Citizen's Charter

Version 7

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IndusInd Bank Ltd.
Corporate Office
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Version Control

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INDUSIND BANK LIMITED

Citizen's Charter

1. VISION

IndusInd Bank will be:

- A relevant business and banking partner to its clients
- Engaged with all our stakeholders and will deliver sustainable and compliant growth and returns
- Customer Responsive, striving at all times to collaborate with clients in providing solutions for their banking needs
- A forerunner in the marketplace in terms of productivity, technology, efficiency and profitability,
- A change agent for financial inclusion in India.
- An equal opportunity and preferred employer

2. MISSION

We will consistently add value to all our stakeholders by enhancing the sustainability of the organisation and emerge as India's most convenient bank with financial metrics amongst the best in the industry.

3. APPLICATION OF CHARTER

Disclaimer:

It is not a legal document creating rights and obligations. The Citizens Charter does not by itself create new legal rights, but it surely helps in enforcing existing rights.

This Charter applies to all products and services listed below whether provided by branches, subsidiaries and agents acting on behalf of the Bank, across the counter, by post, through interactive electronic devices and through technology (alternate delivery channels).

KYC Compliance

In order to comply with regulatory/ statutory requirements, while opening the account we will adhere to the Know Your Customer (KYC) Norms, Anti Money Laundering (AML) as laid down by the regulator, satisfy ourselves about the identity, including verification of address of a person/s, seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuse of the banking system. We will also satisfy ourselves about the sources of income of the existing/ prospective customer. Customers shall also provide the desired documents as per the requirements of the Bank for updation and verification as per the periodicity of submission. Customers who undertake one time transactions like purchase of DDs, receiving / sending remittances, etc will also be required to provide KYC documents.

Products:

a) All deposit accounts e.g., saving accounts, current accounts, term deposits, recurring deposits, NRE, FCNR and NRO.

While various deposit products offered by the Bank are assigned different names, the deposit products can be categorised broadly into the following types: -

i) "Demand deposits" means a deposit received by the Bank which is withdrawable on demand;

ii) "Savings deposits" means a form of demand deposit which is subject to restrictions as to the number of withdrawals as also the amounts of withdrawals permitted by the Bank during any specified period;

iii) "Term deposit" means a deposit received by the Bank for a fixed period withdrawable only after the expiry of the fixed period and includes deposits such as Recurring / Fixed Deposits/ Monthly Income Certificate / Quarterly Income Certificate, etc.

iv) "Current Account" means a form of demand deposit wherefrom withdrawals are allowed any number of times depending upon the balance in the account or up to a particular agreed amount and will also include other deposit accounts which are neither Savings Deposit nor Term Deposit. No interest is paid on credit balances kept in current account.

v) "Sweep": The Bank offers auto sweep in and sweep out facility between CASA accounts and Fixed Deposits. The choice of tenors available and quantum / threshold of sweep will be decided by the Bank from time-to-time basis the account type being held by the customer

b) Nomination facility is available on all deposit accounts opened by the individuals. Depositors may choose for either simultaneous or successive nominations, as per their preference. Nomination is also available to a sole proprietary concern account. Nomination can be made in favour of upto four individual(s) only. Nomination(s) so made can be cancelled or changed by the account holder/s any time. While making nomination(s), cancellation or change thereof, it is required to be witnessed by a third party, if nomination(s) is made under thumb impressions. Signatures of the accountholders taken in nomination forms need not be attested by witnesses. Nomination(s) can be modified by the consent of account holder/s. Nomination(s) can be made in favour of a minor also subject to other individual being named appointee(s) (as guardian) during the minority period. Bank recommends that all depositors avail nomination facility. The nominee(s), in the event of death of the depositor/s, would receive the balance outstanding in the account as a trustee of legal heirs. The depositor will be informed of the advantages of the nomination facility while opening a deposit account.

c) Fund based (Retail Loans, Demand Loans, Term Loans, Home Loan, Gold loan, Vehicle Loan, Cash Credit, Overdrafts) and Non fund based (Letter of Credit/ Bank Guarantee).

d) Foreign exchange products including remittances, money changing, travellers cheques, foreign currency demand drafts and Travel card

e) Third party products and investment products.

f) Demat accounts and Applications Supported by Blocked Amount (ASBA) facility.

g) Card products including Credit Cards, Debit Cards, ATM Cards, Smart Cards, Prepaid Cards and Fastag, Commercial Card, Forex Card, Duo card.

h) Payment products – Bharat QR, UPI, BHIM, IndusPay, AePS, Fastag, NACH, BBPS, Clickpay.

Services:

a) Remittance facility to the customers by transfer through RTGS/NEFT/IMPS/Issuance of Demand Drafts, Bankers cheques, etc.

b) Collection of cheques.
c) Safe deposit locker facility
d) Indian currency notes exchange facility.
e) Settlement of claim cases in deceased accounts.
f) Internet Banking Services
g) Mobile Banking Services
h) Phone Banking
i) Whatsapp Banking
j) SMS Banking
k) Missed Call Alerts
l) Doorstep Banking Services including senior citizens and differently abled persons.

4. OUR COMMITMENTS

(i) To act fairly and reasonably in all dealings with the customers in matters of:

a) Providing minimum banking facility of receipt and payment of cash/ cheques at the Bank's counters. Basic banking services are provided in the Basic Savings Bank Deposit.

b) Meeting the commitments and standards in the Charter for the products and services offered and, in the procedure and practices followed.

c) Ensuring that products and services meet relevant laws and regulations in letter and spirit.

d) Ensuring that dealings with the customer's rest on ethical principles of integrity and transparency.

e) Operating a secure and reliable banking and payment system.

f) To deal quickly and sympathetically with customer grievances arising due to errors, delays in handling of customer related issues or on account of problems arising due to technological failure.

g) Ensuring that customers are informed of the avenues to escalate their complaints / grievances within the Bank and their rights to alternative remedy, if they are not fully satisfied with the response of the Bank to their complaints.

