



ORANGE CITY HOUSING
Finance Private Limited
(Formerly Known as ORANGE CITY HOUSING FINANCE LIMITED)

Consumer Grievance Redressal Policy

Version 1.4

For Private Circulation Only

Consumer Grievance Redressal

STATEMENT OF CONFIDENTIALITY

1. The information contained in this document is confidential and intended solely for the company, its employees and authorized representatives/users of Orange City Housing Finance Private Limited as authorized by the OCHFL management. Access to this document by anyone else is unauthorized. Any request to update this document must be authorized by MD / CEO office or respective committee.
2. This document contains proprietary and confidential information of OCHFL. The recipient agrees to maintain this information in confidence and not reproduce or otherwise disclose this information to any person outside of the group directly responsible for the evaluation of its contents
3. Any use, distribution, printing, dissemination, copying, disclosure or other use of this document by any other person is strictly prohibited and shall be illegal.
4. OCHFL releases and maintains controlled documents in soft copy only. Owner is responsible to ensure usage of latest version of the document.
5. The Company has the right to update or modify this policy to ensure compliance with any modification, amendment or supplementation to any notifications and directions issued by NHB/RBI or under any other law applicable to the Company, from time to time. The respective Committee and the functional head will review this Policy and suggest amendments to make it more relevant and responsive so as to protect the reputation of the Company and minimize the business loss emanating from any misconduct / fraudulent activities.
6. In case of any amendments, clarifications, circulars and guidelines from regulator, not being consistent with the provisions laid down under this Policy, then the provisions of such amendments, clarifications, circulars and the guidelines shall prevail upon the provisions hereunder and this Policy shall stand amended accordingly effective from the date as laid down under such amendments, clarifications, circulars and guidelines.

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Author	Mr. Subodh Kuckian
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I. Introduction

Orange City Housing Finance Private Limited (OCHFL) is a Housing Finance Company (HFC) Based at Nagpur, registered with the National Housing Bank (NHB) and regulated by the Reserve Bank of India (RBI) and incorporated with Registrar of Companies, Mumbai under the Companies Act 2013. OCHFL is one of the 100 odd HFC license holder across India and only one in Central India. OCHFL provide affordable housing loans to all sections of the society. Since inception we have led our clients on the path of success by lending home loans to individuals for Purchase / Construction / Extension / Renovation etc. eventually helping them to achieve their goals of owning their own home / house.

II. Regulatory Reference

This Policy has been formulated in accordance with the applicable provisions of the Reserve Bank of India's Master Directions RBI/DoR/2025-26/365 dated 28th November, 2025.

III. Company Philosophy

OCHFL has been incorporated with an intent to be an enabler in providing credit access to first time home buyers in EWS/LIG/MIG segment and aims to contribute meaningfully towards Government of India's mission "Housing for All". With an underlying philosophy of changing the status quo in the society, the Company intends to work on a philosophy of giving back to the society in a way and fashion that cause a sustainable change for the larger good of Indian populace without any discrimination based on religion, creed, caste, color or gender. The Company aims to undertake those initiatives which would bring about positive irreversible change for the betterment of the society and would help the beneficiaries quantitatively and qualitatively in their lives.

Our Vision is to be the leading Housing Loan provider in Central India known for

- Service Levels
- Loans Affordability
- Transparency of Operations
- Contribution to Society

OCHFL aims at fostering a maximum contented customer base in a mutually profitable way. It is therefore important to appraise the customer in unambiguous terms before offering a product or service to him. This Policy serves as a base document broad guideline to the fees / incentive payable to the loan origination team.

IV. Mission of Policy

OCHFL Believes in and complies with the general practices that are in line with the Master Directions provided by RBI/NHB to housing finance companies. At OCHFL, we believe that an effective management and administration with proper accounting standards is imperative to ensure a long and healthy life of the company.

The purpose of this document is to define Policy and guidelines for the company in accordance with the Company law and RBI/NHB Master Directions for housing finance companies. This is a living document and is intended to be updated on a regular basis. Any, regulatory change that would impact the accounting aspects of the company would be reflected here.

This document should not be seen in isolation but in conjunction with the other policy

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documents that define the overall working of the company. For the sake of simplicity and to avoid confusion, any matter covered in other policy documents is not repeated in this document.

