the registered office of the Company, by April 2, 2015)*

**Approval / Disapproval of the Director for the resolutions as contained in the detailed proposal appended, dated March 26, 2015:**

Sr. No.	Particulars	Approval <i>(Please state Approved / Disapproved)</i>
1.	Review and approval of the "CIBIL Consumer Grievance Redressal Policy" and stated resolutions.	

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date : \_\_\_\_\_