(ii) To display on Bank's website:

a) Integrated Banking Ombudsman (BO) Scheme 2021 as amended from time to time.

b) Our approach to Customer Care takes into account the geographic spread of branches, segments of customers, needs of special sections like senior citizens, physically challenged persons, etc. We clearly define and distinguish the features for different products and services and will indicate the target customer group. Terms and Conditions for products, interest rates and schedule of charges are subject to change and will be updated time to time.

c) The applicable schedule of charges of the Bank is available at branches and displayed on our website. Customers can also avail of option of passbook, E- statement and Internet banking to track the transactions in their accounts. All banking customers registered with us for mobile alerts will receive transaction alerts for their accounts based on transaction value which will help them track their accounts and transactions thereof. Our staff are trained on KYC norms to guide clients on documentation needed for various banking transactions like Account Opening, NEFT, Forex prepaid cards, etc.

d) Customer Centricity - The Bank's approach to develop "Client First Attitude" by its employees is documented and the same includes aspects such as positive attitude, behaviour and practices, skill gaps of employees, the process of re-engineering, recruitment of staff for the purpose, etc. Human Resources processes of the Bank includes recruitment of employees based on desired skills, experience and past performance of the candidates and also provides for learning solutions for inculcating the desired Knowledge Skill and Attitude to the concerned employees.

e) The Bank's Grievance Redressal policy framed to ensure the prescribed response time for every type of grievance is approved by the Board of Directors.

f) Bank has codified all its policies/operational guidelines as that would help the front-line staff to serve the customers.

g) The internal inspection / audit reports of Bank focus on customer service and the Audit Rating appropriately reflect the importance of customer service.

h) Customer Acceptance, Customer Care and Customer Severance:

Customers can approach the Bank through any of the following channels for their transactions and queries:

- Branch- Timings vary for respective branch location. Certain branches are open 365 days of the year as well for better accessibility for clients
- Video Banking Services – Video Branch is a service offered exclusively to all our customers. By using this service, customers can seamlessly connect with the Branch Manager, Relationship Manager or with our centralized Video Branch Executive.
- Whatsapp Banking – Banking is just a phone chat away with OnThe Go' Social Banking.
- Phone banking – Our phone banking services are available 24 X 7
- Net banking - Customers can access their account by accessing our Indusnet service. Passwords to login and transact can be created by the customer basis Debit Card number and other details verified at the time of login.
- Email channel – Customers can write to us at reachus@indusind.com. An acknowledgement will be sent immediately on receipt of mail by the Bank.
- ATM – Our ATM services are available 24 X 7. Customers can access their account with the Debit card and PIN or login credentials (for card less transaction).
- Indie – Customers can access their account by downloading our Indie Mobile app, Indie for Business App.

Bank has a robust process for handling customer complaints and requests. On registration of requests and complaints via any of the customer service channels, customers will be communicated a query reference number which they can use to track their query. Customers registered for mobile alerts, will also receive SMS alerts for closure of queries.

In case of failure of resolution by the Bank at the Regional Level, customers can escalate matters to the Bank's Nodal Officer as per the Grievance Redressal Policy.

i) Policy on Bank Deposit.

j) Cheque Collection Policy.

k) Grievance Redressal Policy.

l) Customer Rights Policy.

m) Compensation Policy.

n) Collection of Dues and Security Repossession Policy.

o) Customer Protection Policy

p) Policy on Doorstep Banking Services

q) Insurance Cover for Deposits under Deposit Insurance and Credit Guarantee Corporation of India (DICGC)

(iii) To maintain privacy and confidentiality of the customers' personal information except in the following cases:

a) Where disclosure is under compulsion of law.
b) Where there is duty to the public to disclose.
c) Where interest of the Bank requires disclosure
d) Where the disclosure is made with the express or implied consent of the customer.

However, the Bank may utilize the information for cross-selling of own products / services.

(iv) To publicize the Charter:

a) Provide the customer a copy of the Charter on request.
b) Make available this Charter on Bank's website.
c) Ensure training to the staff to put the Charter into practice.

(v) To provide services to the customers, Bank follows the standards laid down in the Code of Bank's Commitment to customers (BCSBI) as under:

a) Display business hours.

b) Render courteous services.

c) Attend to all customers present in the banking hall at the close of business hours.

d) Provide separate 'Enquiry' or 'May I help you' counter at large branches.

e) Display interest rates for various deposit schemes from time to time.

f) Keep customers informed about changes / modification in interest rates, charges, terms and conditions through Bank's website.

g) Provide details of various deposit schemes/services of the Bank on the Bank's website.

h) Display Time-Norms for various banking transactions.

i) Pay interest for delayed credit of outstation cheques, as advised by RBI from time to time

j) Provide immediate credit in respect of outstation and local cheques up to a specified limit subject to certain conditions, as advised by RBI from time to time.

k) Provide complaint book / form and / suggestion box in the branch premises

l) Display address of administrative offices as well as Nodal Officer dealing with customer grievances / complaints. We provide proper queue management system at branches where there is heavy crowd, with basic facilities of seating arrangements, drinking water, etc.

m) For account opening, the Know Your Customer (KYC) regulatory guidelines require us to seek documents for (i) proof of identity and (ii) proof of address.

n) Open "Basic Savings Bank Deposit" account under Financial Inclusion with Zero balance and simplified KYC.

o) Open a Savings Bank account in the name of individuals, singly or jointly, Self-Operated minors (Age above 10 years but less than 18 years), minors under natural/legal guardianship or by an illiterate/blind person.

p) The name of the payee as well as instrument number in case of debit entries and instrument number in case of credit entries will be provided by the Bank in the Passbooks/Statement of Accounts.

q) Transfer the account from one branch to another branch, free of charge.

r) Provide facility of standing instruction for regular payments like locker payment, Recurring deposit instalments, etc.

s) Allow premature withdrawals, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run or the contracted rate whichever is lower, subject to penalty, if any, prescribed by the Bank. No interest will be paid on premature withdrawals of deposit which has remained with the Bank for less than prescribed minimum number of days for issuance of FDR.

t) Allow premature withdrawal of fixed deposits in the name of Deceased Depositor(s) to the Survivors/nominee(s) specified by the depositor(s) at the time of issuance of such fixed deposit.

u) Allow generally, loans/overdrafts against Term deposits except on Certificates of Deposit (CD), Tax Saver Scheme, third party deposit and FD held by minors.

v) As a measure of good customer service, our Bank provides auto renewal facility on customer's request as also in absence of customer request for the benefit of customer.

w) Pay interest on deposits either monthly at discounted value or quarterly or half-yearly (quarterly compounded i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme. Maturity proceeds of Rs. 20,000/- and above will be paid by account payee cheque or credit to account. Cash payment of FDR/TDR will not be made if amount of Principal+ Interest is Rs. 20,000/- and more. Simple interest will be paid on maturity for deposit wherever the tenure is upto 180 days.

x) Provide TDS statement explicitly mentioning details of gross interest credited and TDS debited.

y) Bank will pay interest on overdue deposits, as applicable to Savings account or the contracted rate of interest on the matured TD, whichever is lower. if the deposit is renewed, as decided by the Bank from time to time.

z) Issue duplicate FDR in the event the original FDR is lost, subject to Depositor(s) completing required formalities prescribed by the Bank from time to time.

