# TransUnion CIBIL Consumer Grievance Redressal Policy

**Version History**

| Version | Prepared By | Issue Date | Authorized By | Description | Board Approval Date | Effective Date |
|---|---|---|---|---|---|---|
| 1.0 | Berly Verghese | April 1, 2015 | Harshala Chandorkar, COO | New Policy | April 2, 2015 | April 2, 2015 |
| 1.0 | Berly Verghese | April 1, 2015 | Harshala Chandorkar, COO | No Change | February 25, 2016 | February 25, 2016 |
| 1.0 | Berly Verghese | April 1, 2015 | Harshala Chandorkar, COO | No Change | February 22, 2017 | February 22, 2017 |
| 1.0 | Berly Verghese | April 1, 2015 | Harshala Chandorkar, COO | No Change | February 14, 2018 | February 14, 2018 |
| 1.1 | Berly Verghese | March 6, 2019 | Harshala Chandorkar, COO | Channels for registering Grievance/s, Guidelines for Grievance Redressal, Consumer Education Videos | March 7, 2019 | March 7, 2019 |
| 1.2 | Berly Verghese | Februar y 13, 2020 | Harshala Chandorkar, COO | Consumer Education Videos | February 14, 2020 | February 14, 2020 |
| 1.2 | Berly Verghese | March 21, 2021 | Harshala Chandorkar, COO | No Change | March 22, 2021 | March 22, 2021 |
| 1.3 | Berly Verghese | Septem ber 22, 2022 | Harshala Chandorkar, COO | Channels for raising queries and registering Grievance/s, Guidelines for Resolution of Queries and Complaints | September 29, 2022 | September 29, 2022 |
| 2.0 | Nikhil Pohare | May 30, 2024 | Amit Batra | **Note -** Consumer Grievance Redressal policy was part of the Operations Policy Manual for the year 2023.<br>a. **Channels for raising queries and registering** Grievance/s.<br>1. TransUnion CIBIL Website: Submit online form by visiting 'Support' page of TransUnion CIBIL website www.cibil.com<br>2. Consumer Helpline Number: 022-61404300 from Monday to Friday 10am to 6pm to raise a query or register a grievance or | May 30, 2024 | May 30, 2024 |

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| | | | | provide feedback.<br>3. Replaced the Transunion CIBIL registered office address with the new one.<br>4. If a consumer is not satisfied with the resolution provided through the above-mentioned channels, the consumer can escalate his or her concerns to the Nodal Officer, Mr. A Sharma by visiting the following page on our Website https://www.cibil.com/complaints-escalation-procedure/ . The consumer can click on the link provided to escalate to the Nodal Officer and register their grievance<br>**b. Classification of Interactions**<br>All consumer interactions are broadly classified as Query, Request or Complaint. All interactions will be further classified based on the nature of the interaction.<br><br>Query :<br>Query refers to: | | |

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| | | | | i) Interactions received from existing or prospective consumers or credit institutions, seeking information on our products, services, processes, and to know steps for a transaction in relation to existing products or services.<br><br>Request:<br>Request refers to:<br>An informed affirmative request by consumers or credit institutions to receive a specific product, service on credit information.<br><br>Complaint:<br>Complaint refers to:<br>i) a grievance of a consumer, received through any channel/mode, with regards to the credit information appearing in the Credit Report generated by TransUnion CIBIL;<br>ii) a grievance of a consumer where he/she/it is unable to access the Credit Report which has been subscribed for;<br>iii) a grievance of a consumer with regards to delay in the handling of the Commercial Credit Report service request raised.<br>iv) a grievance of a consumer | | |

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| | | | | pertaining to the compensation calculation or non-receipt of compensation under the relevant RBI circulars.<br><br>Explanation:<br>Grievance with regards to CIR/ CCR* in this case would mean grievance with any of the information appearing in the CIR/CCR. consu mer would mean and individual and/or entity.<br><br>Complaint would not include the following:-<br>i) complaints pertaining to disputes/ grievances regarding the computation of the credit score/ credit score model;<br>ii) References in the nature of suggestions and commercial decisions of the CIC;<br>iii) Complaints which have been decided by or are already pending in other fora such as Consumer Disputes Redressal Commission, and other courts;<br>iv) Disputes for which remedy has been provided under Section 18 of the Credit Information Companies | | |

