

CANCELLATION POLICY

This Cancellation Policy applies to applications and services made available through the Website of Vijayjyothi Financiers Pvt. Ltd.

1. Cancellation of Loan Application

A customer may request cancellation/withdrawal of a loan application before disbursement by contacting the Company through the designated customer service channels.

Cancellation shall be subject to the status of the application and applicable terms and conditions.

2. Applications Under Processing

Where an application is still under processing and has not been disbursed, the Company may process a cancellation request subject to applicable documentation, verification and regulatory requirements.

Any applicable processing fee or other charges already incurred shall be dealt with in accordance with the applicable terms communicated to the customer.

3. After Loan Sanction

Sanction of a loan does not necessarily mean that the loan can be cancelled without consequences. Where a customer seeks cancellation after sanction but before disbursement, the request shall be considered in accordance with the sanction terms, applicable Company policy and applicable law.

4. After Disbursement

Once the loan amount has been disbursed, cancellation of the loan shall not be treated as a simple cancellation of an online service.

The customer's rights and obligations shall be governed by the applicable sanction letter, KFS, loan agreement and other relevant documents, including provisions relating to prepayment, foreclosure, cooling-off period where applicable, interest and other charges.

5. How to Request Cancellation

Cancellation requests may be submitted through:

Email: info@vijayjyothifinanciers.com

Registered Office: 303, Third Floor, ITC Kamdhenu Commerz, Sector 14, Kharghar Navi Mumbai 410210

The Company may require reasonable information to verify the identity of the applicant before processing a cancellation request.

6. Processing of Requests

The Company shall endeavour to process eligible cancellation requests within the applicable internal and regulatory timelines.

Nothing in this Policy shall restrict any rights or remedies available to a customer under applicable law or regulatory directions.