(vi) SPECIAL CUSTOMERS

(A) Pensioners and Other Senior Citizens

a) There will be prioritized service to senior citizens, physically handicapped persons by effective crowd / people management available at all branches.

b) The needs of the senior citizens and the physically challenged persons are important inputs for Bank in deciding on the branch locale and its access.

(B) Customers in Rural and Semi Urban Areas

a) Bank will ensure proper currency exchange facilities and also the quality of notes in circulation in rural areas.

b) "It will be ensured that the branches are opened as per the scheduled timings and operated for the full hours.

(C) **Tribal Areas / North-East –**

a) The business correspondent / facilitator model will be used for improving the banking facilities in the tribal areas. Prominent citizens belonging to important Tribes of the region could also be considered for appointment as Business Correspondent (BC).

b) Bank will ensure that at least one of the staff members in the branches in tribal areas is conversant with local language.

c) To achieve the banking / financial inclusion, our Bank will endeavour to implement the guidelines provided by the RBI and Government to transfer and post the staff to the region. Further, the staff so selected and posted will also focus on local talent building and development.

d) Bank will facilitate opening the accounts for the SHGs in the region in furthering the cause of financial inclusion in the region.

e) Bank will take further steps for improvement in provision of RTGS / NEFT facility to the customers from the region.

(D) Providing banking facilities to Visually Impaired Persons and Persons with Autism, cerebral Palsy, Mental Retardation and Multiple Disabilities

a) In order to facilitate access to banking facilities by visually challenged persons, our Bank offers banking facilities including cheque book facility / operation of ATM/ locker, etc., to the visually challenged who are capable of using those facilities.

b) Legal Guardianship Certificate issued under the National Trust Act,1999 empowers the disabled persons with autism, cerebral palsy, mental retardation and multiple disabilities to have accounts.

c) Bank will rely upon the Guardianship Certificate issued either by the District Court under Mental Health Act or by the Local Level Committees under the above Act for the purposes of opening / operating bank accounts.

d) Essential details about the facilities are enumerated in the Enactment (Mental Disabilities Act)

(vii) SETTLEMENT OF CLAIMS OF DECEASED DEPOSITORS IN DEPOSIT ACCOUNTS

a) If the depositor has registered for Simultaneous nomination with the Bank, the balance outstanding in the account of the deceased depositor will be transferred to the account of / paid to the nominee(s) in the proportion in which it was declared by the customer after the Bank is satisfied about the identity of the nominee(s), etc.

If the depositor has registered for Simultaneous nomination with the Bank; – the balance outstanding in the account of the deceased depositor will be transferred to the account of / paid to the nominee(s) in the proportion in which it was declared by the customer after the Bank satisfies about the identity of the nominee(s), etc.

If the depositor has registered for Successive nomination with the Bank; – the balance outstanding in the account of the deceased depositor will be transferred to the account of / paid to the nominee placed higher in the order of priority after the Bank is satisfied about the identity of the nominee, etc.

b) The above procedure will be allowed in case of death of all holders, in respect of a joint account where nomination(s) is registered with the Bank.

c) In a Joint Deposit Account, when one of the Joint Account Holders passes away, the Bank shall make payment jointly to the legal heirs of the deceased person and the surviving depositor(s). However, if the Joint Account holders had given mandate for disposal of the balance in the account such as "either or survivor, former / latter or survivor, anyone of survivors or survivor, etc.," the payment will be made as per the mandate to avoid delays in production of legal papers by the heirs of the deceased.

The survivor(s)/nominee(s) would be receiving the payment from the Bank as a trustee of the legal heirs of the deceased depositor, i.e., such payment to him / them shall not affect the right or claim which any person may have against the survivor(s)/nominee(s) to whom the payment is made.

d) In the absence of nomination and when there are no disputes among the claimants, the Bank will pay the amount outstanding in the account of the deceased person against application, indemnity and Noc from all legal heirs or the person mandated by the legal heirs to receive the payment on their behalf without insisting on legal documents up to the minimum threshold limit of Rs. 15 lacs as prescribed by the Reserve Bank of India. This is to ensure that the common depositors are not put to hardship on account of delays in completing legal formalities. For the claim over the prescribed limit the necessary legal formalities as prescribed by the Bank from time to time need to be completed.

e) Legal representation must be submitted for all those cases irrespective of the amount, where there are disputes and all legal heirs do not join in indemnifying the Bank and those cases where the Branches have reasonable doubt about genuineness of the claimant(s) being the only legal heir(s) of the depositor.

f) In the case of balances lying in current account standing in the name of a deceased individual depositor / sole proprietorship concern interest shall be paid from the date of death of the depositor till the date of repayment to the claimant/s at the rate of interest applicable to savings deposit as on the date of payment.

- **Interest Payable on Term Deposit in Deceased Account**

In case of a term deposit standing in the name/s of –

(1) A deceased individual depositor, or
(2) Two or more joint depositors, where one of the depositors has died, interest shall be paid in the manner indicated below

a) **On the maturity of the deposit:** at the contracted rate.

b) **In case of premature withdrawal i.e., in the event of the payment of deposit being claimed before the maturity date:**
The Bank will pay interest at applicable rate with reference to the period for which the deposit has remained with the Bank without charging penalty.

c) **In case of deposit being claimed after the date of maturity:**
In the event of death of the depositor, the Bank will pay interest to the legal heirs at the contracted rate till the date of maturity. From the date of maturity to the date of payment, the Bank will pay interest as applicable to savings account or the contracted rate of interest on the matured TD, whichever is lower.

- **Time Norms for settlement of claims**

Claims in respect of deposit accounts of a deceased customer will be settled within a period not exceeding 15 calendar days from the date of receipt of all the required documents associated with the claim from the claimant(s) subject to the production of proof of death of the depositor and suitable identification of the claimant(s) to the Bank's satisfaction.

- **Some clarifications regarding Provisions in Nomination Rules**

The Banking Companies (Nomination) Rules, 2025 have been framed in terms of Sections 45 ZA to 45 ZG of the Banking Regulation Act, 1949.

