

USE OF UNPARLIAMENTARY LANGUAGE BY CUSTOMERS

Dear Customers,

We at Indusind Bank, collectively focus our efforts towards 'Customer Experience', and work on the principles of providing a Seamless, Easy, Fast, and Transparent banking experience to our customers. Indusind Bank personnel work with Customer First mindset and are committed to treat all our customers with politeness, courtesy and respect at every interaction.

While we aim to redefine convenience for our customers, at times, mitigating circumstances, like systems downtime, external guidelines, policies and compliance aspects, may compel us to convey decisions or information that may not be to your entire satisfaction, despite the Bank's best efforts.

Most of our customers understand our compulsions in such situations. However, a few customers react to such situations by resorting to provocative and unparliamentary language or rude behaviour directed towards the management and officials of the Bank. Such behaviour from customers may adversely impact the morale and efficiency of our officials which in turn may lead to compromise in the level of service received by other customers and hence is indefensible and unacceptable. In such situations the Bank will be constrained to advise the customers to close all their relationships with us.

We urge our customers to exercise the escalation options available as per our Grievance Redressal Mechanism which provides for internal escalation to Nodal Officer as also external forum i.e. Banking Ombudsman.

Sincerely

Indusind Bank Ltd.