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| | | | | (Regulation) Act, 2005.<br><br>*CIR – Credit Information Report; CCR – Commercial Credit Report<br><br>**c. Guidelines for Resolution of Queries and Complaints**<br>1. Term 'Dispute' removed**: -** Across all touchpoints, CRM system is used for handling consumer interactions. Basis the nature of interactions, these are classified as query, request, complaint or feedback. Ev ery such interaction is assigned a unique service request number, which can be used for future reference and communicatio n.<br>2. Free copy of the corrected report replaced with a free copy of the updated CIBIL Report:- In the case of any correction being carried out in the CIBIL report, a free copy of | | |

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| | | | | the updated CIBIL Report will be provided to the consumer after resolution of all concerns.<br>3. Root Cause Analysis (RCA) will be conducted on a quarterly basis. The analysis shall be carried out basis the type of interactions with a view to identify areas of improvement in services. RCA will also include quality and completeness of response. Key aspects of the analysis shall be highlighted to the management on periodic basis and a quarterly review on complaints will be submitted to the Board.<br>4. Timelines for resolution of queries & complaints: As per Credit Information Companies (Regulation) Act, 2005, Complaints pertaining to rectification of credit | | |

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| | | | | information will be resolved within 30 days. The same shall be subject to receipt of responses from Banks / Credit Institutions.<br>**d. RBI circular number RBI/2016-17/58 DBR.CID.BC.No. 11/20.16.042/2016-17 dated September 1, 2016 :-** TransUnion CIBIL shall provide easy access to Free Full Credit Report (FFCR) including credit score, once in a year (January-December), to individuals whose credit history is available with us on our website - www.cibil.com<br>**e. RBI circular number RBI/2023-24/72 DoR.FIN.REC.48/ 20.16.003/2023-24 dated October 26,2023 :-** Framework for compensation to customers for delayed updation/ rectification of credit information<br>**f. BI Master Direction - Reserve Bank of India (Internal Ombudsman for Regulated Entities) Directions, 2023 vide** | | |

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| | | | | **RBI/CEPD/2023-24 /108 CEPD.PRD.No.S 1228/13.01.019/2 023-24 dated December 29, 2023 :-** Appointment of Internal Ombudsman<br>g. **Reserve Bank of India circular number RBI/2023-24/73 DoR.FIN.REC.49/ 20.16.003/2023-24 dated October 26,2023 :-** Disclosure of complaints on credit information reporting<br>h. **Review of Policy:-** This Policy will be reviewed at least once every year or based on regulatory changes. | | |
| 2.1 | Nikhil Pohare | June 05, 2025 | Amit Batra | • Consumers may reach out to us via the 'Contact Us' section on our website, where the https://www.cibil.com/contact-us-faq link is available. Additionally, for support-related queries, consumers can also email us directly at CIBILinfo@transunion.com, which is listed under the 'Support' section.<br>• Change in Nodal Officer name<br><br>If a consumer is not satisfied with the resolution provided through the above-mentioned channels, the consumer can escalate his or her | June 05, 2025 | June 05, 2025 |

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| | | | | concerns to the Nodal Officer, Mr. V Vijayvergiya by visiting the following page on our website https://www.cibil.com/contact. The consumer can click on the link provided to escalate to the Nodal Officer and register their grievance.<br>• Change in Consumer Helpline Timings (from Friday to Saturday)<br>Consumer Helpline Number: 022-61404300 from Monday to Saturday 10am to 6pm to raise a query or register a grievance or provide feedback. | | |
| 2.1 | Prasad Holkar | October 17, 2025 | Amit Batra | • Version history incorporated in the policy | November 13, 2025 | November 13, 2025 |
| 3 | Nikhil Pohare | January 19, 2026 | Amit Batra | • Email id added for Nodal Officer and Principal Nodal Officer complaints<br>• Updated the Section 'Appointment of Internal Ombudsman with the revised RBI guidelines on Internal Ombudsman for CIC dated January 14, 2026. | January 29, 2026 | January 29, 2026 |
| 3 | Nikhil Pohare | April 22, 2026 | Amit Batra | No Change | May 20, 2026 | May 20, 2026 |

## 1. Introduction

India's pioneer Credit Information Company, TransUnion CIBIL Limited ("**TransUnion CIBIL**") maintains one of the largest collections of Consumer, Commercial & Micro Finance credit information.

