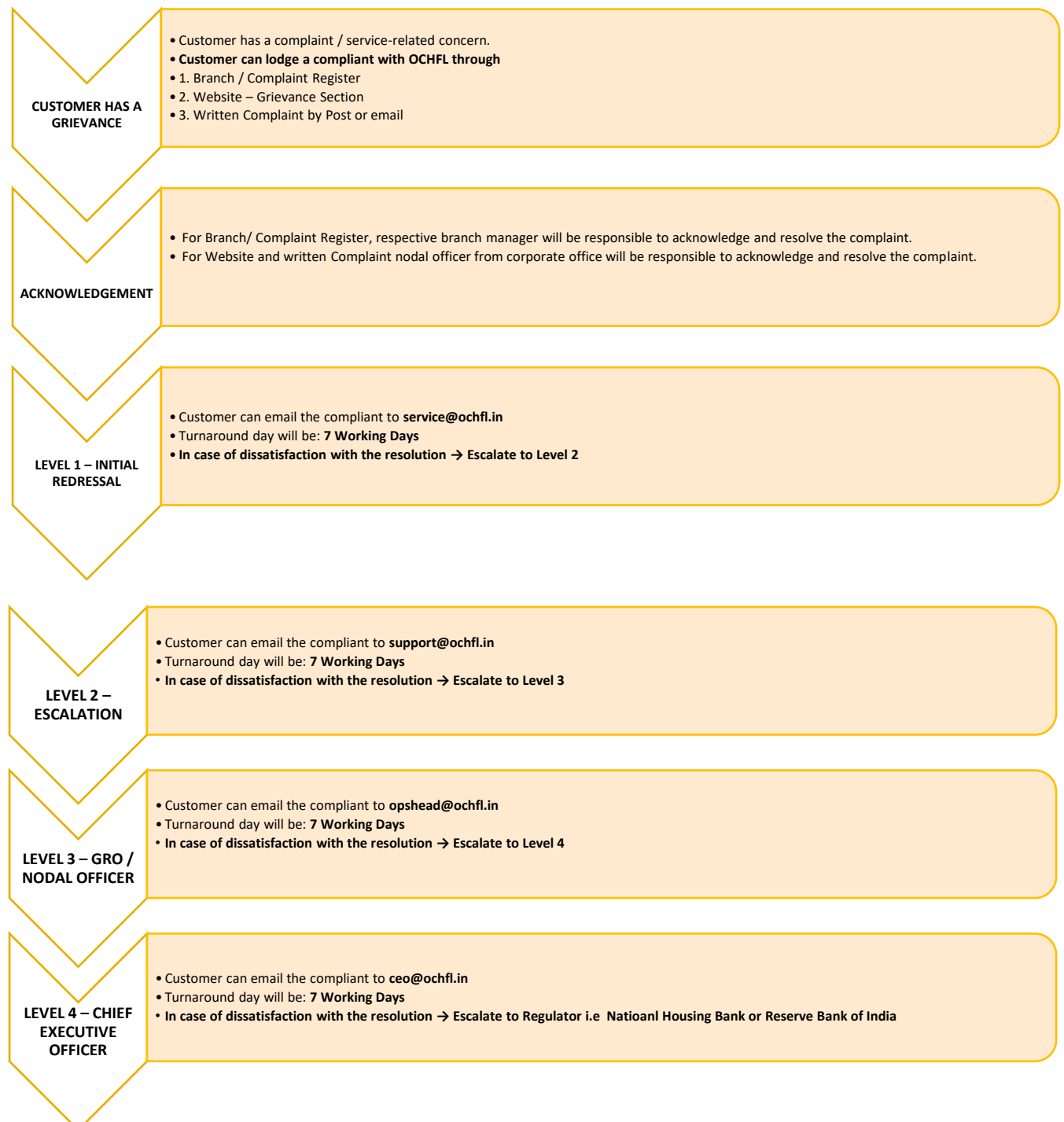


OCHFL is committed to addressing customer grievances in a fair, transparent and timely manner. Customers may lodge their grievances through the prescribed channels, and where the grievance remains unresolved or the customer is not satisfied with the resolution, the matter may be escalated through the following grievance redressal mechanism.



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\(zryddijmef1rozkdudf5sqjcr\)\)/Complainant/SMSOtp?prophazecheck=1](https://grids.nhbonline.org.in/(S(zryddijmef1rozkdudf5sqjcr))/Complainant/SMSOtp?prophazecheck=1)

or to **Reserve Bank of India ("RBI")** through the Complaint Management System (CMS) portal of RBI or through such other modes as may be specified by RBI from time to time.