

## NOTICE

### Redressal of Customer Grievances

#### 1. Banking Customers / Stored Value Card Customers / Third Party Products:

##### Level 1:

Banking Customers and Stored Value Card Customers can lodge complaint at Branch / Contact Centre as under:

- Register at Branch through complaint register
  - Contact the Branch Manager, details available on the website or at the branches.
  - Call Contact Center on following nos: 1860 267 7777(India) / +91 22 61553100 / 022 4220 7777 (International)
  - Send email to Contact Centre at [reachus@indusind.com](mailto:reachus@indusind.com)
  - NRI customers may E-Mail us at [nri@indusind.com](mailto:nri@indusind.com)
  - Exclusive customers may E-mail us at [exclusive@indusind.com](mailto:exclusive@indusind.com)
- Or
- Alternatively, Lodge complaint through the Bank's link as given below <https://www.indusind.com/in/en/personal/grievance-redressal.html>

##### Level 2:

In case, Branch / Contact Centre are unable to resolve the issue within 7 working days, Customers can escalate the complaint to the Regional Heads through Head - Customer Care as under:

- Email to [customercare@indusind.com](mailto:customercare@indusind.com)
  - NRI customers at [nriescalations@indusind.com](mailto:nriescalations@indusind.com)
- Or
- Write to Head - Customer Care at  
**Mr. Dickson Baptista**  
Head - Customer Care  
OPUS Center  
47, Central Road, Opp. Tunga Paradise Hotel MIDC  
Andheri (East)  
Mumbai 400093
- Or
- Escalate the complaint through Bank's link as given below <https://www.indusind.com/in/en/personal/grievance-redressal.html>

##### Level 3:

In case Customer doesn't receive a response from Head - Customer Care within 7 days, Customers may escalate the complaint with **Principal Nodal Officer** details, details as given below:

- **Write to:**  
**Ms. Dilnaz Sidhwa**  
**Executive Vice President & Principal Nodal Officer**  
IndusInd Bank Ltd.  
OPUS Center, 47, Central Road,  
Opp. Tunga Paradise Hotel MIDC  
Andheri (East), Mumbai 400093  
Email ID: [nodal.officer@indusind.com](mailto:nodal.officer@indusind.com)  
Tel. No. (022) 6155 3705  
Email ID: [nodal.officer@indusind.com](mailto:nodal.officer@indusind.com)
- Or
- Escalate the complaint through Bank's link as given below <https://www.indusind.com/in/en/personal/grievance-redressal.html>

#### 2. Credit Card Customers:

**Level 1:**

Credit Card Customers can login their complaint relating to Credit cards, Mis-selling and Harassment calls as under:

- Call Contact Center on following nos.: 1860 267 7777 / 022 4220 7777 (Outside India)
- Email at [premium.care@indusind.com](mailto:premium.care@indusind.com) .  
Or
- **Write to the Bank's Credit Card Unit at:**  
IndusInd Bank Ltd. (Credit Cards division)  
PO Box 9421, Chakala, MIDC,  
Andheri (E), Mumbai – 400 093.  
Or
- Register at the Branch through the complaint register / Contact the Branch Manager  
Or
- Alternatively, Lodge complaint through the Bank's link as given below  
<https://www.indusind.com/in/en/personal/grievance-redressal.html>.

All the complaints related to Credit Cards will be handled by our Cards Services Cell. If a complaint has been received, our Card Services Cell will endeavour to send a response within 7 working days from the date of receipt of complaint.

**Level 2:**

In case, customers do not receive a response within 7 working days, they may escalate to Head - Cards Services:

- Email at [head.cardservices@indusind.com](mailto:head.cardservices@indusind.com)  
Or
- **Write to:**  
**Mr. Dickson Baptista**  
Head - Cards Services  
OPUS Center, 47, Central Road,  
Opp. Tunga Paradise Hotel MIDC  
Andheri (East), Mumbai 400093  
Or
- Escalate the complaint through Bank's link as given below  
<https://www.indusind.com/in/en/personal/grievance-redressal.html>

**Level 3:**

In case Customer doesn't receive a response from Head - Cards Services within 7 days, Customers may escalate the complaint with **Principal Nodal Officer**, details as given below:

