

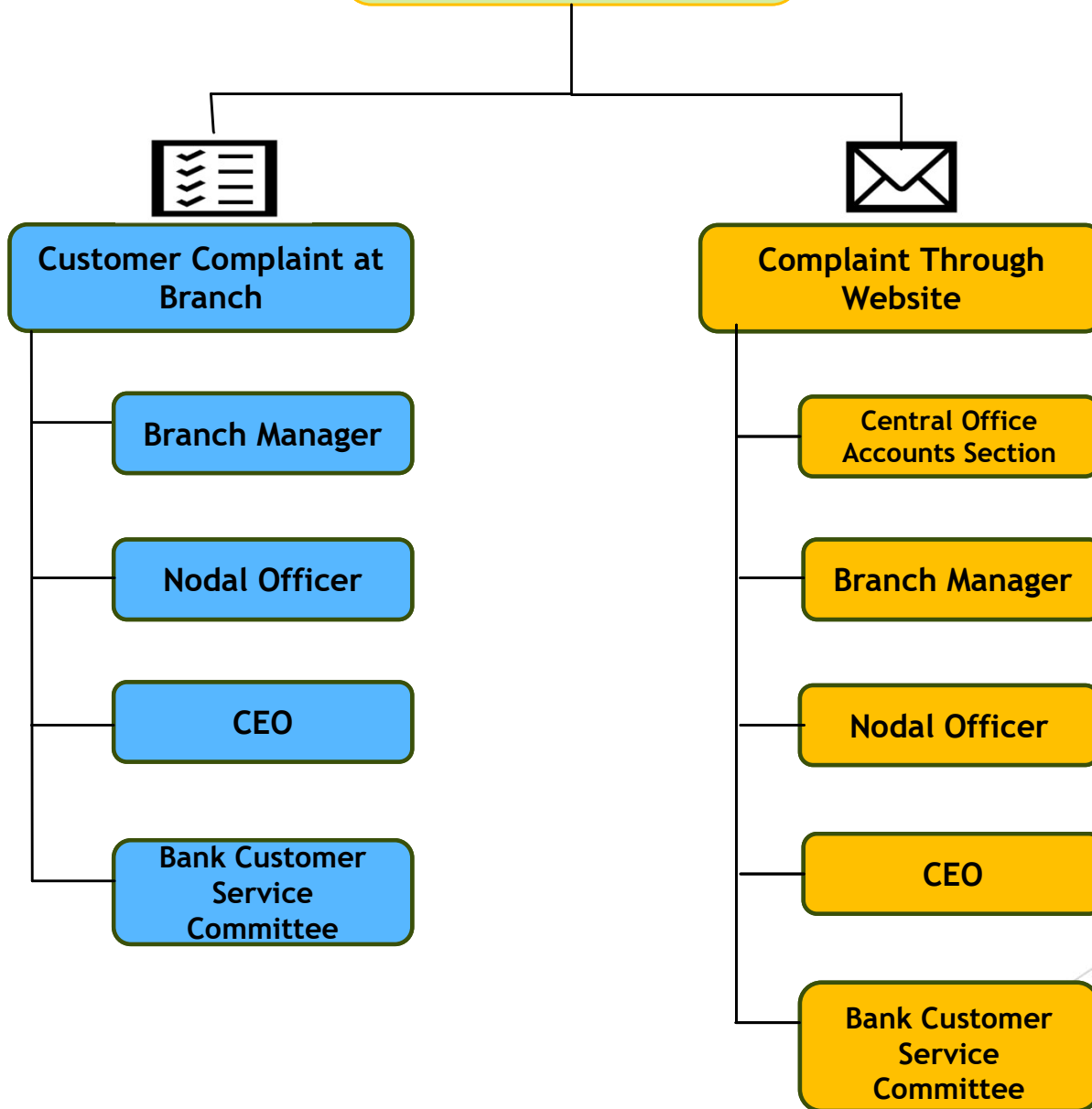


**The Visakhapatnam
Co-Operative Bank Ltd.**

Estd - 1916

The Common Man's Bank

Customer Complaint Mechanism



Procedure to address a Complaint

Step1: Customers can directly visit the Branch and submit their Complaints. The Branch Manager is the first level of authority for handling customer complaints at the branch level. The Manager examines the issue and attempts to resolve it immediately. The branch contact numbers are attached for your reference in Annexure below.

Step2: If the Complaint is not resolved at the Branch level, it is escalated to the Deputy CEO who acts as the Nodal Officer for monitoring and reviewing customer grievances. Bank Nodal Officer may be contacted through 9182971254.

Step3: If the issue remains unresolved, it is further escalated to the Chief Executive officer(CEO) at the highest executive level and ensures that appropriate action is taken for the resolution.

Step4: The Customer Service Committee examines unresolved complaints and provides final recommendation or decision to ensure that the customer receives a fair and satisfactory resolution.

Step5: Customers can also submit their Complaints through the bank's official website <https://vcbl.bank.in> contact us section and after submitting the details, mail will be sent to the official mail id info@vcbl.bank.in besides Branch Mail and the complaint received through the website are first recorded and reviewed by the Central Office Accounts Section and then forwarded to the concerned branch or department with a recommendation for necessary action.

