

Introduction

This Refund Policy ("Policy") governs the terms under which refunds, if any, will be granted by CRSP Capital Private Limited ("the Company"), a non-banking financial company licensed by the Reserve Bank of India (RBI).

No Refund Policy

The Company adheres to a strict No Refund Policy. Once a payment towards the repayment of a loan has been processed, it is deemed final and non-refundable. This Policy reflects the nature of loan repayments, which are not reversible once credited to a loan account. Amount once paid through the payment gateway shall not be refunded other than in the following circumstances:

Exceptions

Notwithstanding the foregoing, the Company recognizes that there may be circumstances under which a refund is necessary and justified. These exceptions are handled on a case-by-case basis and include, but are not limited to:

1. **Duplicate Payments:** In the event that a duplicate payment is made due to technical errors, such as multiple debits for a single repayment instruction, the Company will review such cases and may issue a refund for the excess amount. Such refunds will be processed back to the original mode of payment within a reasonable period following the confirmation of the duplicate transaction.
2. **Overpayments:** If an overpayment is made resulting in a credit balance in the loan account, the customer may request a refund of the excess amount. Such requests will be reviewed and processed at the discretion of the Company.
3. **Erroneous Transactions:** Any transactions made in error, including those made in incorrect amounts or to incorrect accounts, will be investigated. Refunds or adjustments will only be made where it is proven that the error was due to a fault on the part of the Company or its payment processors.

Refund Process

To request a refund under the exceptions listed above, customers must:

1. Contact the Company's customer service department at contact@crspcapital.com within 15 calendar days of the transaction date.
2. Provide a detailed explanation of the reason for the refund request along with supporting evidence such as transaction receipts or bank statements.
3. Await the Company's review of the refund request. The customer will be notified of the decision within a specified period, typically within 30 calendar days.

Final Decisions

All refund decisions by the Company are final. The Company reserves the right to modify this Refund Policy at any time without prior notice. Such modifications will be effective immediately upon posting the revised policy on the Company's website.

Contact Information

For any questions regarding this Policy or the refund process, please contact our customer service team at contact@crspcapital.com or 0294-2580000.

By making a payment through our payment gateway, you acknowledge that you have read, understood, and agreed to be bound by this Refund Policy.