

## Level 1 - Customer Service:

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

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

- List of Regional Nodal Officers:

S. No	Branch	Nodal Officer Name	Nodal officer Address	Coverage Area
1	Ahmedabad	Vaibhav Johri	IDFC FIRST Bank, Sun Square CG Road, TP 20, FP No 80 to 91, Umashankar Joshi Marg, Beside Hotel Regenta, Navrangpura, Ahmedabad, Gujarat 380006	Gujarat, Union Territories of Dadra, and Nagar Haveli, Daman and Diu
2	Bangalore	Gopalakrishna Pai	IDFC FIRST BANK, Building, Plot No 79, Residency, Residency Rd, Richmond Town, Bengaluru, Karnataka 560025	Karnataka
3	Bhopal	Shahid Shaikh	IDFC FIRST Bank LTD, First & Sixth Floor, Benchmark Business Park, Block no. A3, PU4, Commercial, Scheme no. 54, Vijay Nagar, Indore, M.P. - 452001	MP
4	Bhubaneswar	Rakesh Upadhyay	Ground floor, Vishnu Chambers, J-4, Block GP, Salt Lake Sector 5, Biddhannagar, Kolkata-700091	Orissa
5	Chandigarh	Dhirendra Singh	IDFC FIRST Bank, SCO 169-170 Madhya Marg Sector 8C, Chandigarh- 160009	Himachal Pradesh, Punjab and Union Territory of Chandigarh and Panchkula, Yamuna Nagar and Ambala Districts of Haryana.

<b>S. No</b>	<b>Branch</b>	<b>Nodal Officer Name</b>	<b>Nodal officer Address</b>	<b>Coverage Area</b>
6	Chennai	Sathya Jegadeesh Rajagopal	IDFC FIRST Bank, Plot No.7B, Gandhi Mandapam Road, 1st Floor, Kotturpuram, Chennai – 600085.	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands
7	Guwahati	Rakesh Upadhyay	Ground floor, Vishnu Chambers, J-4, Block GP, Salt Lake Sector 5, Biddhannagar, Kolkata-700091	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura
8	Hyderabad	Kunal Shah	IDFC FIRST Bank LTD, 1-10-63/1/1, Veer Chambers, Chikoti Gardens, Begumpet, Hyderabad - 500016	Andhra Pradesh and Telangana
9	Jaipur	Neha Gothwal	IDFC FIRST Bank K-12, Malviya Marg C Scheme, Jaipur – 302002	Rajasthan
10	Kanpur	Gaurav Modi	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)
11	Kolkata	Rakesh Upadhyay	Ground floor, Vishnu Chambers, J-4, Block GP, Salt Lake Sector 5, Biddhannagar, Kolkata-700091	West Bengal and Sikkim
12	Mumbai	Meenakshi Saliyan	IDFC FIRST Bank, Building no. 09, 17th floor, Gigaplex Raheja Mindspace IT-5, Airoli, Navi Mumbai – 400708, Maharashtra.	Maharashtra and Goa
13	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, Haryana (except the districts of Ambala, Yamuna Nagar, and Panchkula), and the districts of Ghaziabad and Gautam Budh
14	Patna	Rakesh Upadhyay	Ground floor, Vishnu Chambers, J-4, Block GP, Salt Lake Sector 5, Biddhannagar, Kolkata-700091	Bihar
15	Thiruvananthapuram	Sathya Jegadeesh Rajagopal	IDFC FIRST Bank, Plot No.7B, Gandhi Mandapam Road, 1st Floor, Kotturpuram, Chennai – 600085.	Kerala and Union Territory of Lakshadweep and Union Territory of Puducherry (only Mahe Region).

S. No	Branch	Nodal Officer Name	Nodal officer Address	Coverage Area
16	Dehradun	Manoj Pandey	IDFC FIRST Bank, 59/3 Ground & 2nd floor RAJPUR Road Dehradun, next to IDBI BANK UTTARAKHAND - 248001	State of Uttarakhand and also the seven districts of Western Uttar
17	Ranchi	Rakesh Upadhyay	Ground floor, Vishnu Chambers, J-4, Block GP, Salt Lake Sector 5, Biddhannagar, Kolkata-700091	Jharkhand
18	Raipur	Bablu Patel	IDFC FIRST Bank Ltd, Regional Office, 5th Floor, Moti Mahal Palladium, Raipur, Chhattisgarh-492001	Chhattisgarh
19	Jammu	Dhirendra Singh	IDFC FIRST Bank, SCO 169-170 Madhya Marg Sector 8C, Chandigarh- 160009	Jammu & Kashmir

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

### **Level 3- PNO Address**

#### **The Principal Nodal Officer:**

Mr. Vipul Raj

IDFC FIRST Bank Ltd.

Building no. 09, 17th floor, Gigaplex Raheja Mindspace IT-5, Airoli, Navi Mumbai – 400708, Maharashtra.

Email ID: - PNO@idfcfirstbank.com

Number: - 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
ATM Related	1- 5	Concerns where cash not dispensed from IDFC FIRST bank ATM / other bank ATM. Cases of chargeback where transaction claimed as successful.
	45	Concerns where cash not dispensed from International Other Bank ATM. Cases of chargeback where transaction claimed as successful.
Transaction / dispute related	3 – 35	UPI / IMPS Transactions including wrong transfer
	45	POS / Ecom Transactions
	1 - 90	Credit Cards Transactions
	90	Unauthorized transaction dispute related (calendar days)
Account Management	1 - 7	Queries / Requests pertaining to Account maintenance / Account activation / 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 - 7	Credit Card application & Add-on processing TAT
Collection Related	1 - 15	Queries / Request pertaining to disputes to Collection calls / Loan settlement.

<b>Request / Query / Complaint Classification</b>	<b>Turn Around Time (In working days)</b>	<b>Remarks</b>
Credit Cards Life Cycle Related	2 - 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
Demographics Related	3 - 7	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
	1 - 30	Accidental / Theft / Death Claims
Deliverables Related	3 - 7	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 - 7	Queries / Request pertaining to Waiver of charges / Excess Refund
Payment Related	1 - 20	Queries / Request pertaining to Payment Updation

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)