Bank Toll-free number - 18005701916

Bank Landline for any other Queries - 0891-6918460

Annexure:

| BRANCH NAME | BRANCH PHONE NUMBER | BRANCH EXTENSION NUMBER |
|--------------------|----------------------------|--------------------------------|
| MAIN | 0891-2788460 | 0891-6918460/+0201 |
| AKKAYYAPALEM | 0891-2788464 | 0891-6918460/+0301 |
| GAJUWAKA | 0891-2517051/52 | 0891-6918460/+0401 |
| NAKKAVANIPALEM | 0891-2788465 | 0891-6918460/+0501 |
| GOPALAPATNAM | 0891-2788468 | 0891-6918460/+0601 |
| TUNI | 08854-254313 | 0891-6918460/+0701 |
| PENDURTHI | 0891-2764421 | 0891-6918460/+0801 |
| SEETHAMMAPETA | 0891-2788469 | 0891-6918460/+0901 |
| NARSIPATNAM | 08932-225324 | 0891-6918460/+1001 |
| MARRIPALEM | 0891-2788470 | 0891-6918460/+1101 |
| BOBBILI | 08944-254242 | 0891-6918460/+1201 |
| PARVATHIPURAM | 08963-221830 | 0891-6918460/+1301 |
| RAJAM | 08941-252642 | 0891-6918460/+1401 |
| RAMACHANDRAPURAM | 08857-242269 | 0891-6918460/+1501 |
| ANAKAPALLI | 08924-221722 | 0891-6918460/+1601 |
| MADHURWADA | 0891-2788472 | 0891-6918460/+1701 |
| KUKATPALLI | 040-23154455 | 0891-6918460/+1801 |
| ONGOLE | 08592-281124 | 0891-6918460/+1901 |
| KURMANNAPALEM | 0891-2533366 | 0891-6918460/+2101 |
| CHODAVARAM | 08934-247999 | 0891-6918460/+2201 |
| TIRUPATI | 0877-2226678 | 0891-6918460/+2301 |
| WALTAIR | 0891-2788473 | 0891-6918460/+2401 |
| SRIKAKULAM | 08942-226656 | 0891-6918460/+2501 |
| NAGOLE | 040-24227733 | 0891-6918460/+2601 |
| VIZIANAGARAM | 08922-228855 | 0891-6918460/+2701 |
| ELURU | 08812-248499 | 0891-6918460/+2801 |
| PALASA | 08945-242244 | 0891-6918460/+2901 |
| NELLORE | 0861-2344666 | 0891-6918460/+3001 |
| DABAGARDENS | 0891-2788474 | 0891-6918460/+3101 |
| GANNAVARAM | 08676-256996 | 0891-6918460/+3201 |
| KANCHARPALEM | 0891-2788475 | 0891-6918460/+3301 |

Annexure:

| BRANCH NAME | BRANCH PHONE NUMBER | BRANCH EXTENSION NUMBER |
|--------------------|----------------------------|--------------------------------|
| BHEEMILI | 08933-226022 | 0891-6918460/+3401 |
| KAKINADA | 08842-363888 | 0891-6918460/+3501 |
| PITHAPURAM | 08869-252522 | 0891-6918460/+3601 |
| MACHILIPATNAM | 08672-220777 | 0891-6918460/+3701 |
| MURALINAGAR | 0891-2788477 | 0891-6918460/+3801 |
| MVP | 0891-2788478 | 0891-6918460/+3901 |
| YELAMANCHILI | 08931-230010 | 0891-6918460/+4001 |
| VIJAYAWADA | 0866-2973777 | 0891-6918460/+4101 |
| CHANDANAGAR | 040-23039799 | 0891-6918460/+4201 |
| GUNTUR | 0863-2233747 | 0891-6918460/+4301 |
| KADAPA | 08562-247788 | 0891-6918460/+4401 |
| KURNOOL | 08518-226667 | 0891-6918460/+4501 |
| MANGALGIRI | 08645-233345 | 0891-6918460/+4601 |
| ANANTHPUR | 08554-244220 | 0891-6918460/+4701 |
| RAJAHMUNDRY | 0883-2461616 | 0891-6918460/+4801 |
| VIJAYAWADA 1 TOWN | 0866-2562699 | 0891-6918460/+4901 |
| GUNTUR-1 TOWN | 0863-2210221 | 0891-6918460/+5001 |
| ATCHUTHAPURAM | 08924-253456 | 0891-6918460/+5101 |
| DILSHUKNAGAR | 040-24167733 | 0891-6918460/+5201 |
| SHEELANAGAR | 0891-2517053 | 0891-6918460/+5301 |
| NARASARAOPETA | 0864-7222255 | 0891-6918460/+5401 |
| CHITTOOR | 08572-295177 | 0891-6918460/+5501 |
| BAPATLA | 08643-222233 | 0891-6918460/+5601 |
| TADEPALLEGUDEM | 08818-295444 | 0891-6918460/+5701 |
| NUZVID | 08656-233445 | 0891-6918460/+5801 |
| TENALI | 08644-227027 | 0891-6918460/+5901 |
| AMALAPURAM | 08856-234566 | 0891-6918460/+6001 |
| HAYATHNAGAR | 040-24446032 | 0891-6918460/+6101 |
| YENDADA | 0891-2788433 | 0891-6918460/+6201 |