



Privacy Policy

Version 1.1

For Private Circulation Only

Privacy Policy

I. Introduction

Orange City Housing Finance Private Limited (OCHFL) is a Housing Finance Company (HFC) based in Nagpur, registered with the National Housing Bank, New Delhi, wholly owned by the Reserve Bank of India. OCHFL is incorporated with Registrar of Companies, Mumbai under the Companies Act 1956, and is one of the 100 odd HFC license holders across India and the first in Central India. OCHFL aims to provide affordable housing loans to all sections of society. Since our inception, we will lead our customers on the path to prosperity by providing home loans to individuals for Purchase / Construction / Extension / Renovation etc. to help them to achieve their goals of owning their own home.

II. Company Philosophy

OCHFL was created to provide credit access to first time home buyers in EWS/LIG/MIG category and aims to contribute meaningfully towards the Indian Government's mission of "Housing for All". The Company intends to work on a philosophy of giving back to the society in a way and fashion that will cause a sustainable change for the less fortunate of India's 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, with the underlying aim of decreasing the wealth inequality of Indian society.

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

- Exceptional Customer Service
- Loan Affordability
- Transparency of Operations
- Contribution to Society

OCHFL is geared towards fostering a maximally satisfied customer base with a mutually profitable relationship. It is therefore important to be completely open and honest with the customer and use simple, clear and unambiguous terms when offering a product or service to them.

This Policy serves as a set of broad guidelines to the loan origination team with these policy principles in mind.

III. Mission of Policy

OCHFL wholeheartedly believes in and complies with the general practices that are in line with the Master Directions and Circulars provided by the National Housing Bank to HFCs. At OCHFL, we believe that an effective management and administration combined with transparency and accountability is imperative to ensure a long and healthy life for the company.

The purpose of this document is to define lending policy and guidelines for the company in accordance with the Company law and NHB Master Directions and Circulars for HFCs. This is a living document and should be updated on a regular basis. Any regulatory changes that would impact the accountability of the company should be reflected here.

This document should not be seen in isolation but in conjunction with the other policy documents that define the overall workings 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.

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IV. Policy Objectives

By visiting this website you agree to be bound by the terms and conditions of this Privacy Policy. From time to time we may reveal general statistical information about our Web site and visitors, such as number of visitors etc. Your trust and confidence are our highest priority. Due to the existing regulatory environment, we cannot ensure that all of your private communications and other personal information will never be disclosed in ways not otherwise described in this Privacy Policy. By way of example (without limiting the foregoing), we may be forced to disclose personal information to the government or third parties under certain circumstances, third parties may unlawfully intercept or access transmissions or private communications, or users may abuse or misuse your personal information that they collect from the Site. Therefore, although we use industry standard practices to protect your privacy, we do not promise, and you should not expect, that your personal information or private communications will always remain private. Notwithstanding the above we will not disclose any of your personally identifiable information to third parties unless:

- A. We have your permission
 - B. To provide products or services you've requested
 - C. Circumstances such as compliance with subpoenas, court orders, requests/order from legal authorities or regulators or law enforcement agencies requiring such disclosure
- We will collect anonymous traffic information from you when you visit our site. We will collect personally identifiable information about you only as part of a voluntary registration process or any combination thereof.

Upon request, we will remove/block your personally identifiable information from our database, thereby canceling your registration. However, your information may remain stored in archive on our servers even after the deletion or the termination of your account.

Your right to privacy is very important. We recognize that when you choose to provide us with information about yourself, you trust us to act responsibly. We believe this information should only be used to help us provide you with better service. That's why we have put this policy in place to protect your personal information

In general, when you visit our web site ("Site") and access information you remain anonymous. There are, however, occasions where we request from you, certain information such as your e-mail or mailing address. The purpose of our requesting such information is to be able to better understand your needs and provide you with services that we believe may be valuable to you. Before we ask you for any such information, we will generally explain how this information will be used. We will not provide any of your personal information to other companies or individuals without your permission. We may, however, provide such information to contractors providing services to us in relation to this Site or to our operations.

V. Protecting Your Privacy

Upon request, we will remove / block your personally identifiable information from our database, thereby cancelling your registration. However, your information may remain stored in archive on our servers even after the deletion or the termination of your account.

We will take appropriate steps to protect your privacy in relation to your use of our Site. This Site may provide links to third party sites. Since we do not control such linked sites, we encourage you to review the privacy policies of these third-party sites.

VI. Use of Cookies

Privacy Policy

Our Site uses a technology called cookies that may be used to provide you with specific information. A cookie is a small element of data that our Site may send to your computer. Any such cookie is typically stored on your computer's hard drive and permits our Site to recognize you when you return to the Site. Our use of cookies helps us to provide you with a better experience during your use of our Site by allowing us to understand what areas of the Site are of interest to you. These cookies do not track your individual information

VII. Future Change

All future change in the policy will be posted here and a new effective date will be shown. User should access our privacy policy regularly to ensure that User understands our current policies.

VIII. Complaint or Grievance

In case of any complaint or grievance the User may contact us, our Grievance officer as provided on the Website and the grievance officer shall expeditiously redress the grievances, but within reasonable time as may be provided in applicable laws.

IX. Complaint or Grievance

We may change this Privacy Policy from time to time without requiring any consent from anyone and we will post the latest version on this Website.