- **Write to:**  
**Ms. Dilnaz Sidhwa**  
**Executive Vice President & Principal Nodal Officer**  
IndusInd Bank Ltd.  
OPUS Center, 47, Central Road,  
Opp. Tunga Paradise Hotel MIDC  
Andheri (East), Mumbai 400093  
Email ID: nodal.officer@indusind.com  
Tel. No. (022) 6155 3705  
Email ID: nodal.officer@indusind.com  
Or
- Escalate the complaint through Bank's link as given below  
<https://www.indusind.com/in/en/personal/grievance-redressal.html>

### 3. Micro Finance Customers:

#### 3.a. Bharat Financial Inclusion Limited (BFIL) Customers:

##### Level 1:

Customers can lodge complaint with Bank's Contact Center. The contact details of the officials/Contact Centre are available in the Loan Passbook / on the notice board at each branch, as under:

- Contact Centre on no's: 1800-572-6000 / 1800-599-10000 / 1800-300-10000
- Email ID: [bccustomerservice@indusind.com](mailto:bccustomerservice@indusind.com)  
Or
- **Write To:**  
**IndusInd Bank Ltd**  
Raheja Commerzone. 10th & 11th Floor,  
Plot No. 16/A/ 1 & 2, Knowledge City, Raidurg,  
Serilingampally Mandal, K V Rangareddy District,  
Hyderabad – Telangana, Pin code – 500 081.  
Or
- Alternatively, Lodge complaint through the Bank's link as given below  
<https://www.indusind.com/in/en/personal/grievance-redressal.html>

##### Level 2:

In case customers do not receive a response from Bank's Contact Centre within 7 working days, they may escalate to Grievance Redressal Office at Bank as under:

- E-mail to: [GRO@indusind.com](mailto:GRO@indusind.com)  
Or
- **Write to:**  
**Mrs. Rohini Patnala**  
**GRO – INDUSIND BANK**  
Raheja Commerzone. 10th & 11th Floor,  
Plot No. 16/A/ 1 & 2, Knowledge City, Raidurg,  
Serilingampally Mandal, K V Rangareddy District,  
Hyderabad – Telangana, Pin code – 500 081.  
Ph. No: 040-44526090  
Or
- Escalate the complaint through Bank's link as given below  
<https://www.indusind.com/in/en/personal/grievance-redressal.html>

##### Level 3:

In case Customer doesn't receive a response from Grievance Redressal Office at Bank within 7 days, Customers may escalate the complaint with **Principal Nodal Officer**, details as given below:

- **Write to:**  
**Ms. Dilnaz Sidhwa**  
**Executive Vice President & Principal Nodal Officer**  
IndusInd Bank Ltd.  
OPUS Center, 47, Central Road,  
Opp. Tunga Paradise Hotel MIDC  
Andheri (East), Mumbai 400093  
Tel. No. (022) 6155 3705  
Email ID: [nodal.officer@indusind.com](mailto:nodal.officer@indusind.com)  
Or
- Escalate the complaint through Bank's link as given below  
<https://www.indusind.com/in/en/personal/grievance-redressal.html>

### 3.b. Other Business Correspondent (BC) customers:

#### Level 1:

Micro Finance customers can lodge complaint with Bank's Contact Centre. The details of the officials / Contact Centre of respective BC's are available in the Loan Pass book / Centre meeting Register and on the notice board at each BC branch.

- Contact Centre Toll free no -1800 266 9945
- E-mail To : [reachibg@indusind.com](mailto:reachibg@indusind.com)  
Or
- **Write to:**  
**IndusInd Bank Ltd,**  
Raheja Commerzone. 10th & 11th Floor,  
Plot No. 16/A/ 1 & 2, Knowledge City, Raidurg,  
Serilingampally Mandal, K V Rangareddy District,  
Hyderabad – Telangana, Pin code – 500 081.  
Ph. No: 040-3935 6472  
Or
- Alternatively, Lodge complaint through the Bank's link as given below  
<https://www.indusind.com/in/en/personal/grievance-redressal.html>

#### Level 2:

In case customers do not receive a response from Bank's Contact Centre within 7 working days, customers may escalate to Grievance Redressal Office at Bank as Under:

