



THE KARUR VYSYA BANK LIMITED

Registered & Central Office,

No. 20, Erode Road, Vadivel Nagar,

L.N.S., Karur - 639002

CIN No: L65110TN1916PLC001295

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Dear Shareholders,

**Sub: Introduction of Online Dispute Resolution Mechanism**

Securities and Exchange Board of India (“SEBI”) vide Circular Nos. SEBI/HO/OIAE/OIAE\_IAD-1/P/CIR/2023/131 dated July 31, 2023 and SEBI/HO/OIAE/OIAE\_IAD-1/P/CIR/2023/135 dated August 04, 2023 and Master Circular no. SEBI/HO/OIAE/OIAE\_IAD-1/P/CIR/2023/145 (updated as on August 11, 2023) has introduced a common Online Dispute Resolution Portal (“ODR Portal”) to facilitate online conciliation and online arbitration for resolution of disputes arising in the Indian Securities Market.

The aforesaid SEBI Master circular on Online Dispute Resolution can be accessed on the website of SEBI at <https://www.sebi.gov.in/legal/master-circulars/aug-2023/online-resolution-of-disputes-in-the-indian-securities-market-75220.html> and on the website of the Bank at <https://www.kvb.co.in/docs/online-resolution-of-disputes.pdf>

In view of the above, the new procedure of raising complaints / disputes under the investor grievance redressal mechanism is provided below:

<b>Level 1</b>	<p><b><u>Lodging of Complaints with the Bank / Bank’s Registrar and Transfer Agent (RTA)</u></b></p> <p>An investor shall first take up his/her grievance against the Bank by lodging a complaint directly with the Bank or Bank’s Registrar and Transfer Agent (RTA).</p> <p><b>Address of the Bank:</b> The Karur Vysya Bank Ltd., Investor Relations Cell, Regd &amp; Central Office, No. 20, Erode Road, Vadivel Nagar, L.N.S., Karur – 639002, e-mail: <a href="mailto:kvb_sig@kvbmail.com">kvb_sig@kvbmail.com</a> Ph no : 04324-269440-43.</p> <p><b>Address of the Bank’s RTA for Equity shares:</b> SKDC Consultants Ltd (Unit: The Karur Vysya Bank Ltd.), "Surya" 35, Mayflower Avenue, Behind Senthil Nagar, Sowripalayam Road, Coimbatore – 641028, e-mail: <a href="mailto:info@skdc-consultants.com">info@skdc-consultants.com</a>. Phone: +91 422 4958995, 2539835/ 836.</p>
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	<p><b>Address of the Bank's RTA for Tier II Bonds:</b>  KFin Technologies Limited, Selenium Tower B, Plot Nos: 31 &amp; 32, Financial District, Serilingampally, Hyderabad, Rangareddi, Telangana - 500 032. Tel: 040 - 6716 2222. E-mail: <a href="mailto:einward.ris@kfintech.com">einward.ris@kfintech.com</a>.</p>
<b>Level 2</b>	<p>If the grievance is not redressed satisfactorily in the <b>Level 1</b> within 21 days of lodgement, the investor may escalate the same through the SEBI SCORES Portal which can be accessed at <a href="https://scores.gov.in/">https://scores.gov.in/</a>.</p> <p>FAQs on the process to be followed for registration, lodging of complaints or disputes, is available at <a href="https://www.scores.gov.in/scores/Docs/FAQ-SCORES.pdf">https://www.scores.gov.in/scores/Docs/FAQ-SCORES.pdf</a></p>
<b>Level 3</b>	<p>If the investor is still not satisfied with the outcome at <b>Level 2</b>, investor can initiate Online Dispute Resolution through the ODR Portal at <a href="https://smartodr.in/login">https://smartodr.in/login</a>.</p> <p>Alternatively, the investor can initiate dispute resolution through the ODR Portal if the grievance lodged with Bank/Bank's RTA was not satisfactorily resolved or at any stage of the subsequent escalations mentioned in the above Levels (prior to or at the end of such escalation/s).</p> <p>The dispute resolution through the ODR Portal can be initiated only when the complaint/dispute is not under consideration in terms of the above <b>Level 1</b> or <b>Level 2</b> or SCOREs guidelines as applicable or not pending before any arbitral process, court, tribunal or consumer forum or are non-arbitrable in terms of Indian law.</p> <p>There shall be no fees for registration of a complaint/dispute on the ODR Portal.</p>

This is for your information.

Regards,

**Company Secretary,**

**The Karur Vysya Bank Limited**