V. Preface

As mandated by the regulator the National Housing Bank (NHB), OCHFL has formulated a policy with an objective to address to the grievances of the customers, reduce the instances of customer dissatisfaction and improve the service standards. Therefore, as a part of the business excellence philosophy practiced at OCHFL, "Consumer Grievance Redressal Policy" has been prepared and has been ratified by the OCHFL board.

OCHFL's consumer grievance redressal policy has been designed to attend to the complaints made by customers and resolving the same to the satisfaction of the customer and the Company within stipulated time as per the guidelines mentioned in the policy document. Accordingly, the policy has been prepared with the below mentioned principles

- A. Employees are the flag bearers of the Company and work on the principles of truth, transparency and sincerity catering to the requirements of the customers.
- B. Employees give primary importance to the grievances of the customers and take required steps promptly to address their concerns in a fair and impartial manner.
- C. Customers are educated by the employees at all times in regards to lodge their concerns / complaints / grievances and also informed of the escalating mechanism in case their concerns are not addressed properly or they are not fully satisfied.
- D. Increase transparency so that customer can have a better understanding of OCHFL processes and policies.
- E. Promote fair and cordial relationship between customer and the company;
- F. Assure a consistent experience across all offices of OCHFL and foster customer confidence

VI. Mandatory Display Requirements

- A. OCHFL has formulated a standard Code of Conduct for its employees which defines the ethics as well as lays down the code of conduct at the workplace
- B. OCHFL has also formulated a Fair Practice Code which defines the practices and procedures for dealing with the Consumers in a fair manner
- C. All communication material, product brochures, products and process information are generally provided in English language and wherever necessary local language and/or Hindi is used, its provided in that language
- D. OCHFL's Consumer can inform their grievance at the respective branch or Head Office and Standard Consumer Complaint Registers are available across the branches
- E. OCHFL has also displayed at each branch as well as on its website the escalation process for Consumer grievances along with the details
- F. The Company has published its Consumer Grievance Redressal Policy on its website, including the official email ID and other contact details for lodging complaints, the turnaround time (TAT) for resolution of grievances, and the escalation matrix, for the information of aggrieved borrowers. The said details are also displayed at all offices/branches and made available on the Company's website.
- G. The Company has established a Consumer Grievance Redressal Mechanism to facilitate the timely and effective resolution of customer grievances. The Company shall provide adequate information to customers regarding the grievance redressal mechanism, including the various channels and modes available for lodging complaints, to ensure that

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customers are aware of their rights and the process for raising and tracking their grievances.

- H. The name and contact details, including the contact number, of the designated Grievance Redressal Officer shall be communicated to customers through appropriate channels and prominently displayed at all offices and branches of the Company, as well as on the Company's website, to ensure easy access and awareness among customers.
- I. The Company shall ensure that relevant customer-related information, including details relating to service charges, fees, and grievance redressal, is easily accessible from the Home Page of the Company's website. The Company shall further ensure that such information is periodically reviewed and kept updated, and that the latest information is compulsorily displayed on the website at all times.

VII. Modes of receiving grievances

Following are the mode of receiving the complaints / grievances.

A. Physical

For collating all customer complaints / grievances, Orange City Housing Finance Limited ("OCHFL") will make available Complaint Registers at each Branch and attend to / address those at the respective Branch/es itself. The respective 'Branch Managers' will be responsible to gather any such Grievance/s received and as found necessary seek assistance from Head – Operations to resolve all such Grievances raised, satisfactorily and within time-lines indicated in this policy.

- B. **On Website** - The Company's website www.ochfl.in has a option titled Customer Grievance. Where customers can lodge their grievances. All such grievances will be addressed by Head – Operations by involving necessary personnel, within the turnaround times indicated hereunder.

- C. **Written Complaints (via post)** - The complaint should be written and posted to Corporate Office. All complaint letters received at the designated address shall be duly recorded and acknowledged by the Company within the timelines prescribed under this Policy. The acknowledgement shall confirm receipt of the complaint and indicate the official responsible for handling the grievance.

- D. **Complaints Received Over Telephone:** - A customer can call a 8655306160 to lodge their complaints and seek resolution of their grievances. Complaints received through the toll-free number shall be duly recorded, provided with a complaint reference number, and addressed in accordance with the timelines prescribed under this Policy.

E. Email-Based Complaints

A customer may submit his/her complaint by emailing the Company at its designated official email id service@ochfl.in. All complaints received through email shall be duly recorded and acknowledged by the Company within the timelines prescribed under this Policy. The acknowledgement shall confirm receipt of the complaint and indicate the name and designation of the official responsible for handling the grievance, and the complaint shall thereafter be examined and addressed in accordance with the Company's grievance redressal mechanism.