- E-mail To: [GRO@indusind.com](mailto:GRO@indusind.com)  
Or
- **Write to:**  
**Mrs. Rohini Patnala**  
**GRO – IndusInd Bank**  
Raheja Commerzone. 10th & 11th Floor,  
Plot No. 16/A/ 1 & 2, Knowledge City, Raidurg,  
Serilingampally Mandal, K V Rangareddy District,  
Hyderabad – Telangana, Pin code – 500 081.  
Ph No: 040-44526090  
Or
- Escalate the complaint through Bank's link as given below  
<https://www.indusind.com/in/en/personal/grievance-redressal.html>

#### Level 3:

In case Customer doesn't receive a response from Grievance Redressal Office within 7 days, Customers may escalate the complaint with **Principal Nodal Officer**, details as given below:

- **Write to:**  
**Ms. Dilnaz Sidhwa**  
**Executive Vice President & Principal Nodal Officer**  
IndusInd Bank Ltd.  
OPUS Center, 47, Central Road,  
Opp. Tunga Paradise Hotel MIDC  
Andheri (East), Mumbai 400093  
Tel. No. (022) 6155 3705  
Email ID: [nodal.officer@indusind.com](mailto:nodal.officer@indusind.com)  
Or
- Escalate the complaint through Bank's link as given below  
<https://www.indusind.com/in/en/personal/grievance-redressal.html>

#### 4. Indie – Millennial Customers:

##### Level 1:

**Indie – Millennial Customers** can lodge complaint Branch / Contact Centre as under:

- Register at Branch through complaint register
- Contact the Branch Manager, details available on the website or at the branches.
- Call Contact Center on following nos: 1860 267 2626 or Send email to Contact Centre at [indie@indusind.com](mailto:indie@indusind.com)  
Or
- Alternatively, Lodge complaint through the Bank's link as given below <https://www.indusind.com/in/en/personal/grievance-redressal.html>

##### Level 2:

In case, Branch / Contact Centre are unable to resolve the issue within 7 working days, Customers can escalate the complaint to Head – Indie Customer Care as under:

- Email to [Indie.customercare@indusind.com](mailto:Indie.customercare@indusind.com)  
Or
- **Write to Head - Indie Customer Care at Mr. Shailesh Kariel**  
Head – Indie Customer Care  
5th Floor, Building 10B, DLF Cyber City,  
Sector 24, Gurugram,  
Haryana 122022  
Or
- Escalate the complaint through Bank's link as given below <https://www.indusind.com/in/en/personal/grievance-redressal.html>

##### Level 3:

In case Customer doesn't receive a response from Head – Indie Customer Care within 7 days, Customers may escalate the complaint with **Principal Nodal Officer**, details as given below:

- **Write to:**  
**Ms. Dilnaz Sidhwa**  
**Executive Vice President & Principal Nodal Officer**  
IndusInd Bank Ltd.  
OPUS Center, 47, Central Road,  
Opp. Tunga Paradise Hotel MIDC  
Andheri (East), Mumbai 400093  
Tel. No. (022) 6155 3705  
Email ID: nodal.officer@indusind.com  
  
Or
- Escalate the complaint through Bank's link as given below <https://www.indusind.com/in/en/personal/grievance-redressal.html>

Further in addition to the above channels of escalation, you can also call on the toll number 18002660447 to register your complaint.

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#### **Nodal Officer**

Our Nodal Officer will endeavour to resolve the issue to the Complainant's satisfaction within 7 working days. In case, the complaint needs more time to examine, the complaint shall be acknowledged by explaining the need for more time to respond.

All unresolved cases will be referred to Internal Ombudsman for further examination before sending the final response to the complainant.

## **Internal Ombudsman (IO)**

Bank will internally escalate all cases that are rejected/ partially rejected to Internal Ombudsman (IO) for his independent review.

The final response to customer for such cases will be sent by the Bank only after examination by IO and the fact that the response has IO concurrence will be mentioned in the response to customer.

If the complaint is not resolved within 30 days from the lodgement of the complaint or if the complainant is not satisfied with the response, he/she can approach the office of the Banking Ombudsman, appointed by Reserve Bank of India.

## **Integrated Ombudsman Scheme, 2021**

We have displayed on our website and in all our branches a Notice explaining that we are covered under the Integrated Ombudsman Scheme, 2021 of the Reserve Bank of India. The contact details of Regional Manager, Bank's Nodal Officer and Banking Ombudsman are prominently displayed on the notice board at branch. A copy of the Scheme is available at the Branches and availability of the Scheme is also displayed at the Branch Notice Board. The Scheme is also displayed on Bank's website. If a complainant has any matter that he/she would like to report to the Banking Ombudsman, he / she may contact the Branch Head for details. Please mention your full name, address and other contact particulars in the complaint letter.