Deposit Accounts

a) Nomination facility is intended only for individuals including a sole proprietary concern.
b) Depositors may choose to nominate upto 4 nominees for either simultaneous or successive nominations, as per their preference.
c) Nomination(s) so made can be cancelled or changed by all the surviving deposits(s) acting together is allowed. This is also applicable to deposits having operating instructions "Either or Survivor".
d) It may be noted that in the case of a joint deposit account the nominee's right arises only after the death of all the depositors.

(viii) Exchange of Soiled/Slightly Mutilated Currency Notes and acceptance / distribution of coins

All branches of the Bank will exchange freely coins and soiled and slightly mutilated / cut notes of all denominations. No essential feature of the note should be missing. The Bank’s currency chest and branches will exchange torn/mutilated/defective notes free of cost. Currency exchange facility is offered to the Bank's customers and non - customers.

The Bank follows RBI guidelines in this respect. RBI has permitted the Bank to exchange mutilated currency notes which are genuine and where mutilations are such as not to cause suspicion or fraud. The Bank's currency chest

and branches exchange all categories of mutilated currency notes. Refund value of these notes is, however, paid as per RBI (Note refund) Rules. Currency exchange facility is offered to the Bank's customers and others.

Distribution / supply of coins and its denominations will be subject to their availability.

(ix) Safe Deposit Vaults (Lockers)

The facility of safe deposit lockers is an ancillary service offered by the Bank. There will be a completely transparent process in the allocation of locker facility. The Bank's branches offering this facility will indicate/display this information. The identification of branches shall be done by the Bank at its discretion based on potential and commercial considerations, etc. as the relationship of the Bank with the locker hirer(s) that of Bailor and Bailee. Bank shall exercise due care and necessary precautions for the safety of lockers provided to the customers like ordinary prudence will do in his case. However, Bank shall not be liable for any damage or loss to lockers or its contents, due to any reasons(s) whatsoever.

The major aspects governing the services:

a) A locker may be hired by an individual (not minor), firm, limited company, specified associations, societies, etc.
b) Nomination facility is available to individual Either or Survivor"/" Former or Survivor"/" Anyone or Survivors hirer of safe deposit locker.
c) Loss of key should be immediately informed to the branch. However, all the expenses incurred in repairing the lock and key shall be borne by the hirer(s).
d) Lockers are available in different sizes.
e) Lockers are rented out for a minimum period of one year. Rent is payable in advance. The rent may be paid from the deposit account of the lessee through standing instruction.
f) The Bank reserves its right to break open the locker if the rent is not paid despite notices sent by the Bank as per the rules, and, recover charges thereof. Additionally, the Bank may initiate such action to comply with any statutory or legal order.

The facility of safe deposit vault is available to customers having SB/CA account with the Bank.

(x) REMITTANCE SERVICES

a) Customers may remit funds from one centre to another centreby RTGS, NEFT/IMPS and Demand Drafts by paying specified charges.
b) Demand Drafts for Rs 50,000/- and above will be issued only by debit to the customer's account or against cheques or other instruments tendered by the purchaser and not against cash payment. Similarly, such payments for Rs 50,000/- and above will be made through banking channels and not in cash.
   Before taking delivery of the drafts, customer is to verify that the draft is complete in all respects including signature of the official(s) along with their specimen signature numbers at the place provided for.
   The drafts can be revalidated by the payee(s) if they are identified as the holder in due course. The drafts can be revalidated only once within one year from the date of issue. After one year of the draft, they are to be cancelled at the issuing branch, and a fresh draft obtained after paying the requisite service charges.

Duplicate DDs / POs:
Bank will issue duplicate demand draft to the customer within a fortnight from the receipt of request.

(xi) ATM / DEBIT CARD TRANSACTIONS:

In North Eastern region our Bank will endeavour to arrange for backup of alternate sources of energy for supply of power for ATM machines so as to ensure continuous service to the customers.

In case of doubt about the success / failure of an ATM transaction, the copy of the Journal Print log will be called for from an acquiring bank and the preceding and succeeding transactions will also be included in the copy.

(xii) Mobile Banking - Transaction Value, Destination of transaction (two level authorisations for non-routine destinations), and security based on hand-sets, frequency of payments has been introduced.

(xiii) SMS / E-MAIL ALERTS

Account Statement in PDF format (Password Encrypted Document) is sent by e-mail.

Bank will send SMS giving the balance position at agreed periodicity viz., daily, weekly, fortnightly, etc. for Savings Bank Accounts and Current Accounts. We also send transaction alerts for all electronic Banking transactions.

(xiv) NACH MANDATE MANAGEMENT SYSTEM - Bank will ensure that NACH Mandate Management System is working effectively to comply with the mandate given by the customer in respect of limit of debit amount, expiry date, withdrawal of mandate, etc. Withdrawal of mandate for any NACH debit payment will not be left to the mercy of the beneficiary.

(xv) LOANS AND ADVANCES

a) Pricing and Non- Pricing Terms and Conditions of Loans - All Pricing and Non-pricing Terms and Conditions of Loans will be in strict conformity with the Regulatory Guidelines. Regulation will ensure that customers clearly understand the pricing policies of Bank, and the Supervision will ensure strict compliance of Bank with the Regulatory Guidelines regarding Pricing and Non-pricing terms governing all Loans.

b) Loan Documents- Borrower will be made aware upfront about various documents required to be produced for processing of loan application, instead of in piecemeal.

c) The title deeds will be returned to the customers within a period of 30 working days after the loan closure and for delayed return of title deeds or where there is a loss of title deeds in the custody of the Bank customer will be suitably compensated as per the Compensation Policy of the Bank.

d) External Benchmarks i.e Repo, CD, T-Bill rates etc / BLR/MCLR/CD/ Base Rate /BPL Rate is used as a benchmark for determining the Interest Rate.

e) Bank will convey change in interest rate on loan availed due to change in External Benchmark BLR/ MCLR/ Base Rate/BPL, etc.

f) Since Housing Loan Interest Certificates are required for Income Tax purposes, the Bank will issue Provisional certificate by end of February and Final by end of July to all home loan customers.

g) Bank will provide you loan statement for your loan account on demand basis, either at your registered Email ID or physical as requested by you, giving details of loan amount disbursed, demands and repayments along with interest and details of charges.

h) For retail loans, Penal Charge will be levied only for delay in repayments of scheduled instalments. Information pertaining to the penal charge is mentioned in the loan agreement and displayed on the Bank's website.

(xvi) CREDIT CARDS

A Credit Card is a payment card issued to users as a system for making payments. It allows the card holder to pay for goods and services based on the card holder's promise to pay for them. The Bank grants a line of credit to the card holder which the card holder can use to pay for goods and services or to withdraw cash, if a cash line is provided.

