

Orange City Housing Finance Limited

Grievance Redressal Policy

OCHFLL has a system and procedure for receiving, registering and disposing of complaints and grievances in each of its offices.

OCHFLL's Board has laid down a grievance redressal mechanism to resolve complaints. Such a system would try to dispose off and settle disputes at the next higher level.

OCHFLL would let customer know where to find the company's procedure of handling complaints fairly and quickly.

If the customer wants to make a complaint he/she would be told:

- i) How to do this
- ii) where a complaint can be made
- iii) How a complaint should be made
- iv) When to expect a reply
- v) Whom to approach for redressal
- vi) What to do if the customer is not happy about the outcome.
- vii) OCHFLL staff shall help the customer with any question the customer has.

The procedure is as following -

If a complaint has been received in writing from a customer, OCHFL will endeavor to send him/her an acknowledgement / a response within a week. If the complaint is relayed over phone at OCHFL designated telephone helpdesk or customer service number, the customer will be provided with a complaint reference number and keep him/ her informed of the progress within a reasonable period of time.

After examining the matter, OCHFL will send the customer its final response or explain why it needs more time to respond and shall endeavor to do so within six weeks of receipt of a complaint and he/she would be informed how to take his/her complaint further if he/she is still not satisfied.

If the customer is not satisfied with the response, he/she can contact the CEO directly by writing a letter or sending a mail to ceo@ochfl.com.

OCHFL will publicize its grievance redressal procedure and ensure that it's made available on website.

The Board of Directors of OCHFL would provide for periodical review of the compliance of the Fair Practices Code and the functioning of the grievances redressal mechanism at various levels of management.