### **Contact details of the Central BO Office:**

**Address:** Centralised Receipt and Processing Centre (CRPC),  
Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017

**Online Portal:** <https://cms.rbi.org.in>

In case complainants have any queries on RB-IOS or desire information relating to their complaints lodged through the above methods, can reach the **Contact Centre of RBI at toll-free #14448 (currently available from 9:30 am to 5:15 pm on working days)** in Hindi, English and nine regional languages (Bengali, Gujarati, Kannada, Odia, Malayalam, Marathi, Punjabi, Tamil and Telugu).

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### **For Demat Account Customers: Escalation Matrix of DP:**

<b>Details</b>	<b>Contact person</b>	<b>Address</b>	<b>Contact No.</b>	<b>Email Id</b>
Customer Care	Mr. Dickson Baptista	OPUS Center 47, Central Road, Opp. Tunga Paradise Hotel MIDC, Andheri (East), Mumbai 400093	1860267777/022 6857 7777 /0224220 7777 (Outside India)	reachus@indusind .com
Head of Customer Care				customercare@in dusind.com
Compliance Officer (Depository Participant )	Mr. Umakant Sardesai	731, Solitaire Corporate Park, 3rd Floor, 167 Guru Hargovindji Marg, Opp. Mirador Hotel, Andheri East, Mumbai - 400093	+912261798364	cco_regulatory@i ndusind.com
CEO	Mr. Sumant Kathpalia	8th Floor, Tower 1, One India Bulls Centre, Jupiter Mills Compound, 841, S.B.Marg, one Road West),Mumbai - 13	1860267777/022 6857 7777 /0224220 7777 (Outside India)	managingdirector @indusind.com

**For Escalation Matrix of Exchange Traded Currency Derivatives Segment (ETCD):**

Details of	Contact Person	Address	Contact No.	Email ID
Customer Care	Mr. Venkatraman Ganesan	IndusInd Bank Limited, 3rd Floor, # 86, Eshwaran Koil Street, OMR Road, Muthamiz Nagar, Karapakkam, Chennai 600 097	18002660616	corporatcare@indusind.com
Head of Corporate Customer Care	Mr. Joy Bose	IndusInd Bank Corporate Services Communication Business Square, 3rd Floor C Wing-302 Andheri-KurlaMumbai, Maharashtra 400093	18002660616	corporatcare@indusind.com
Compliance Officer	Mr. Umakant Sardesai	731, Solitaire Corporate Park, 3rd Floor, 167 Guru Hargovindji Marg, Opp. Mirador Hotel, Andheri (east), Mumbai -400093	+912261798364	cco_regulatory@indusind.com
CEO	Mr. Sumant Kathpalia	8th Floor, Tower 1, One India Bulls Centre, Jupiter Mills Compound, 841, S.B.Marg, Elphinstone Road (West), Mumbai-400013	18602677777/ 02268577777/ 02242207777 (Outside India)	managingdirector@indusind.com

In absence of response/complaint not addressed to your satisfaction, you may lodge a complaint with SEBI at <https://scores.gov.in/scores/welcome.html> or Exchange at <https://investorhelpline.nseindia.com/NICEPLUS/>.

Please quote your service Ticket / Complaint Ref. No. while raising your complaint at SEBI SCORES/Exchange Portal.

**Complaint lodgment and escalation matrix for GIFT City customer:**

IFSC GIFT City customers can lodge complaint on the email id: [complaint.ibu@indusind.com](mailto:complaint.ibu@indusind.com) . In case, the complaint is not resolved within 7 working days, customers can escalate the complaint as per the below escalation matrix:

Details of	Contact Person	Address	Contact No	Email ID
GBO Head-IBU	Mr Aasav Shah	IndusInd Bank Limited, IFSCA Banking Unit, 408, 4th Floor, Hiranandani Signature, Block 13-B, Zone-1,GIFT SEZ, GIFT City, Gandhinagar, Gujarat- 382 355(INDIA)	+91-8980011210	<a href="mailto:aasav.shah@indusind.com">aasav.shah@indusind.com</a>
CEO & Head- IBU	Mr Pranat Shah	IndusInd Bank Limited, IFSCA Banking Unit, 408, 4th Floor, Hiranandani Signature, Block 13-B, Zone-1,GIFT SEZ, GIFT City, Gandhinagar, Gujarat- 382 355(INDIA)	+91-9925192089	<a href="mailto:shah.pranat@indusind.com">shah.pranat@indusind.com</a>

**Policy Review Frequency:**

The Policies will be reviewed once in two years or in case of any modifications arising due to legislative/regulatory changes, to the Policies from time to time till the next review.

