

CUSTOMER GRIEVANCE REDRESSAL

At JSC VTB Bank, we are committed to providing the highest standards of service to our customers. In case you are not satisfied with our services, you may register your complaint through the channels outlined below.

The following flowchart/table provides the mandatory grievance redressal mechanism, including escalation levels and resolution timelines.

Step	Authority Level	Authorized Person	Contact Details	Resolution Timeline
Level 1	Branch Visit	Complaint Box / Welcome Desk	Available at Branch Premises	Within 7 Working Days
Level 2	Customer Grievances Cell (Website)	Customer Service Team	Email: Indiabbranch@vtb.com Phone: +91 11 66221000	Within 10 Working Days
Level 3	Nodal Officer	Ms. Monika Bhanot (Deputy CEO – Head Compliance & Legal)	Email: whistleblowing_India@vtb.com	Within 10–15 Working Days
Level 4	Banking Ombudsman	Ms. Suchitra Maurya (RBI, New Delhi)	<u>Email: crpc@rbi.org.in. Phone: 011-23715393</u>	Up to 30 Days

If the complaint is not resolved satisfactorily at the Bank level within the prescribed timelines, the customer may escalate the matter to the Reserve Bank of India – Banking Ombudsman under the Integrated Ombudsman Scheme.