Doorstep Banking Policy

(For services to Senior Citizens and Differently abled persons)

Version 6

June 2026

IndusInd Bank Ltd.
Corporate Office
Mumbai

Version Control

Version	Date Initiated	Change Author	Change Reviewer
1	December 2018	Respective Product Units and BUs	GBO
2	December 2021	Respective Product Units and BUs	GBO
3	December 2022	Respective Product Units and BUs	GBO
4	March 2023	Respective Product Units and BUs	GBO
5	February 2025	Respective Product Units and BUs	GBO
6	April 2026	Respective Product Units and BUs	GBO

1. Introduction:

Reserve Bank of India vide their circular no. RBI/DOR/2025-26/170 DOR.MCS.REC.No.89/01-01-032/2025-26 dated 28th November, 2025 has consolidated the detailed instructions to banks on providing certain basic banking facility at the doorstep to the Senior Citizens of more than 70 years of age and Differently abled persons.

2. Objective

The Mission statement of the Bank aims at emergence of the Bank as India's most convenient Bank. In order to achieve this, Bank has implemented Doorstep Banking facility to its customers. Further, to make banking facility easy and convenient for Senior Citizens and Differently abled or infirmed persons (having medically certified chronic illness or disability) including customers who are visually impaired persons, IndusInd Bank aims at providing certain services at the Doorstep, so that these customers don't have to visit Branch for the routine day to day activities.

3. Services Offered

3.1 Bank shall provide the following banking services to their customers at their doorstep:

- Cash Pickup
- Cash Delivery
- Cheque Pick up
- Delivery of demand drafts
- Submission of Know Your Customer (KYC)

The following guidelines will be adhered to while offering the abovementioned doorstep banking services to the customers:

(i) Cash collected from the customer should be acknowledged by issuing a receipt on behalf of the bank;

(ii) Cash collected from the customer should be credited to the customer's account on the same day or next working day, depending on the time of collection;

(iii) The customer should be informed of the date of credit by issuing a suitable advice.

(iv) Delivery of cash / Delivery of demand draft should be done by debit to the account on the basis of requisition in writing / cheque received and not against cash or instruments collected at the doorstep;

3.2 The mode of delivery is through Bank's own employees or through agents,

3.3 Doorstep Banking (DSB) services can be requested on any of the addresses registered with the Bank. To avail DSB facility, customer may call our Contact Centre as per details given below or request through Netbanking channel:

Mode	**Contact Details**
Contact Centre lines with IVR facility available (24*7) for you	General Banking / Exclusive Banking: 1860 267 7777 / 022 4220 7777 (Outside India)

4. Locations where DSB facility is available:

The list of Branches offering such Doorstep Banking services shall be displayed/ updated on the Bank's website regularly. On the best effort basis, doorstep banking services will be offered to senior citizens of more than 70 years of age and differently abled persons in locations where these services are unavailable.

5. Reporting to Customer Service Committee of the Board / Review by Board of Directors

Bank shall report the progress made with regard to offering basic banking services to senior citizens of more than 70 years of age and differently abled persons at the doorstep of such customers to the Customer Service Committee of the Board every quarter starting March 2020 quarter.

6 Schedule of Service Charges for DSB

6.1 The Schedule of Service charges for DSB is part of the Comprehensive Schedule of Service Charges, which are reviewed and approved by the Board from time and placed on Bank's website www.indusind.bank.in

6.2 Doorstep Banking Services would be offered free of charges for senior citizens of more than 70 years of age and differently abled customers.

7 Grievance Redressal Mechanism for Quick Resolution of Complaints

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

8 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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Disclaimer:

Bank is committed to provide DSB services to Senior Citizen of more than 70 years of age and Differently abled customers. However, there could be an interruption of services due to system failure / external factor which could be beyond Bank's control.