

Standard Turn-Around Time (TAT) for Support Queries / Complaints

Mentioned below are the TATs applicable for queries and complaints along with brief descriptions.

Query / Complaint	TAT (Days)	Hours	Remarks
Bounce charges information	1	24	Query regarding charges levied on bounced EMI payments
Current Loan Status	1	24	Inquiry about the present status of an active loan account
General Query	1	24	General information request not falling under a specific category
Late payment information	1	24	Query regarding penalty or details on delayed EMI payments
NOC Status	1	24	Inquiry on the status of No Objection Certificate for a closed loan
Online payment enquiry	1	24	Query related to online payment mode or process
Outstanding Loan Amount	1	24	Inquiry about the remaining principal or total outstanding balance
Refund Enquiry	1	24	Query on the status of an expected refund amount
Call back	1	24	Customer request for a callback from support team
Emi Stop	1	24	Request or inquiry to pause or stop scheduled EMI
Loan Agreement	1	24	Request for a copy or details of the loan agreement document
New loan requirement	1	24	Inquiry or request for availing a new loan
Online payment link	1	24	Request for payment link to make loan repayment online
Repayment Schedule	1	24	Request for detailed EMI repayment schedule/amortization
SOA Request	1	24	Request for Statement of Account for a loan
Call not answered	1	24	Complaint that customer's call was not answered by support
Loan not closed	1	24	Complaint that loan remains active despite full repayment
Rate of Interest issue	1	24	Query or dispute related to the applicable rate of interest
LTV Breach	1	24	Query or alert regarding Loan-to-Value ratio breach condition
Payment confirmation	2	48	Request for confirmation or receipt of a payment made
Update Payment Info	2	48	Request to update payment method or bank mandate details
Change Bank Details	2	48	Request to update linked bank account details for repayment
Change in email id	2	48	Request to update registered email address in records
Change in phone number	2	48	Request to update registered mobile number in records
Emi representation	2	48	Request to re-present a bounced or failed EMI payment
Foreclosure Statement	2	48	Request for a statement to close the loan ahead of schedule
Refund Request	2	48	Formal request raised to process a refund amount
NOC	2	48	Request for issuance of No Objection Certificate post loan closure
Wrong payment update	2	48	Complaint that a payment has been incorrectly updated in records
Refund not credited	2	48	Complaint that approved refund has not been received by customer
Wrong commitment	2	48	Complaint regarding incorrect commitment made by support agent
Misbehaviour	2	48	Complaint against rude or unprofessional behaviour by staff
RBI Complaint	2	48	Complaint escalated or filed with the Reserve Bank of India

Query / Complaint	TAT (Days)	Hours	Remarks
Dashboard Issue	3	72	Technical issue with accessing or viewing the loan dashboard
Loan Cancellation	3	72	Request to cancel an approved or disbursed loan
Loan Renewal	3	72	Request to renew or extend an existing loan facility
Invoke Request	5	120	Request to invoke a clause or action on collateral/security
Un-lien Request	5	120	Request to release lien marked on customer's account or asset
Security Unlien	5	120	Request to remove security lien after loan closure or clearance
CIBIL Updation	15	360	Request to update credit bureau (CIBIL) records post loan closure

* TAT is measured in working days. Hours are indicative based on 24-hour working cycle.