The Card holder is subsequently billed by the Bank for repayment of the credit extended either in full by the end of a specified period or can be settled in part, with the balance taken as extended credit as per the card issue terms. Interest is charged based on the terms as mentioned in the Cardholder's agreement and / or the schedule of charges in the Most Important Terms and Conditions. The Card holder may at times be required to pay an joining fees and/or annual fee, which is communicated at the time of the card application.

Applicants can choose from a variety of IndusInd Bank Credit Cards that cater to their lifestyle demands. Each card is loaded with its unique features and rewarding benefits, which are communicated at the time of application and subsequently sent with the Card Plastic in the Welcome Kit. It is the Bank's constant endeavour to enhance customer experience with unmatched product features, distinctive offers and superior customer service.

1. When a customer applies for a Credit Card the Bank will satisfy itself about the identity and bona fides of the applicant, which would include verification of address of the applicant, with an objective of protecting the Bank and the prospective applicants against probable fraud and misuse of any kind.

2. The Bank is required to obtain the Permanent Account Number (PAN) from the individual applying for the Credit Card, (under Rule 114B(l) read with section 139A(5)(c) of the Income Tax Act 1961).

3. The Bank will provide prospective customers (applicants) details of the documents required for identification and credit verification while applying for the Credit Card. Documents normally accepted are current Gas / telephone / electricity bill or either of voter's identity card / driving licence / passport.

4. The detailed Schedule of Charges is displayed on the Bank's website and is also clearly documented in every statement that the customer shall receive. The method of calculation of interest rate and Late Fee are illustrated with simple examples to ensure that the card holder can easily understand and comprehend the charges applicable.

5. The Bank shall make available the 'Most Important Terms and Conditions' (MITCs) to the applicant and a copy of the MITC shall also be made available with the credit card welcome kit. For further convenience of customers, the MITC shall also be available on the Bank's website

6. The Bank will send the Card holder a monthly statement, depicting payments and transactions for the month. Statements are only sent provided the Card has been active during the said period. Customers should ensure that at least the Minimum Amount Due is paid by the Payment Due Date to keep the card account current and to avoid levy of charges and to maintain a good credit record and to build a good credit history

7. Payments received against the Card outstanding will be adjusted against all EMI Interest, EMI Principal, Service Fees, Membership Fees, Late Fees, NSF Fees, GST on Interest / Charges, GST on Membership Fees, Interest Principal, Current Service Charges and Current Principal.

8. Customers should contact the Bank immediately at our 24-Hour helpline number, if a Card is lost, stolen, misplaced, or if the customer suspects that the details such as PIN or any sensitive information has been compromised.

9. The Bank is a member of Credit Information Companies registered with Reserve Bank of India and shares Credit Information including but not limited to current balance, payment history, etc., along with demographic details with these Credit Information Companies, as mandated by the Credit Information Companies (Regulation) Act, 2005

10. In case of disputes pertaining to transactions levied on card account, the cardholder should inform the Bank in writing within 15 days of receipt of the Statement clearly highlighting reasons for dispute and providing supporting documents to justify dispute in order for dispute resolutions to be progressed and clarifications sought from the member bank. The Bank will enhance the credit limit assigned to a credit card only on the basis of consent expressed by the card holder. In case the limit on the card is reduced, the Bank will inform the card holder immediately by way of SMS.

11. The bank will notify changes in schedule of fees and charges and terms and conditions as and when they occur. A prior notice of 30 days will be issued before the change comes into effect.

12. By default, on issuance, the card is only enabled for Domestic POS and ATM transactions. On activation of the card, the customer will have to explicitly set PIN and enable card for other transaction usage.

13. The bank seeks One Time Password (OTP) based consent from the cardholder for activating a credit card, if the same has not been activated by the customer for more than 30 days from the date of issuance. If no consent is received for activating the card, the bank closes the credit card account without any cost to the customer within seven working days from the date of seeking confirmation from the customer. In the case of a renewed or replaced card, the closure of an inactivated card shall be subject to payment of all dues by the cardholder.

On receipt of such information, the Bank may reverse the charge on a temporary basis and/or levy a retrieval fee which will be reversed in case dispute established to be not pertaining to customer. If, on completion of subsequent investigations, the liability of such charges is ascertained to be to the account, the charge will be reinstated to the card account and interim credit if provided earlier would be reversed.

The complainant would have upto 60 days for informing the Bank of any other complaints/grievances.

For the comprehensive Terms and Conditions, relevant Credit Card guidelines, please visit the Bank's website www.indusind.com.

(xvi) SOVEREIGN GOLD BONDS

SGBs are government securities denominated in grams of gold. They are substitutes for holding physical gold. Investors have to pay the issue price in cash and the bonds will be redeemed in cash on maturity. The Bond is issued by Reserve Bank on Behalf of Government of India.
The Bonds are issued in denominations of one gram of gold and in multiples thereof. Minimum investment in the Bond shall be one gram with a maximum limit of subscription of 4 kg for individuals, 4 kg for Hindu Undivided Family (HUF) and 20 kg for trusts and similar entities notified by the government from time to time per fiscal year (April – March).
Eligible investors include individuals, HUFs, trusts, universities and charitable institutions. Individual investors with subsequent change in residential status from resident to non-resident may continue to hold SGB till early redemption/maturity.

The price of gold for the relevant tranche will be published on RBI website two days before the issue opens.

Online Application

Clients can Log into IndusNet using their credentials and can buy units of SGB Issue from the Investments Tab by clicking on "Sovereign Gold Bond" post which the details of the live SGB ISSUE (if any) will be displayed and the customer can initiate the SGB transaction, post successful completion of SGB transaction journey. The customer gets a SMS and Email communication with the reference number of the request submitted.

Physical Application

For physical application Client can visit the Bank branch and can submit a duly filled SGB application form (consisting of application number) along with requisite KYC documents at the branch (KYC to be verified as per bank internal guidelines) and collect acknowledgement receipt (which is part of the SGB Application form) from the branch. The payment can be done via Cheque/Indusind Bank a/c debit/Cash in line with the bank's internal guidelines, the details will be shared with RBI for SGB unit's allotment.

Application will only be accepted during the business hours within the dates when the issue is open for subscription.