- F. Acknowledgement Timeline (Applicable to All Modes)

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The Company shall endeavour to send an acknowledgement within one week of receipt of the complaint, and such acknowledgement shall clearly mention the name and designation of the official responsible for dealing with and resolving the grievance

G. Limitation Period for Lodging Complaints

A customer may generally lodge a complaint / grievance with the Company within a period of one (1) month from the date on which the cause of grievance arose. However, the Company may, at its discretion, examine complaints received beyond the above period, depending on the nature of the grievance and circumstances involved, in the interest of customer service and fairness. The grievance redressal procedure of the Company, along with the time frame fixed for responding to complaints, shall be made available on the Company's website for the information of customers.

VIII. Nature of Grievances

While it may be difficult to pre-empt all grievances that customers may raise, some common ones that can be expected are in the nature of the following, viz

- A. Non-issuance of Loan Account statement
- B. Non-receipt of Part / Full Payment OR refusal to issue acknowledgement / receipt
- C. Non-issuance of Repayment Schedule
- D. Non-acceptance of a Pre- Closure Request
- E. Non-confirmation of change in Address/ Email ID/ Contact No.
- F. Non-issuance of Provisional Interest Certificate for Income Tax Purposes
- G. Non-issuance of Photocopy of documents,
- H. Non-issuance of List of documents,
- I. Non-issuance of No dues certificate after loan closure,
- J. Non-issuance of original documents
- K. Not addressing Interest & other charge related queries
- L. Not aiding in the swapping of PDCs or Security
- M. Not informing of change in EMI pursuant to increase / decrease in loan/RoI, or
- N. Failure to provide any other information sought,

IX. Redressal Process

Any person, including the Borrower(s), can lodge a complaint to Branch Manager by visiting branch office or can write to OCHFL by accessing its website service@ochfl.in or at contact number 8655306160.

In case a representation is made at the branch which is not resolved, the complainant can write to support@ochfl.in OCHFL shall contact the Borrower(s) or the person making the complaint and initiate resolution of the issue within seven working days of receipt of the complaint. as the first level of escalation.

If any resolution of complaint needs additional time, we will inform the customer/regulator for the reasons of delay in resolution and provide expected time lines for resolution of the issue.

Alternatively, you can email your complaints to the Officer in charge of Grievance Redressal, details provided as below

Consumer Grievance Redressal

Grievance Redressal Officer:
Mr. Amit Bhayje
Email ID: opshead@ochfl
Contact Number: +918655306160

Complaints Relating to Outsourced Activities

The Company shall remain fully responsible for the redressal of complaints arising from services provided by outsourced agencies or third-party service providers engaged by the Company. Such complaints shall be addressed within the same turnaround times as applicable to other complaints, and appropriate monitoring and corrective actions shall be undertaken.

X. Time limit & Escalation of Complaints

After examining the matter, the Company shall send its final response to the complainant or inform the complainant of the reasons for requiring additional time to respond. The Company shall endeavour to issue such a final response within an overall period of six (6) weeks from the date of receipt of the complaint. Where the complainant is not satisfied with the final response, the complainant shall be guided on the available grievance escalation mechanism, in accordance with this Policy.

In case the customer remains dissatisfied with the resolution provided at any stage, the customer may escalate the grievance to the next higher level within the Company, as per the escalation matrix displayed at the branch.

The final response issued by the Company shall be reasoned, documented, and communicated in writing to the complainant. The response shall also clearly inform the complainant of the available escalation mechanism, including the right to approach the Internal Ombudsman (where applicable) and the RBI Integrated Ombudsman, in case the complainant is not satisfied with the resolution.

The email IDs of the concerned officials involved in grievance redressal shall be clearly displayed at all branches of the Company.

Name	Email ID	TAT
Level 01	service@ochfl.in	7(seven) Working days
Level 02	support@ochfl.in	7(seven) Working days
Level 03	opshead@ochfl.in	7(seven) Working days
Level 04	ceo@ochfl.in	7(seven) Working days

XI. Nodal officer

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The Officer in charge of Grievance Redressal shall be the Nodal Officer to address all service-related grievances raised by OCHFL's Customers. All Grievances shall be brought to his notice by the concerned officials

A. Further escalation

If the customer's issue is not found resolved even after contacting various complaint resolution channels, he/she can escalate the issue by writing to the

The Chief Executive Officer
Orange City Housing Finance Private Limited
Unit No. 1303A, 13th Floor
Raheja Centre Premises Co-operative Society Limited
The Free Press Journal Marg, Nariman Point, Mumbai – 400 021

B. Escalation to regulator

If the complainant is not satisfied with the response of the Company or does not receive a response within the stipulated time frame, the complainant may approach the Complaint Redressal Cell of the National Housing Bank (NHB), 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi 110 003, or email at crcell@nhb.org.in.

