N O T I C E

Redressal of Customer Grievances

1. **Banking Customer / Stored Value Card Customers / Third Party Products / Digital Customers:**

Level 1:

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 68577777 / 022 4220 7777 (International)
- Send email to Contact Centre at reachus@indusind.com
- NRI customers may E -Mail us at nri@indusind.com
- Social Media channel like Face book, Twitter & LinkedIn
- 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 calendar days, Customers can escalate the complaint to the Regional Heads through Nodal Officer as given under:

- Email to nodal.officer@indusind.com

  Or
- **Write to Mr. A Sharma (Senior Vice President) at**
  IndusInd Bank Ltd, 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

Level 3:

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

- **Write to: Ms. D. 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: pno@indusind.com

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

  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
- Social Media channel like Face book, Twitter & LinkedIn
- Alternatively, Lodge complaint through the Bank's link as given below https://www.indusind.com/in/en/personal/grievance-redress al.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 calendar days from the date of receipt of complaint.

Level 2:

In case, customers do not receive a response within 7 calendar days, they may escalate Nodal Officer as given under:

- Email at nodal.officer@indusind.com

Or

- **Write to Mr. A Sharma (Senior Vice President) at**

IndusInd Bank Ltd, 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

Level 3:

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

- **Ms. D. 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: pno@indusind.com

Or

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

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

- Social Media channel like Face book, Twitter & LinkedIn
- Alternatively, Lodge complaint through the Bank's link as given below https://www.indusind.com/in/en/personal/grievance-redress al.html

Level 2:

In case customers do not receive a response from Bank's Contact Centre within 7 calendar days, they may escalate to Nodal Officer at Bank as given under:

- E-mail to: nodal.officer@indusind.com.

Or

- **Write to: Mr. A Sharma (Senior Vice President) at**

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

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

Level 3:

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

- **Write to: Ms D. 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: pno@indusind.com

Or

Escalate the complaint through Bank's link as given below https://www.indusind.com/in/en/personal/grievance-redress al.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: 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.
  Ph. No: 040-3935 6472

  Or
- Social Media channel like Face book, Twitter & LinkedIn
- Alternatively, Lodge complaint through the Bank's link as given below https://www.indusind.com/in/en/personal/grievance-redress al.html

Level 2:

In case customers do not receive a response from Bank's Contact Centre within 7 calendar days, customers may escalate to Nodal Officer at Bank as given under:

- E-mail To: nodal.officer@indusind.com

  Or
- **Write to: Mr. A Sharma (Senior Vice President) at**
  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
- Escalate the complaint through Bank's link as given below https://www.indusind.com/in/en/personal/grievance-redress al.html

Level 3:

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

- **Write to: Ms D. 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: pno@indusind.com
  Or
  Escalate the complaint through Bank's link as given below https://www.indusind.com/in/en/personal/grievance-redress al.html

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

Nodal Officer:

Our Nodal Officer will endeavour to resolve the issue to the Complainant's satisfaction within 7 calendar 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.

RESERVE BANK – INTEGRATED OMBUDSMAN SCHEME, 2026:

We have displayed on our website and in all our branches a Notice explaining that we are covered under the Integrated Ombudsman Scheme, 2026 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).

For Demat Account Customers: Escalation Matrix of DP:

Details of	Contact Person	Address	Contact No	Email ID	Working Hours
Customer Care	Mr. John Paul	4th Floor, PNA House, Street no. 17, Plot no. 57, MIDC, Andheri (East), Mumbai - 400093.	022-61069214	John.paul@indusind.com	Mon - Fri; 10 a.m. to 1 p.m. and 2 p.m. to 6 p.m.
Nodal Officer	Mr. A Sharma	Opus Center 47, Central Road, Opp. Tunga Paradise Hotel, MIDC, Andheri (East), Mumbai - 400093.	18602677777/022-68577777/022-42207777 (Outside India)	nodal.officer@indusind.com	Mon - Fri; 10 a.m. to 1 p.m. and 2 p.m. to 6 p.m.
Compliance Officer	Mr. Umakant Sardesai	731, Building No. 7, Solitaire Corporate Park, Opp. Mirador Hotel, Andheri (East), Mumbai - 400093.	022-61798364	cco_regulatory@indusind.com	Mon - Fri; 10 a.m. to 1 p.m. and 2 p.m. to 6 p.m.
CEO	Mr. Rajiv Anand	8th Floor, Tower 1, One India Bulls Centre, Jupiter Mills Compound, 841, S.B. Marg, Elphinstone Road (West), Mumbai - 400013.	022-61553705	managingdirector@indusind.com	Mon - Fri; 10 a.m. to 1 p.m. and 2 p.m. to 6 p.m.

