



Sabharwal Finance and Estate Private Limited

Refund Policy

Regd. Off.: 645B/397 (P-3), Vashishth Puram, Jankipuram, Lucknow – 226021

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At **Sabharwal Finance and Estate Private Limited (SFEPL)**, we value each of our customers and are committed to providing efficient, transparent, and customer-centric financial services. Refunds are considered only under specific and valid circumstances, as outlined below.

Eligible Scenarios for Refund

Refunds will be initiated by SFEPL only under the following conditions:

1. **Duplicate Payment:** If the borrower has made a duplicate loan repayment through any payment mode.
2. **Excess Payment:** If any amount exceeding the scheduled repayment is inadvertently received by SFEPL.
3. **Unintentional Prepayment:** If the borrower has accidentally made a loan repayment before the due date without any formal instruction or intent to prepay.

General Guidelines

- SFEPL does **not share client data** with any third-party entities.
- In case of dissatisfaction with any of our services, clients are encouraged to reach out to our **customer support team**. We are committed to addressing concerns and continuously improving the client experience.
- We **strongly advise** all customers to carefully review this policy before making any payment.

Refund Processing Timeline

If a refund is approved under the eligible scenarios mentioned above, the amount will be processed and credited to the original bank account **within 7 working days** from the date of confirmation.

Contact for Assistance

For any queries or further clarification regarding this policy, please contact our **customer service team** through the official communication channels provided on our website.