Customer can also escalate their complaint through **Grievance Registration & Information Database System (GRIDS)**.

[https://grids.nhbonline.org.in/\(S\(zryddijmef1rozkduf5sqjcr\)\)/Complainant/SMSOtp?pr ophazecheck=1](https://grids.nhbonline.org.in/(S(zryddijmef1rozkduf5sqjcr))/Complainant/SMSOtp?pr ophazecheck=1)

The above mechanism is subject to the prevailing regulatory framework, and customers may also approach the RBI Integrated Ombudsman, as detailed below.

Escalation to RBI

If the complainant does not receive a response from the Company within a period of 30 (thirty) days from the date of lodging the complaint, or if the complainant is not satisfied with the response received from the Company, the complainant may approach the Reserve Bank of India under the Integrated Ombudsman Scheme by lodging the complaint through the Complaint Management System (CMS) portal of RBI or through such other modes as may be specified by RBI from time to time.

The Company shall prominently display on its website and at all branches the details of the RBI Integrated Ombudsman Scheme, including the CMS portal link, eligibility criteria, and escalation process, as prescribed by RBI.

C. Complaint MIS and Systemic Analysis

The Company shall maintain a comprehensive Management Information System (MIS) for recording, monitoring, and tracking all customer complaints and grievances.

The MIS shall be analysed at least quarterly to identify recurring complaints, trends, root causes, and systemic issues. Based on such analysis, corrective and preventive measures,

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including process improvements and staff training, shall be initiated. The outcome of such analysis and actions taken shall be reported to senior management and the Board / Committee thereof.

D. Board Oversight and Periodic Review

The Board of Directors, or a Committee of the Board as delegated, shall undertake a periodic review at least on a quarterly basis of the functioning of the Consumer Grievance Redressal Mechanism.

Such review shall include the following:

- Number of grievances received, resolved, and pending
- Nature and categorization of complaints
- Turnaround time (TAT) adherence
- Repeat and systemic complaints
- Corrective and preventive actions undertaken

A consolidated report of such reviews, along with action taken reports, shall be placed before the Board at regular intervals

Constitution of the Committee

- The Company may constitute a **Consumer Grievance Redressal Committee (CGRC)** to oversee and monitor the effectiveness of the grievance redressal mechanism of the Company. As per the requirement of the direction.
- The CGRC shall function under the authority of the Board of Directors and shall ensure compliance with regulatory requirements prescribed by the Reserve Bank of India and other applicable laws.
- The Committee shall comprise the following members:
 - One Independent Director (Chairperson of the Committee)
 - One Non-Executive Director
 - Chief Risk Officer / Compliance Officer
 - Head – Customer Service / Grievance Redressal Officer
 - Any other senior executive as may be nominated by the Board
- The Board may reconstitute or modify the composition of the Committee from time to time.

Quorum

- The quorum for a CGRC meeting shall be minimum three (3) members, including:
 - At least one Director (Independent or Non-Executive), and
 - The Compliance Officer or Chief Risk Officer.
- In absence of the Chairperson, the members present shall elect one among the Directors to chair the meeting.

XII. Training

The Company shall conduct periodic training programs for all relevant staff on grievance handling and redressal, including awareness of the grievance redressal mechanism, applicable

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regulatory requirements, turnaround times, escalation matrix, and customer communication standards. Such training shall be conducted at least annually and additionally as and when required. The Nodal Officer, in coordination with the respective functional heads, shall be responsible for ensuring implementation, coverage, and effectiveness of such training programs.

Sensitizing operating staff on handling complaint and staff would be properly trained for handling complaints. It would be the responsibility of the Nodal Officers to ensure that internal machinery for handling complaints/grievances operates smoothly and efficiently at all levels. They should give feedback on training needs of staff.

Staff Accountability Repeated delays, deficiencies, or non-compliance in grievance handling shall be reviewed by the management and may be factored into performance evaluation and corrective action processes, as deemed appropriate by the Company.