Our mission is to create and offer information solutions that enable businesses to grow and give consumers faster, cheaper access to credit and other services. We create value for our consumers by providing information for economic opportunity, information for great experiences and information for personal empowerment.

The Consumer Grievance Redressal Policy outlines the framework for addressing the consumer queries and grievances and is applicable to all individual and commercial consumers.

## 2. Objective

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

a. Effective and timely resolution of consumer grievances.
b. Implementing consumer friendly processes.
c. Enhancing quality of our service delivery; and
d. High level of consumer satisfaction.

## 3. Ethos of Grievance Redressal

The Ethos of Grievance Redressal at TransUnion CIBIL are as under:

a. **Accessibility**: Consumers can access TransUnion CIBIL through any of the channels listed below in point 4 and we assure high standards of customer service at all our touchpoints.

b. **Fairness**: TransUnion CIBIL shall examine the consumer's concerns in all fairness and in an unbiased manner. We shall take utmost care to provide complete, efficient and timely resolution.

c. **Transparency**: TransUnion CIBIL shall ensure regular updates and communication to consumer throughout the various stages of grievance redressal.

d. **Consumer Education**: TransUnion CIBIL is committed to supporting consumer education and financial literacy on credit. We endeavor to make continuous efforts to drive awareness on building positive credit history, credit discipline, the importance of CIBIL Report and easy access of CIBIL Report & Score. We make TRUST possible.

## 4. Channels for raising queries and registering Grievance/s

A person/entity can approach TransUnion CIBIL to raise a query or register a grievance or provide feedback through any of the following channels:

a. TransUnion CIBIL Website: Submit online form by visiting 'Support' page of TransUnion CIBIL website www.cibil.com

b. Consumer Helpline Number: 022-61404300 from Monday to Saturday10am to 6pm to raise a query or register a grievance or provide feedback.

c. Consumers may reach out to us via the 'Contact Us' section on our website, where the https://www.cibil.com/contact-us-faq link is available. Additionally, for support-related queries, consumers can also email us directly at CIBILinfo@transunion.com, which is listed under the 'Support' section.

d. Letters/correspondence can be sent to TransUnion CIBIL Registered Office: One World Centre, Tower 2A, 19th Floor, Senapati Bapat Marg, Prabhadevi, Mumbai 400 013

e. Walk-in at TransUnion CIBIL Registered Office: One World Centre, Tower 2A, 19th Floor, Senapati Bapat Marg, Prabhadevi, Mumbai 400 013

f. Chatbot: Consumers can avail chatbot services through our website (24*7) or at our contact centre (during business hours) and get instantaneous response to their queries.

g. If a consumer is not satisfied with the resolution provided through the above-mentioned channels, the consumer can escalate his or her concerns to the Nodal Officer, Mr. V Vijayvergiya by visiting the following page on our Website https://www.cibil.com/contact . The consumer can click on the link provided to escalate to the Nodal Officer and register their grievance or write to the email id : nodalofficer@transunion.com

h. The consumer can further escalate to the Principal Nodal Officer, Mr. N Pohare by visiting the following page on our Website https://www.cibil.com/contact . The consumer can click on the link provided to escalate to the Principal Nodal Officer and register their grievance or write to the email id : pnooffice@transunion.com

**5. Classification of Interactions**

All consumer interactions are broadly classified as Query, Request or Complaint. All interactions will be further classified based on the nature of the interaction.

