VRIDHI FINSERV HOME FINANCE LIMITED (VFHFL)

STANDARD TURN AROUND TIME FOR COMMON TRANSACTIONS (TAT)

Version V6.0

Approving Authority	Board of Directors
Reviewing Authority	Compliance Department
Original Issue Date	5th January 2023
Last Review Date	11th November 2026
Policy Making Body	Customer Services Department
Effective Date	11th November 2026

STANDARD TURN AROUND TIME(TAT) FOR COMMON TRANSACTIONS

Vridhi Finserv Home Finance Limited ('VFHFL' or 'Company'), to serve the customers in a transparent manner, have defined the standard turnaround time (TAT) for various type of queries/requests from customer which would be resolved within proposed no. of days as per table below:

S.N.	Type of Query/ Request	Standard TAT (in days)
1	Request for copy of Loan Agreement	7
2	Request for copy of Property Papers	15
3	Request for copy of any other Document	7
4	Request for copy of List of Documents	21
5	Request for Amortization Schedule/Statement of Loan Account (SOA)	21
6	Request for Foreclosure Enquiry	15
7	Request for Principal and Interest Payment Statement	7
8	Retrieval of original Property Papers from the date of final payment/credit in Vridhi's bank account	30
9	Request for change in EMI/ Tenor (subject to Vridhi's norms)	15
10	Updation of Cheque/ Repayment Instrument	7
11	EMI Refund for EMI cleared after Foreclosure	15
12	Refund of any excess amount collected	15
13	Updation of Contact Details	7
14	TDS Refund Post Submission of Valid TDS Certificate (if applicable)	30
15	Request for Foreclosure Letter	21
16	Updation of Payment for Foreclosure of Loan	7
17	Updation of Part Payment made	7
18	Issuance of No Objection Certificate on closure of Loan	15
19	Sending acknowledgement/response to complaints of borrowers.	7
20	Sending final response to complaints of borrowers	30
21	Communication in case of rejection of application	60
22	Communication of sanction of loan	60

- TAT to be calculated from the date when complete information with respect to service request has been provided.
- Any other type of request not covered above, TAT for the same depending upon type of request.

➢ CHANGE CONTROL RECORD

Version No.	Change Request by	Memorandum of Change	Approval date
1.0	Operations Department	-	5th January 2023
2.0	Compliance Department	-	28th September 2023
3.0	Compliance Department	-	29th March 2024
4.0	Operations Department	-	5th February 2025
5.0	Customer Service Department	-	9th March 2026
6.0	Customer Service Department	-	11th November 2026