Additional detailed information on the Sovereign gold bond – please visit the Bank's website https://www.indusind.com/in/en/personal/investment/sovereign-gold-bonds.html

5. STANDARDS FOR SERVICES:

Ultimate delivery channel is Branch Office/specialized Branch Office besides availability of alternative delivery channel viz. ATMs, Internet Banking Service, Mobile Banking, Credit Card, etc. It is the responsibility of Branch Manager to provide services to the customers as per standards/norms. Any query/grievance be addressed to the Branch Manager/Call Centre.

Customers can obtain the details of the products/services from the Branch or download from Bank's public domain website. Bank reserves the right to change /amend the terms and conditions of any Scheme/Services at any time.

Time norms for various transactions subject to submission of required documents by the customers of which an indicative list is given below. The transaction which requires any additional due diligence might take time beyond the indicative time norms.

S.N.	Service	Time norms (indicative) (after completion of form)
1	Cash deposits (excluding bulk cash)	10 Minutes
2	Cash payments (excluding bulk cash)	10 Minutes
3	Issue of pay order / demand drafts	15 minutes
4	Issuance of duplicate statement of accounts (current year)	15 Minutes
5	Issuance of personalized cheque book	7 working days
6	Issuance of personalized debit card	7 working days
7	Stop payment	5 Minutes
8	**Collection of cheques**	
	Collection of cheques drawn on Local bank in clearing – Deposited before cut-off time	Effective October 04, 2025 on the same day, incase cheque is deposited before the cut-off time and on the next clearing cycle for cheques deposited after the cut-off time.

	Where IndusInd Bank has a branch:		
	Cheques presented at New Delhi, Mumbai, Kolkata and Chennai and payable at any of the other three Metro centers		Effective October 04, 2025 on the same day, incase cheque is deposited before the cut-off time and on the next clearing cycle for cheques deposited after the cut-off time.
	Cheques drawn on other Metro Centers and Urban Centers (other than those of North Eastern States and Sikkim) (If drawee bank is not participating in CTS clearing)		Maximum period 10 days
	Cheques drawn on all other centers (If drawee bank is not participating in CTS clearing)		Maximum period of 14 days
	Where IndusInd Bank does not have a branch		
	Cheque drawn on Metro and Urban centers (other than those of North Eastern States and Sikkim) (If drawee bank is not participating in CTS clearing)		Maximum period 10 days
	Cheques drawn on all other centers (If drawee bank is not participating in CTS clearing)		Maximum period of 14 days
9	Settlement of deceased claim	Settlement of claims in respect of deposits accounts of a deceased customer – from the date of receipt of all required documentation associated with the claim from the claimant(s)	15 calendar days

Credit Schemes:

Agriculture Credit

Bank is extending loans at various ticket sizes for agri based and agri allied activities to Proprietorships, Partnerships and Private and closely held limited Companies, as per their eligibility. Due diligence is done on the documents submitted (KYC, Income documents, CB reports, etc.) and accordingly the loan application is processed. In case of a sanctioned loan a sanction letter containing the Terms of sanction is given to the customer. In case the loan is rejected, the customer is informed of the same.

For timely credit support to the farmers, short-term and long-term credit is extended through Kisan Credit Card Scheme. These loans are extended through single window system for all credit requirements of farmers for agricultural and agri-allied activities in a cost-effective manner. A RuPay enabled Kisan Card is also issued to customers for withdrawing funds directly from their CC/OD account through any IndusInd Bank or other Bank's ATM or for purchasing farm inputs from merchant outlets.

All loans are extended post completion of due diligence with respect to KYC, Credit Bureau Check, verification of agricultural activity and land records. Key Fact Statement containing various Terms and Conditions are shared during application stage as well as Sanction stage to ensure complete transparency. Welcome letter containing important terms and conditions, pricing, fees charged, and repayment details are also shared post booking of the loan in vernacular language along with RuPay Card and Cheque book facility for ease of operations in the account.

Retail Loan Schemes

The customers can approach any of our branches for availing retail loan products. A loan application is received from the customer after duly explaining the process of sanction and the terms and conditions governing the loan.

The schedule of charges is made available to the customer in every case and is also available at all branches. On receipt of the loan application along with the supporting documents, an acknowledgement is issued to the customer.

The loan application is processed based on the evaluation parameters and credit norms after duly inspecting the documents submitted.

If the loan does not meet with our norms, the loan rejections reasons are duly informed to the borrowers. If the loan is approved, formal sanction letter is issued detailing the terms and conditions of sanction.

MSME Credit Scheme

Our Bank is providing various schemes on Financing Micro and Small Enterprises and Trade Finance. The details of documents required for availing the various schemes and Turn Around Time (TAT) for proposals of various slabs ranging from Rs. 1 lac to Rs. 100 crores are detailed in **Annexure 1**. -

International Banking - Products / services

Our Bank has various International Banking products / services including (i) Imports into India, (ii) Collection of instruments payable in Foreign Currency and Instant Credit for Small Value instruments and (iii) Foreign Inward Remittances for Beneficiaries in India, (iv) Foreign Outward remittance for Residents, (v) Travellers cheque (TCs) and (vi) Foreign Currency Demand Drafts. The details of documents required for availing the various products / services and Turn Around Time (TAT) for each are detailed in **Annexure 2**.

6. **EXPECTATIONS FROM CUSTOMERS FOR QUALITATIVE AND EFFICIENT SERVICES**:

a) Check your Statement of Account or Passbook regularly.

b) Bring Passbook while withdrawing cash from savings bank account through loose leaf cheque. Get Passbook updated from time to time.

c) Ensure safe custody of Cheque book and Passbook. Passbook, Cheque book, and ATM / Debit Card should not be kept together.

d) Issue crossed/account payee cheques as far as possible.

e) Ensure cheque is crossed and at the back of the cheque the account number and mobile number is mentioned before dropping in the cheque drop box.

f) While tendering the cheques at the branch for collection, acknowledgement can be obtained from the officials.

g) Check the details of the cheque namely, date, amount in words and figures, crossing, etc. before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.

(i) To prevent from any loss, cheque should be issued without cutting/overwriting. No changes/corrections should be carried out on the cheques. For any change in the payee's name, courtesy amount (amount in figures) or legal amount (amount in words) etc. fresh cheque forms should be used by customers. This would help Bank to identify and control fraudulent alterations. Cutting in date, wherever required should be for re-validation of Stale Cheque. Blanks in spaces

meant for writing “Payee’s” Name/Amount in word and figure should be securely plugged by putting cross/drawing a line.

(ii) Cheque issued with cuttings are liable to be rejected if presented in clearing functioning under “Cheque Truncation System” (CTS), even though the cutting/s is/are authenticated.

