

Credit Card Grievance Redressal

You can register your grievance through our multiple channels viz. Customer Care, Branch Emails and Letters.

Please make sure that you provide us with the following details while registering a grievance with us. It will enable us to address your concern(s) in a holistic and timely manner.

1. Your full name
2. Your Credit Card Number
3. Your contact details (address, telephone number and e-mail)
4. Reference number of Transaction/Complaint ID, depending on your purpose of contact

If you have a grievance, please share with us through the Escalation Levels given as under –

Level I

You may file a complaint at the branch level/ call us/ write to us.

Option 1. Call our Customer Care and our executives would be glad to assist you.

- Toll Free numbers: 1800 425 7600
- Non Toll Free Number: +91-022 - 4042 6013

Option 2. Write to us at:

E-mail: idbicards@idbi.co.in (along with Complaint ID, your Credit Card number & contact number(s) in the Subject Line)

When a complaint is registered through any one of the above channels, a unique Complaint ID will be generated. In case of non-receipt of reply within 8 working days of your registering the complaint or unsatisfactory reply, you can escalate your complaint to Level II, using your Complaint ID.

Level II

If your complaint is not resolved within 8 working days of your registering the complaint, you may approach the GM Credit Cards between 10 a.m. to 6 p.m. from Monday to Saturday. (2nd and 4th Saturday will be holiday)

Designation:	Name & Contact Details	Office	Jurisdiction
GM & GRO Credit Cards	Sh. Pradeep Chandeale Tel no: 022- 6655 2122 Email - gro.delhi@idbi.co.in	IDBI Bank Ltd. Customer Care Centre, 19th Floor, B Wing, IDBI Tower, WTC Complex,	Pan India

		Cuffe Parade, Mumbai -400 005	
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In case of non-receipt of reply within 11 working days of your registering the complaint or unsatisfactory reply, you may escalate your complaint to Level III, using your Complaint ID.

Level III

The Bank has appointed Smt Jayanti Chakraborty (PNO) who will act as Internal Ombudsman for customer complaints. In case you are not satisfied with the resolution provided by GRO, you may approach the PNO before referring the matter to Banking Ombudsman, RBI. If you do not receive a reply within a month of approaching the PNO or not satisfied with the PNO's reply, you may appeal to the Banking Ombudsman, RBI for an independent review.

Designation:	Name & Contact Details	Office	Jurisdiction
General Manager & Principal Nodal Officer (PNO)	Smt. Jayanti Chakraborty Telephone No: 022- 6655 2143 E-mail ID: pno@idbi.co.in	IDBI Bank Ltd., 19th Floor, IDBI Tower, WTC Complex, Cuffe Parade Mumbai – 400 005	Pan India

Excerpts of the Banking Ombudsman Scheme 2006 are enclosed for your reference.

No complaint to the Banking Ombudsman shall lie unless:

- (a) the complainant before making a complaint to the Banking Ombudsman, had made a written representation to the bank and the bank had rejected the complaint or the complainant had not received any reply within a period of one month after the bank received his representation or the complainant is not satisfied with the reply given to him by the bank;
- (b) the complaint is made not later than one year after the complainant has received the reply of the bank to his representation or, where no reply is received, not later than one year and one month after the date of the representation to the bank;
- (c) the complaint is not in respect of the same subject matter which was settled or dealt with on merits by the Banking ombudsman in any previous proceedings whether or not received from the same complainant or along with one or more complainants or one or more of the parties concerned with the subject matter;

- (d) the complaint does not pertain to the same subject matter, for which any proceedings before any court, tribunal or arbitrator or any other forum is pending or a decree or Award or order has been passed by any such court, tribunal, arbitrator or forum;
- (e) the complaint is not frivolous or vexatious in nature; and
- (f) the complaint is made before the expiry of the period of limitation prescribed under the Indian Limitation Act, 1963 for such claims.

The details of the Banking Ombudsman and any further information on the Banking Ombudsman Scheme can be procured from our nearest branch or you may also visit www.bankingombudsman.rbi.org.in for the same.