

## Payment Gateway - Terms and Conditions

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| Terms of usage OR Terms & Conditions | e-Nach transactions presented to our Bank are covered by our payment gateway agreement with Worldline epayments Private Ltd  |
| Cancellation / Refund Policy         | In case, any excess payment or cancellation of loan contract, any amount due will be refunded within ten working days  |
| Privacy Policy                       | All customers information are securely kept by our IT partner Server , who has certification   |
| Contact Us                           | info@sharvagya.com; 044-35851367   |
| FAQs                                 | 1. In case of presentation of e-NACH, the T-1 day will be shared to the Bank and the amount will reach the Bank on T day. Customer has to keep clear balance on the presentation of e-Nach day. 2. In case of excess payment as represented by the customer, the refund will be processed within in 10 workings days and settled by way of NEFT to customer Account. |
| About Us                             | We are RBI Licensed NBFC run by a senior professionals from the Industry. You can refer more details in <a href="http://www.sharvagya.com">www.sharvagya.com</a>   |
| Payment Process Related              | Any payment is involved, the same will be processed within 10 working days from the dues are determined by way of NEFT to the customer Bank account  |