| | |
|---|---|
| Query | Query refers to:<br>i) Interactions received from existing or prospective consumers or credit institutions, seeking information on our products, services, processes, and to know steps for a transaction in relation to existing products or services. |
| Request | Request refers to:<br>An informed affirmative request by consumers or credit institutions to receive a specific product, service on credit information |
| Complaint | Complaint refers to:<br>i) a grievance of a consumer, received through any channel/mode, with regards to the credit information appearing in the Credit Report generated by TransUnion CIBIL;<br>ii) a grievance of a consumer where he/she/it is unable to access the Credit Report which has been subscribed for;<br>iii) a grievance of a consumer with regards to delay in the handling of the Commercial Credit Report service request raised.<br>iv) a grievance of a consumer pertaining to the compensation calculation or non-receipt of compensation under the relevant RBI circulars.<br><br>**Explanation**: - Grievance with regards to CIR/ CCR* in this case would mean grievance with any of the information appearing in the CIR/CCR. consumer would mean and individual and/or entity.<br><br>Complaint would not include the following:-<br>i) complaints pertaining to disputes/ grievances regarding the computation of the credit score/ credit score model;<br>ii) References in the nature of suggestions and commercial decisions of the CIC;<br>iii) Complaints which have been decided by or are already pending in other fora such as Consumer Disputes Redressal Commission, and other courts;<br>iv) Disputes for which remedy has been provided under Section 18 of the Credit Information Companies (Regulation) Act, 2005. |

*CIR – Credit Information Report; CCR – Commercial Credit Report

**6. Guidelines for Resolution of Queries and Complaints**

a. All interactions will be logged into CRM system by TransUnion CIBIL and will be actioned on First In First Out (FIFO) basis.

b. Across all touchpoints, CRM system is used for handling consumer interactions. Basis the nature of interactions, these are classified as query, request, complaint or feedback. Every such interaction is assigned a unique service request number, which can be used for future reference and communication.

c. A communication will then be sent by TransUnion CIBIL to the person by email or letter acknowledging the receipt of the Query, Request or Complaint along with the Service Request Number.

d. Query, request or complaints received will be analyzed and actioned appropriately.

e. In case of any clarification required based on the initial analysis, TransUnion CIBIL may call the complainant on case-to-case basis.

f. Based on the action taken, response will be sent to the consumer vide email or by letter.

g. In the case of any correction being carried out in the CIBIL report, a free copy of the updated CIBIL Report will be provided to the consumer after resolution of all concerns.

h. Root Cause Analysis (RCA) will be conducted on a quarterly basis. The analysis shall be carried out basis the type of interactions with a view to identify areas of improvement in services. RCA will also include quality and completeness of response. Key aspects of the analysis shall be highlighted to the management on periodic basis and a quarterly review on complaints will be submitted to the Board.

i. There will be a specialized team in the Consumer Services Department of TransUnion CIBIL for handling consumer escalations.

j. Timelines for resolution of queries & complaints: As per Credit Information Companies (Regulation) Act, 2005, Complaints pertaining to rectification of credit information will be resolved within 30 days. The same shall be subject to receipt of responses from Banks / Credit Institutions.

**7. Free Full Credit Report for the individuals**

TransUnion CIBIL shall provide easy access to Free Full Credit Report (FFCR) including credit score, once in a year (January- December), to individuals whose credit history is available with us on our website - www.cibil.com

**8. Intimation of access to Credit Information Report and updation of credit information with Credit Information Companies**

As per the guidelines received from the Reserve Bank of India vide Circular number and RBI/2023-24/73 DoR.FIN.REC.49/20.16.003/2023-24 dated October 26, 2023, TransUnion CIBIL shall send alerts through SMS/ email to customers when their Credit Information Report (CIR) is accessed by the Specified Users (SUs) as defined in sub-section (l) of section 2 of CICRA, 2005, wherever mobile number/ email ID details of the consumers are available. The alerts shall be sent by TransUnion CIBIL only when the CIR enquiry reflects in the CIR of the customer.

## 9. Framework for compensation to customers for delayed updation/ rectification of credit information

The Reserve Bank of India vide circular number RBI/2023-24/72 DoR.FIN.REC.48/20.16.003/2023-24 dated October 26,2023 has issued Framework for Compensation to customers for delayed updation / rectification of credit information.

Reserve Bank of India has directed Credit Information Companies (CICs) and Credit Institutions (CIs) to implement the compensation framework for delayed updation/rectification of credit information by CICs and CIs effective April 26, 2024. Complainants shall be entitled to a compensation of Rs.100 per calendar day in case their complaint is not resolved within a period of thirty (30) calendar days from the date of the initial filing of the complaint by the complainant with the CIC/CI.

The CI and the CIC, collectively, have an overall limit of thirty (30) days to resolve/ dispose of the complaint. In effect, this would mean that a CI would get twenty-one (21) days and CICs would effectively get the remainder of nine (9) days for complete resolution of the complaint. A CIC shall pay compensation to the complainant if the CIC has failed to resolve the complaint within thirty (30) calendar days of being informed by the complainant or a CI, despite the CI having furnished the updated credit information to the CIC within twenty-one (21) calendar days of being informed by the complainant or the CIC.