(iii) Use Positive Pay System for cheques above Rs. 50,000/-

h) Send cheques and other financial instruments by Registered post or by courier. Do not sign blank cheques. Also do not record your specimen signature either on pass-book or on cheque book.

i) Do not issue cheque without adequate balance; maintain minimum balance as specified by the Bank.

j) Use nomination facility.

k) Note down account numbers, details of FDR, locker number, etc. separately.

l) Inform change of address, email id, telephone number etc. to the branch / Bank.

m) Inform loss of demand draft, fixed deposit receipt, cheque leave(s)/book, key of locker, etc. immediately to the Branch.

n) Pay interest, instalment’s, locker rent and other dues on time.

o) Do not introduce any person who is not personally known to you for the purpose of opening account

p) Ensure safe custody of the Delivery Book in the Demat Accounts and do not keep any blank signed slip in the Book.

q) Complaint relating to deficiency of customer service should be reported within a reasonable time provided this is within the prescribed period of preservation of relevant record.

r) Operate account regularly to maintain the status as Operative / Active. Inform Bank if you intend not to operate the account for some time.

s) Avail standing instructions facility for repeat transactions.

t) Ensure safe custody of credit card, debit/ATM card. Wherever signature on the card is mandatory, it should not be left unsigned.

u) Ensure confidentiality of password for internet banking and PIN for Credit / Debit Card.

v) In case of loss of ATM/Debit card, notify us (Contact Centre) to take immediate steps to prevent the same from being misused. Customer shall be liable for any misuse until the time the Bank has been notified.

w) Never leave credit card unattended. Do not bend credit card.

x) Do not give account details, password for any other security information to anyone. Memorize personal identification number (PIN) and change it on regular basis.

y) Do not respond to any unauthorized email/ email asking for password/ PIN.

z) Use SMS alert facility and notify any change in mobile number.

aa) Avoid accessing Bank's internet banking site through a link from another site or an email. Verify the domain name displayed to avoid spoof website.

bb) Do not use cyber cafés/shared PCs to access any internet banking site.

cc) Log off the PCs when not in use.

dd) As a matter of good practice, personal firewall software and antivirus software should be installed on desktop and latest available updates should be regularly downloaded. In case of doubt reconfirm by double checking the Padlock Symbol/Icon on webpage to ensure that the site is running in secure mode before any confidential/sensitive information is fed.

ee) Change internet banking password regularly. Keep password a combination of alphabet, special character and number.

ff) Always logout from internet banking before closing the window. Use virtual key board for entering internet banking login ID and Password especially when not using own PC. There might be a risk of capturing key strokes.

gg) Do not store ID/PIN in the internet explorer browser.

hh) Cooperate with us / police / any other investigating agency, for any investigation on any transaction on your account

ii) Bring any deficiency in services to the notice of the Bank.

jj) Correct PAN number / Form 15G or 15H is to be furnished at the commencement of financial year enabling to deduct TDS correctly.

kk) Account holder is to ensure that account is not used for money laundering or for any fraudulent transaction.

ll) Customer obligation for loans - Proper utilization of loans taken and timely repayment.

7. CUSTOMER EDUCATION

a) BCSBI Codes are exhibited on our Website.
b) Special efforts are made to educate the customers in the use of technology in banking.
c) Bank will ensure full transparency to the customer in levying of various fees/ service charges and penalties.
d) Bank has established a Customer Grievance / Assistance Centre which works in an integrated manner across channels like – branches, Contact Centre, IVR, internet and mobile.
e) Bank will capture and track customer issues and complaints lodged by the customers.

8. GRIEVANCE REDRESSAL MECHANISM

For detailed information, you may refer the Grievance Redressal Policy available on our website – www.indusind.com

In case of any complaint about our service or product, the matter may be brought to the notice of the concerned Manager for its immediate redressal. Feedback/complaint forms are available at branches or may be downloaded from our public domain website. Complaint may be submitted against acknowledgement to the branch or sent through email Online Grievance Redressal System - Bank will provide for online registration of grievance on its

website. The Online Grievance System would provide access to the customer also for recording the complaint, complaint status tracking and receiving response from the Bank.

In case of non redressal, you may contact the following

Banking Customers / Stored Value Card Customers:

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
- **Banking Customers -** Call Contact Center on following nos.:
  - General Banking / Exclusive Banking: 1860 267 7777 / 022 4220 7777 (Outside India)
- **Stored Value Card Customers** - Call Contact Center on following nos: o **1860 267 7777** (India) **/ +91 22 61553100** (Outside India)
- Send email to Contact Centre at reachus@indusind.com
  NRI customers may E -Mail us at nri@indusind.com
  Exclusive customers may E-mail us at exclusive@indusind.com

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

- Email to customercare@indusind.com
- Write to Head - Customer Care at

  Ms. Meghna Khot
  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-redress al.html

In case Customer doesn't receive a response from Head - Customer Care within 7 days, Customers may escalate the complaint with Principal Nodal Officer at the address/email/contact nos. provided below:

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
Or

- Escalate the complaint through Bank's link as given below
  https://www.indusind.com/in/en/personal/grievance-redress al.html

Credit Card Customers:

Credit Card Customers can login their complaint to Credit cards as under:

- Call Contact Center on following nos.:
- **1860 267 7777 / 022 42207777 (Outside India)**
- Email at premium.care@indusind.com.
- 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.

- Register at the Branch through the complaint register
- Contact the Branch Manager. Details of the Branch Network is available on the website

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.

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 OR
- Write to:

  Ms. Meghna Khot
  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-redress al.html

In case customers do not receive a response from Head - Card Services within 7 working days, Customers may escalate the complaint with Principal Nodal Officer at the address/email/contact nos. provided below:

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
Or

- Escalate the complaint through Bank's link as given below
  https://www.indusind.com/in/en/personal/grievance-redress al.html

Micro Finance Customers:

Micro Finance customers can lodge complaint with concerned field staff / Branch Manager/ Contact Center of the concerned Business Correspondents. Contact details of the officials/Contact Centre are available in the Loan Pass book / Centre meeting Register / on the notice board at each branch.

In case customers do not receive a response within 7 working days from Branch Manager / Contact Centre of the concerned Business Correspondents, they may call Indusind Bank Contact Centre, as under
IndusInd Bank Contact Centre Toll free no -1800 266 9945.

