

### **Level 1 - Customer Service:**

Mode	Contact details	
Call Center	1800 10 888 (24*7)	
Email	banker@idfcfirstbank.com	
For NRI customers	For NRI customers nriservices@idfcfirstbank.com	

If you have not received a satisfactory response at Level 1 within 7 days, please approach to our Level 2

# **Level 2 - Regional Nodal Officer**

Mode	Contact details	
Regional Nodal Officer Email ID	rno@idfcfirstbank.com	
	022-41652700	
Regional Nodal Officer Contact Number	Timing – Monday to Saturday – 9:30 to 18:00	
	(except 2nd and 4th Saturdays and all bank holidays)	

## • <u>List of Regional Nodal Officers:</u>

Sr. No	Branch	Nodal Officer Name	Nodal officer Address	Coverage Area
1	Ahmedabad	Bhavesh Bhavsar	IDFC FIRST Bank, Sun Square CG Road, TP 20, FP No 80 to 91, Umashankar Joshi Marg, Beside Hotel Regenta, Navrangpura, Ahmedabad, Gujarat - 380006	Union Territories of Dadra, Nagar Haveli, Daman and Diu & Gujarat
2	Bangalore	Gopalakrishna Pai	IDFC FIRST Bank, Ground & First Floor, N.P. Arcade, No.245/1, 4th Cross Road, OMBR Layout, Banaswadi, Bangalore - 560043	Karnataka
3	Bhopal	Nitish Sinha	IDFC FIRST Bank, First & Sixth Floor, Benchmark Business Park, Block no. A3, PU4, Commercial, Scheme no. 54, Vijay Nagar, Indore, Madhya Pradesh - 452010	Madhya Pradesh
4	4 Bhubaneswar Saptarshi Samanta		IDFC FIRST Bank, 2nd Floor, Oriflame Mall (Citadel Building), Main Road Area, Ranchi, Jharkhand - 834001	Odisha
5	Bihar  Prashant Rana  Prashant Rana  Prashant Rana  Bihar  Prashant Rana  Prashant Rana  Ameghdoot Hotel Building, Mall Road, Kanpur, Kanpur Nagar - 208001		Bihar	
6	Chandigarh	Naresh Sukhija	IDFC First Bank, First & Second Floor, 28 -28 A, Industrial Area Phase – 1, Chandigarh - 160002	Himachal Pradesh, Punjab, Union Territory of Chandigarh and Panchkula & Yamuna Nagar and Ambala Districts of Haryana



Sr. No	Branch	Nodal Officer Name	Nodal officer Address	Coverage Area
7	Chennai	Gideon N	IDFC FIRST Bank, Plot No.7B, Gandhi Mandapam Road, 1st Floor, Kotturpuram, Chennai - 600085.	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) & Andaman and Nicobar Islands
8	Dehradun	Manoj Pandey	IDFC FIRST Bank, 59/3 Ground & 2nd floor Rajpur Road Dehradun , next to IDBI BANK Uttarakhand - 248001	Uttarakhand
9	Hyderabad	Irfana Perveen	IDFC FIRST Bank, 1-10-63/1/1, Veer Chambers, Chikoti Gardens, Begumpet, Hyderabad - 500016	Andhra Pradesh & Telangana
10	Jaipur	Abhishek Khandelwal	IDFC FIRST Bank, Office No. 4, 5A, 5B & 6, 7th Floor, Man Upasana Plaza, C-44, Sardar Patel Marg, C Scheme, Jaipur, Rajasthan-302001.	Rajasthan
11	Jammu	Naresh Sukhija	IDFC First Bank, First & Second Floor, 28 - 28 A, Industrial Area Phase – 1, Chandigarh - 160002	Jammu & Kashmir
12	12 Kanpur Prashant Rana		IDFC FIRST Bank, Ground Floor, Premises bearing number -17/3-B, Meghdoot Hotel Building, Mall Road, Kanpur, Kanpur Nagar - 208001	Uttar Pradesh (excluding Districts of Ghaziabad and Gautam Budh Nagar)
13	Kolkata Rakesh Upadhyay		IDFC FIRST Bank, Ground floor, Vishnu Chambers,J-4, Block GP, Salt Lake Sector 5, Biddhannagar, Kolkata -700091	West Bengal, Sikkim, Assam, Nagaland, Meghalaya & Tripura
14	Mumbai	Meenakshi Saliyan	IDFC FIRST Bank, Building no. 09, 17th floor, Gigaplex Raheja Mindspace IT-5, Airoli, Navi Mumbai - 400708	Maharashtra & Goa
15	New Delhi	Anubha Jain	IDFC First Bank, Ground Floor, Shop No: G- 01 & G-02, Bhagwati Plaza, Plot No: 12, Sector: 5, Dwarka , New Delhi - 110075	Delhi, Uttar Pradesh (Districts of Ghaziabad and Gautam Budh Nagar) & Haryana (except the districts of Ambala and Yamuna Nagar and Panchkula)
16	Raipur	Bablu Patel	IDFC FIRST Bank, Regional Office, 5th Floor, Moti Mahal Palladium, Raipur, Chhattisgarh - 492001	Chhattisgarh



