



## REFUND POLICY

Policy No	Title	Date Prepared
1	Refund Policy	04-April-2022
Version No	Reviewed By	Date Reviewed
1.1	Rishabh Jain	04-April-2022
Last Board Approved Date	Issuing Department	Last Issue Date
	Process & Policy	1-April-2022
Effective Date	Approved By	Date Approved
1-April-2022	Brajmohan Singh	09-April-2022

## REFUND POLICY

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At **Sugmya Finance** we value our customers and are committed to providing best services. Refund process will only be initiated by Sugmya Finance in following conditions:

- i. If repayment of the loan has been done by the borrower twice by any means.
- ii. Any extra payment has been received by Sugmya Finance over and above the repayment value in any case.
- iii. Repayment has been done mistakenly by the borrower unintentionally before his/her the due date of loan repayment.

If for some unforeseen reason, the client is not satisfied with our services, they may call us to seek direction on future calls. We will give our best effort to increase the satisfaction levels in such cases. We strongly recommend that before making a payment, our visitors and potential clients should read the refund policy. If the customer is eligible for the refund then the refund amount would be credited in the respective bank account within 7 working days.