

Refund and Cancellation Policy

Refund & Cancellation Policy – Savitri Capital Limited (SCL)

This policy governs refunds, cancellations, and related procedures.

1. Loan Cancellation

Borrowers may cancel a sanctioned loan within 72 hours of disbursement by notifying us in writing and repaying the principal amount without any charges, as per RBI's Guidelines.

2. Processing Fee

Once the loan is sanctioned and processing fee collected, the processing fee is non-refundable, regardless of whether the loan is later withdrawn or canceled. Also any IMD fees/ upfront fees collected on part of processing expenses incurred to SCL will only be liable to refund basis proper verification and approvals in place for such request post deduction of such incurred expenses.

3. EMI Refunds

No refunds will be issued for EMIs already debited unless:

- There has been a duplicate deduction
- An unauthorized transaction occurred
- Any excess amount collected against EMI

In such cases, we will investigate and refund within 7–10 working days after verification.

4. Request Process

To request a cancellation or refund, contact us at:

Email: customercare@savitricapital.com or visit our nearest branch office with a written application in this regards.

SCL might ask for any such relevant documents against the request to process and verify it.

CIN: U65921PB1985PLC006393

Registered Office: MCB-2033A, First Floor, Mall Road, opposite The Pizzano, Bathinda, Punjab 151001

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