Complaints initiated prior to April 26, 2024 and subsequently closed will not fall under the provisions of this RBI circular and compensation will not be applicable.

## 10. Appointment of Internal Ombudsman

RBI vide its circular CEPD.PRD.No. S544/13.01.001/2022-23 dated August 5, 2022 extended The Internal Ombudsman Framework to Credit Information Companies (CICs), which was further subsumed under the RBI Master Direction - Reserve Bank of India (Internal Ombudsman for Regulated Entities) Directions, 2023 vide RBI/CEPD/2023-24 /108 CEPD.PRD.No.S1228/13.01.019/2023-24 dated December 29, 2023.

RBI has issued an updated guideline for the CICs vide their circular number RBI/CEPD/2025-26/386 CEPD.PRD.No.S1032/13.01.019/2025-26 dated January 14, 2026, which would be applicable for all the Credit Information Companies with the objective of enabling consumers (including commercial entities) to seek an independent view regarding their Complaint. These Directions shall be called the Reserve Bank of India (Credit Information Companies - Internal Ombudsman) Directions, 2026.

With the issue of these Directions, the Master Direction - Reserve Bank of India (Internal Ombudsman for Regulated Entities) Directions, 2023 dated December 29, 2023, issued by the Reserve Bank stands repealed.

Internal Ombudsman Framework is detailed in a standalone policy.

## 11. Disclosure of complaints on credit information reporting

TransUnion CIBIL shall disclose on its website, details of complaints registered against them and CIs as per the format given in Annex (Table 1 and 2).

**Table 1: Complaints registered with CICs during the year ended March 31, _**

| Financial Year | Total number of complaints received by the Credit Information Company (CIC) A = B+D | Complaints pertaining to issues at Credit Institutions (CIs) level | | Complaints pertaining to issues at CIC end | |
|---|---|---|---|---|---|
| | | Total Number of complaints received (B) | Number of complaints unresolved within TAT (C) | Total Number of complaints received (D) | Number of complaints unresolved within TAT (E) |
| | | | | | |

*N.B. – The instructions shall be applicable prospectively from the data of issue of regulatory instructions. Last financial year's data shall be displayed by the CIC. CICs shall provide a download link/ option to provide vintage data of previous two (2) financial years, prior to the period displayed above.*

**Table 2: Complaints registered against the CIs with CICs during the year ended March 31, _____**

| Sl. No. | Name of the CI (A) | Number of records submitted by the CI during the year (B) | Total number of complaints registered against the CI during the year (C) | Complaints as percentage of total records submitted by the CI (D) [C as a % of B] | Number of complaints unresolved within TAT by the CI as on reference date (E) | Complaints unresolved within TAT as a percentage of total complaints registered against the CI (F) [E as a % of C] |
|---|---|---|---|---|---|---|
| 1 | CI - 1 | | | | | |
| 2 | CI - 2 | | | | | |
| 3 | ..... | | | | | |

*N.B. – The instructions shall be applicable prospectively from the data of issue of regulatory instructions. Last financial year's data shall be displayed by the CIC. CICs shall provide a download link/ option to provide vintage data pertaining to all CIs for previous two (2) financial years, prior to the period displayed above.*

***CICs shall provide the user an option to choose top ten CIs based on (i) total number of complaints received; (ii) complaints registered as a percentage of total records submitted by the CI; and (iii) unresolved complaints within TAT prescribed as per CICRA, 2005 as a percentage of total number of complaints registered against the concerned CI.***

## 12. Consumer Education Videos

In furtherance of our various initiatives on creating consumer awareness, TransUnion CIBIL has launched Consumer Education Videos on our website and also on YouTube in English, Hindi, Telugu, Tamil Kannada and Malayalam Link to access these videos - https://www.cibil.com/faq/consumer-awareness

## 13. Disclaimers and Exclusions

a. This Policy is not applicable to third parties / credit clinics raising concerns on behalf of consumers & commercial entities.

## 14. Review of the Policy

a. This Policy will be reviewed at least once every year or based on regulatory changes.