**Grievance Redressal Mechanism – Inclusive Banking Group - Co-Lending Channel:**

Under Co-lending arrangement both Bank and Co-Lending Partner (CLP) together lend to the customer. CLP is the single point of contact, responsible for customer service and grievance redressal. In line with the RBI guidelines and as per the Master Co-lending agreement between the Bank and CLP, all customer complaints will be handled by the Co-Lending Partner.

<b>Grievance Redressal Mechanism</b>	
Customer may lodge the complaint relating to services provided under Co-lending arrangement by referring to the below contact details available in the loan agreement or Co-lending partner's website.	
<b>Co-lending partners</b>	
<b>I. Indel Money Limited</b>	<ul style="list-style-type: none"><li>➤ Register with Call - 18004253990 or</li><li>➤ e-mail to <a href="mailto:care@indelmoney.com">care@indelmoney.com</a> or</li><li>➤ written complaint addressed to: The Grievance Redressal Officer, Indel Money Limited, Indel House, Changampuzhanagar, South Kalamassery PR, Ernakulam, Kerala – 682033</li></ul>
<b>II. Yogakshemam Loans Ltd</b>	<ul style="list-style-type: none"><li>➤ Register with Call - 0487 2320102</li><li>➤ e-mail to <a href="mailto:customersupports@yogloans.com">customersupports@yogloans.com</a> or</li><li>➤ written complaint addressed to The Grievance Redressal Officer, Yogakshemam Loans Ltd, 3rd Floor, Ottappath Tower, Aswini Jn, Thiruvambady Post, Thrissur, Kerala 680022.</li></ul>
<b>III. Fedbank Financial Services Limited</b>	<ul style="list-style-type: none"><li>➤ Register with Call - +9108069291313/ 7418128882 or</li><li>➤ e-mail to <a href="mailto:customercare@fedfina.com">customercare@fedfina.com</a> or</li><li>➤ written complaint addressed to The Grievance Redressal Officer Kanakia wall street, A-Wing, 5<sup>th</sup> Floor, Unit No.511, Andheri-Kurla Road Chakala, Andheri East, Mumbai- 400093</li></ul>
<b>IV. SV Credit Line Limited</b>	<ul style="list-style-type: none"><li>➤ Register with Call - 18001209040 or</li><li>➤ written complaint addressed to The Nodal Officer SV Credit Line Limited 5<sup>th</sup> Floor, SAS Tower, Near Medcity, Sector 38, Gurugram, Haryana – 122001</li></ul>
If the complaint is not resolved within 30 days from the lodgement of the complaint or if the complainant is not satisfied with the response, he/she can approach the office of the Ombudsman, appointed by Reserve Bank of India.	



**Contact details of the Central IOS Office:**

**Address:** Centralised Receipt and Processing Centre (CRPC),  
Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017

**Online Portal:** <https://cms.rbi.org.in>

**Email Id:** [crpc@rbi.org.in](mailto:crpc@rbi.org.in)

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Further under The Consumer Protection Act, 1986 you may file a complaint under Consumer Protection Councils at the Central and State levels, whose main objects will be to promote and protect the rights of the consumers.

To provide simple, speedy and inexpensive redressal of consumer grievances, the act envisages a three- tier quasi-judicial machinery at the national, state and district levels.

- National Consumer Disputes Redressal Commission – Known as “National Commission”
- Consumer Disputes Redressal Commissions known as “State Commission”
- Consumer Disputes Redressal Forum – Known as “District Forum”

The provisions of this act are in addition to and not in derogation of the provisions of any other law for the time being in force.

To know further about Consumer Protection Act, 1986, you may log on to [www.ncdr.com](http://www.ncdr.com)

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