Sr. No	Branch	Nodal Officer Name	Nodal officer Address	Coverage Area
17	Ranchi	Saptarshi Samanta	IDFC FIRST Bank, 2nd Floor, Oriflame Mall (Citadel Building), Main Road Area, Ranchi, Jharkhand - 834001	Jharkhand
18	Thiruvananthapuram	Gideon N	IDFC FIRST Bank, Plot No.7B, Gandhi Mandapam Road, 1st Floor, Kotturpuram, Chennai – 600085.	Kerala, Union Territory of Lakshadweep & Union Territory of Puducherry (only Mahe Region)

If you have not received a satisfactory response at Level 2 within 7 days, please escalate to our Principal Nodal Officer

#### **Level 3 - Principal Nodal Officer Address**

The Principal Nodal Officer: Mr. Vipul Raj

Address: IDFC FIRST Bank, building no. 09, 17th floor, Gigaplex Raheja Mindspace IT-5, Airoli, Navi

Mumbai - 400708, Maharashtra. Email ID: pno@idfcfirstbank.com Contact detail: 1800 209 9771 (24\*7)



#### Standard Turn-around Time (TAT) for broad level of Requests / Queries / Complaints

Mentioned below is the range of TATs applicable for Requests or Queries or Complaints within a broad classification.

Request / Query / Complaint Classification	Turn Around Time (In working days)	Remarks	
ATA4 Dalata d	1 – 46	Concerns where cash not dispensed from IDFC FIRST bank ATM / other bank ATM. Cases of chargeback where transaction claimed as successful.	
ATM Related	1 – 51	Concerns where cash not dispensed from International Other Bank ATM. Cases of chargeback where transaction claimed as successful.	
	1 – 37	UPI / IMPS Transactions including wrong transfer	
, ,	1 – 61	POS / Ecom Transactions Dispute	
Transaction / dispute related	1 – 120	Credit Cards Non-Fraud Transactions Dispute	
	90	Unauthorized transaction dispute related (Retail Liability/Credit card) (calendar days)	
Account Management	1 – 90	Queries / Requests pertaining to Account maintenance / Account conversion / Account transfer / Account upgrade / Account freeze and unfreeze / Lien deletion	
	1 – 15	Updation of death of primary / non primary account holder	
Account Opening / Closing	1 – 5	Queries / Requests pertaining to account opening / account closing / status of account	
Net Banking / Mobile App Related	1 – 7	Queries / Request pertaining to technical Processing / Servicing issues faced for net banking and mobile app as a product or services.	
Credit Card Application Related	5 – 20	Credit Card application & Add-on processing TAT	
Collection Related	1 – 15	Queries / Request pertaining to disputes to Collection calls / Loan settlement	
Credit Cards Life Cycle Related 5 – 7		Queries / Requests pertaining to Credit Card life cycle related such as Reissue / Replacement / Limit related / Duplicate Statement related / Bill Cycle related / Blocking & unblocking related	



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Request / Query / Complaint Classification	Turn Around Time (In working days)	Remarks
Demographics Related	3 – 15	Queries / Requests pertaining to modification or updation of Mobile Number / Address / Email / Name / Date of Birth / Signature / Aadhaar / PAN / GST
Third Party Product Related	1 – 15	Queries / Requests pertaining to Insurance Products / PM-Insurance schemes – PMJJBY, PMSBY, Atal Pension Yojana - APY & PFRDA related products and Mutual Fund.
	1 – 30	Accidental / Theft / Death Claims
Deliverables Related	1-5	Queries / Requests pertaining to Welcome Kit Related / Delivery Dispute / Delivery status / Dispatch status
Credit Card Rewards & Benefits Related	1-5	Queries / Request pertaining to rewards points credit / redemption
CIBIL / Bureau Related	1-30	Queries / Request pertaining to Bureau updation / Suppression
Loan Closure	1 – 15	Queries / Request pertaining to Loan Closure / NOC / Excess Refund
Charges Waiver / Refund	1-5	Queries / Request pertaining to Waiver of charges / Excess Refund
Payment Related	1 - 10	Queries / Request pertaining to Payment Updation
Dronaid Daymant	02 - 08	Queries / request pertaining to tag activation/ closure (calendar days)
Prepaid Payment Instruments	45	Payment disputes (calendar days)
mod difference	45 - 160	Payment disputes in case of arbitration (calendar days)
	1 - 30	Queries / request pertaining to fund transfer, On-Us / Off-Us cash deposit/ withdrawal (calendar days)
	45	Acquiring related disputes (calendar days)
Business Correspondents	60	Dispute on Customer Authorized transaction (calendar days)
business correspondents	90	Fraudulent / Misuse (calendar days)
	30 - 45	Queries / request pertaining to bureau updation (calendar days)
	30	Queries / request pertaining to payment updation (calendar days)



Certain queries where there are dependencies on external parties for a resolution warrant a higher TAT towards resolution. An indicative example is queries or complaints of the following types:

- Retrieval of CCTV footage from Acquirer Banks
- Disputed POS transaction Reversal request raised to acquirer through network
- Disputed Online payments Reversal requests raised through third party aggregators Request / Complaint Classification Turnaround Time (In working days)