In absence of response/complaint not addressed to your satisfaction, you may lodge a complaint with NSDL at https://www.epass.nsdl.com/complaints/websitecomplaints.aspx or at https://scores.gov.in/scores/Welcome.html.
OR
In absence of response/ complaint not addressed to your satisfaction, you may lodge a complaint with CDSL at https://www.cdslindia.com/Footer/grievances.aspx or SEBI at https://scores.gov.in/scores/Welcome.html.
Please quote your Complaint Ref No. while raising your complaint at SEBI SCORES/ Depository portal.

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

Details of	Contact Person	Address	Contact No.	Email ID
Customer Care (Treasury Ops)	Mr. Kiran Rane	IndusInd Bank Limited Building No.7, First Floor Solitaire Corporate Park Guru Hargovindji Marg, Mumbai-400093	022-61798326	corporatecare@indusind.com
Nodal Officer	Mr. A Sharma	IndusInd Bank Limited, Opus Center 47, Central Road, Opp. Tunga Paradise Hotel, MIDC, Andheri (East), Mumbai - 400093.	18602677777/ 022-68577777/022-42207777 (Outside India)	nodal.officer@indusind.com
Compliance Officer	Mr. Umakant Sardesai	IndusInd Bank Limited, 731, Solitaire Corporate Park, 3rd Floor, 167 Guru Hargovindji Marg, Opp. Mirador Hotel, Andheri (east), Mumbai -400093	022-61798364	cco_regulatory@indusind.com
MD & CEO	Mr. Rajiv Anand	IndusInd Bank Limited, 8th Floor, Tower 1, One India Bulls Centre, Jupiter Mills Compound, 841, S.B.Marg, Elphinstone Road (West), Mumbai-400013	022-61553705	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.

For Escalation Matrix of Trade Transactions:

Escalation Level	Contact Point	Details
Level 1	Respective Branch Official	Customers may contact the servicing Branch Official. Branch-level escalation shall be governed by the Branch Escalation Matrix (Level 1 and Level 2) as communicated by the Bank from time to time.
Level 2	Respective Location Head	In case the issue remains unresolved, customers may escalate the matter to the respective Location Head.
Level 3	Mahesh Raikar	Head - Branch CGMO Operations (Corporate & Global Market Operations) Contact No.: +91 73042 10104 Email: mahesh.raikar@indusind.com
Level 4	Kaushik Singh	Head - CGMO Client Servicing (Corporate & Global Market Operations) Contact No.: +91 98201 40565 Email: kaushik.singh@indusind.com

Complaint lodgment and escalation matrix for GIFT City customer:

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

Details of	Contact Person	Address	Contact No	Email ID
GBO Head – IBU Complaint Redressal Officer (CRO)	Mr. Bhupendra Asodia	IndusInd Bank Limited, IFSC Banking Unit (IBU), Brigade International Finance Centre, Unit No. 808, 8th Floor, GIFT - Multi Services - SEZ, Zone 1, Gift City, Gandhinagar, Gujarat - 382050	079-61710616	crogiftcity@indusind.com
CGMO Head - IBU Complaint Redressal Appellate Officer (CRAO)	Mr. Pranat Shah	IndusInd Bank Limited, IFSC Banking Unit (IBU), Brigade International Finance Centre, Unit No. 808, 8th Floor, GIFT - Multi Services - SEZ, Zone 1, Gift City, Gandhinagar, Gujarat - 382050	079-61710610	craogiftcity@**indusind**.com

Grievances related to services provided by Outsourced Agencies of the bank:

The grievance redressal channels of the bank shall be available to deal with issues relating to services provided by Outsourced Agencies. These issues can be logged by any of the front-end channels. The bank will ensure customer issues are resolved expeditiously and effectively.

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.

Grievance Redressal Mechanism

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.

Co-lending partners

I. Indel Money Limited

- Register with Call - 18004253990 or
- e-mail to care@indelmoney.com or
- written complaint addressed to:
  The Grievance Redressal Officer,
  Indel Money Limited, Indel House, Changampuzhanagar,
  South Kalamassery PR, Ernakulam, Kerala – 682033

II. Yogakshemam Loans Ltd

- Register with Call - 0487 2320102
- e-mail to customersupports@yogloans.com or
- written complaint addressed to
  The Grievance Redressal Officer,
  Yogakshemam Loans Ltd, 3rd Floor, Ottappath Tower, Aswini Jn,
  Thiruvambady Post, Thrissur, Kerala 680022.

III. Fedbank Financial Services Limited

- Register with Call - +9108069291313/ 7418128882 or
- e-mail to customercare@fedfina.com or
- written complaint addressed to
  The Grievance Redressal Officer
  Kanakia wall street, A-Wing, 5th Floor, Unit No.511, Andheri-Kurla Road
  Chakala, Andheri East, Mumbai- 400093

IV. SV Credit Line Limited

- Register with Call - 18001209040 or
- written complaint addressed to
  The Nodal Officer SV Credit Line Limited
  5th Floor, SAS Tower, Near Medcity, Sector 38, Gurugram, Haryana – 122001

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

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 Connission”
- 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.ncdrc.nic.in