If Central Contact Center is unable to resolve the issue within 7 working days, Customers can escalate their complaints to Head – Risk Control Unit – IBG as under:

- E-mail to reachibg@indusind.com

- Write to
  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-redress al.html

In case Microfinance customers do not receive a response from Head – Risk Control Unit – IBG within 7 working days, Customers may escalate the complaint with Principal Nodal Officer at the address/email/contact nos. provided below:

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
Or

- Escalate the complaint through Bank's link as given below
  https://www.indusind.com/in/en/personal/grievance-redress al.html

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 by Nodal Officer 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 posted 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 9

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).

This Citizen Charter, inter-alia, provides the customers with promised time frame for various services offered by the Bank and in order to have a better perspective about the customer's rights and obligations, the charter should be read in conjunction with the "Code of Bank's Commitments to Customers" being adopted by the Bank and implementation of which is monitored by Banking Codes and Standards Board of India (BCSBI)

Policy Review Frequency:

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

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Annexure 4.1

Schemes for Financing Micro and Small Enterprises and Trade Finance

Documents	TAT
Proof of identity Proof of residency Proof of business address Memorandum and Article of Association of the Co. /Partnership Deed of partners etc. Assets & liabilities of promoters and guarantors along with latest income tax returns. Rent Agreement (if business premises on rent) and clearance from pollution control board, if applicable SSI registration certificate where applicable. Profile of the unit (includes name of promoters, other directors in the company, the activity being undertaken, addresses of all offices and plants, shareholding pattern etc. (applicable for cases with exposure above Rs. 25 lacs) Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities, if any. Last three years Balance Sheets of the units along with income tax/sales tax returns etc. (applicable for all cases from Rs. 2 lacs and above). However, for cases below fund based limits of Rs. 25 lacs unaudited balance sheets may be accepted. For cases of Rs. 25 lacs and above, the audited balance sheets are mandatory. Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan (For all cases of Rs. 2 lacs and above) Last three years' balance sheets of the Associate /Group companies, if any (applicable for cases with exposure above Rs.25 lacs) Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity utilization assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8	• Upto Rs.1 lac - 1 week * • Above Rs.1 lac & upto Rs.5 lacs – 2 weeks* • Above Rs.5 lac & upto Rs.20 lacs – 3 weeks* • Above Rs.20 lacs & upto Rs.50 lacs - 4 weeks * • Above Rs.50 lac & upto Rs.100 lacs – 5-6 weeks* • Above Rs.100 lacs & upto Rs.100 crores -6-7 weeks * *Subject to fulfilment of all formalities

years till the proposed loan is to be paid, the details of labour staff to be hired, basis of assumption of such financial details etc. (Applicable e for cases with exposure above Rs. 25 lacs) • Manufacturing process if applicable, major profile of executives in the company, any tie-ups and details about raw material used and their suppliers (details about the buyers, details about major competitors and the company's strength and weakness as compared to their competitors etc (applicable for cases with exposure above Rs.25 lacs) • Certificate of registration with IATA • Review of account containing month-wise receipts (quantity and value both), production (quantity and value), indigenous raw material (quality and value), value of stocks in process, finished goods (quantity and value), debtors, creditors, Bank's outstanding for working capital limits, term loan limits, bills discounted (Applicable for cases with exposure above Rs.25 lacs) (The above list of documents is only indicative and not exhaustive and depending upon the local requirements of specific activity at different places addition could be made as per necessity).	

Annexure 4.2

International Banking - Products / services

		Documents	TAT
	Imports into India All imports into India are subject to FEMA provisions and Foreign Trade policy in force at the time of opening the letter of credit/payment of import bills.	**At the time of opening of letter of credit** • Application for opening of letter of credit • Supporting contract/proforma Invoice/Copy of Purchase order. • IE Code No. • Import License (Ex Control Copy), if applicable. **At the time of retiring import bills under letter of credit or outside letter of credit** • Application for sale of foreign currency against imports. • Supporting contract • IE Code No. • Import License (Ex Control Copy), if applicable **At the time of retiring import bills under letter of credit.** • Debit authority from the importer for making the payment. • Bill of entry in case goods already received by the party. **At the time of retiring import bills under collection.** • Debit authority from the importer for making the payment. Bill of entry in case goods already received by the party (BoEs are mandatory for ECG clients prior to making the payment)	• Opening of letter of Credit: 1 day after receipt of documents complete in all respects • Retirement of import bills: Same day on receipt of documents up to 3.30 pm.
	Collection of instruments payable in Foreign Currency and Credit for Small Value instruments.		Collection of cheques after 21 days from receipt of funds by the Bank.

		Documents	TAT
	To collect foreign currency instruments and to provide immediate credit to account holders of the Bank maintaining savings or current account **Foreign Inward Remittances for Beneficiaries in India** Following arrangements/ modes of foreign inward remittances are in place: • Remittances by way of SWIFT Transfer/Demand Draft etc. • Rupee Drawing Arrangement with sixty-three Non Resident Exchange Houses. • Remittances under Money Transfer Service Scheme with Western Union Money Transfer Direct to Customer Account Credit. • The above arrangements are subject to RBI Master Directions no. FED Master Direction No.1/2016-17; FED Master Direction No. 7/2015-16 & FED Master		Swift Remittances: Value date / next working day depending upon remitting center time zone. About 30 minutes through selected branches only. Same day if the transactions are received between 8 am to 5 pm on working days. Same day if the transactions are received between 8 am to 5 pm on working days.

	Direction No.2/201516 revised from time to time. • Facilitates receiving remittances/payments from abroad, in Foreign Currency and Indian Rupees • Facilitate remittances meant for various purposes viz. Family maintenance / deposits in resident and non-resident accounts / advance against exports of goods and services etc. **Foreign Outward Remittance for Residents** • A resident of India may remit foreign currency amount in favour of a beneficiary residing outside India. • Services to all customers, through our Foreign Exchange Authorized branches. • Exchange Rates on real time basis.	Clear and complete information and instructions about remitter / currency of remittance / amount of remittance / value date /beneficiary's bank / beneficiary's account number/ beneficiary's name / purpose of remittance / depending upon the nature of inward remittance. • Application on a form prescribed as per FEMA/Banks guidelines, duly completed in all respects and signed. • Form A2 for exceeding transaction of USD 25000 or equivalent and Application cum declaration form (modified A2 form) for transactions below USD 25000 or equivalent Declaration/other requisite documents as per guidelines under FEMA/RBI/ Bank's guidelines. • Completion of KYC documents in case of Non - Account Holders.	1 day* *Subject fulfilment of formalities