

Doorstep Banking Policy

*Version 4
November 2022*

IndusInd Bank Ltd.
Corporate Office
Mumbai

Version Control

Version	Date	Change Author	Change Reviewer
1	Dec 2018	Respective Product Units and BUs	GBO
2	Dec 2022	Respective Product Units and BUs	GBO
3	Dec 2021	Respective Product Units and BUs	GBO
4	Dec 2022	Respective Product Units and BUs	GBO

1. Introduction:

Reserve Bank of India vide their circulars DBOD.No.BL.BC.59/22.01.010/2006-2007 dated 21st February 2007; DBR.No.Leg.BC.96/09.07.005/2017-18 dated 9th November, 2017 and DOR.CO.Leg.BC.No.59/09.07.005/2019-20 dated March 31, 2020 had issued detailed instructions to banks on providing certain basic banking facility at the doorstep to the customers, especially the Senior Citizens 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
- Coins distribution to bulk customers who are KYC complaint (more than 1 bag in a single transaction) purely for business transactions.

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 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;
- (v) Cash delivery services may be offered to the corporate clients / PSUs / departments of Central and State Governments against receipt of cheque only at the branch and not against telephonic request.

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, you may call our Contact Centre as per details given below:

Mode	Contact Details
Contact Centre lines with IVR facility available (24*7) for you	General Banking / Exclusive Banking: 1860 267 7777 / 022 44066666 (Outside India)

4. Locations where DSB facility is available:

- 4.1 The list of cities where Bank offers DSB services are annexed to this Policy.
- 4.2 However, in case of senior citizens of more than 70 years of age and differently abled persons, doorstep banking services will be offered pan India on a best effort basis.

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

- 5.1 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.
- 5.2 The operation of the Policy guidelines will be reviewed by the Board of Directors on annual basis.

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 to time and placed on Bank's website www.indusind.com.
- 6.2 Doorstep Banking Services would be offered free of charges for senior citizens and differently abled customers.

7 Grievance Redressal Mechanism for Quick Resolution of Complaints

- 7.1 Branch Manager is responsible for the resolution of complaints/grievances in respect of Customer's service by the branch. It is his/her foremost duty to see that the complaint is resolved completely to the Customer's satisfaction and ensure closure of all complaints received at the branches within a week. If the Branch Manager feels that it is not possible at his level to solve the problem, he/she refers the case to Regional Managers / Nodal Officer at Corporate Office for guidance.

Banking Customers:

Banking 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)
- Send email to Contact Centre at reachus@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
Mr. Dickson Baptista
Head - Customer Care
OPUS Center47, 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>

In case Customer does not receive a response from Head - Customer Care within 7 days, they may call/write to the Nodal Officer at the address/email/contact numbers provided below:

Ms. Dilnaz Sidhwa
Executive Vice President & Principal Nodal Officer

IndusInd Bank Ltd.
Opus Center, 47, Central Road,
Opp. Tunga Paradise Hotel MIDS,
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-redressal.html>

7.2 Nodal Officer

Our Nodal Officer will endeavor 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.

7.3 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 lodgment 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.

We have displayed on our website and in all our branches a Notice explaining that we are covered under the Banking Ombudsman Scheme 2006 as amended up to July 01, 2017 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 the 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.

Disclaimer:

Bank is committed to provide DSB services to all customers including Senior Citizen 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.

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.
