

ARITHAM CAPITAL

Privacy Policy

Effective Date: 31 August 2026

1. Introduction

- Aritham Capital respects the privacy of visitors, customers, applicants, financial partners, DSAs, business associates and other users of its website and services. This Privacy Policy explains how information may be collected, used, stored, shared and protected when you interact with Aritham Capital.
- This Policy applies to information collected through the Aritham Capital website, enquiry forms, partner/DSA onboarding, customer communications and related digital channels operated or authorised by Aritham Capital.

2. Information We May Collect

- **Personal information:** Name, mobile number, email address, communication address, date of birth and other information voluntarily submitted by you.
- **Financial/application information:** Employment/business details, income information, requested loan amount, financial-product preferences, application details and documents required for processing an enquiry or application.
- **Identity/KYC information:** Information or documents that may be required by the relevant bank, NBFC, insurer, fintech company or other authorised financial institution for KYC, verification and underwriting.
- **Partner information:** Details provided by Financial Partners, DSAs, Business Associates, Channel Partners and Referral Partners during onboarding and business activities.
- **Technical information:** IP address, browser type, device information, operating system, website pages visited, approximate usage information and cookies or similar technologies.

3. How We Collect Information

- Information may be collected directly from you when you submit an enquiry, request a call-back, apply for a financial product, contact us, register as a partner/DSA or otherwise communicate with us.
- Information may also be received from authorised partners, referral sources or financial institutions where permitted and where necessary for processing an enquiry or application.

4. Purpose of Using Information

- To respond to enquiries and requests for information.
- To assess and facilitate eligibility for financial products offered through relevant partner institutions.
- To coordinate application processing, documentation, verification and status updates.
- To communicate with customers and partners regarding services, applications, transactions and support.
- To onboard, manage and communicate with Financial Partners, DSAs, Business Associates, Channel Partners and Referral Partners.
- To prevent fraud, misuse, unauthorised activity and security incidents.
- To improve website functionality, service quality, customer experience and internal operations.
- To comply with applicable legal, regulatory, contractual and record-keeping obligations.

5. Consent & Communications

- Where consent is required, Aritham Capital may obtain consent before collecting, using or sharing personal information for the relevant purpose.
- By submitting an enquiry or application, you may receive calls, SMS, email, WhatsApp or other communications relating to your enquiry/application, subject to applicable law and consent requirements.
- You may request to stop non-essential promotional communications. Operational or transaction-related communications may still be sent where necessary.

6. Sharing of Information

- Information may be shared, where necessary and permitted, with banks, NBFCs, insurers, fintech companies, credit/verification service providers, technology providers, authorised financial partners and other service providers involved in processing the requested service.
- Information may also be disclosed when required by law, court order, government authority, regulator, law-enforcement authority, or where reasonably necessary to protect rights, safety, security or prevent fraud.
- Aritham Capital does not authorise its partners or DSAs to sell or misuse customer information.

7. Financial Information & Sensitive Credentials

- Users should provide only information required for the relevant service and should use authorised channels for document submission.
- **Never share OTPs, UPI PINs, ATM PINs, passwords, CVV numbers or other authentication credentials with Aritham Capital employees, DSAs, Financial Partners or unknown persons.**
- Aritham Capital will not represent that sharing an OTP, PIN or password is necessary to guarantee approval or disbursement.

8. Cookies & Tracking Technologies

- The website may use cookies and similar technologies to remember preferences, understand website usage, improve functionality and support security.
- Users may be able to manage cookies through browser settings. Disabling certain cookies may affect some website functionality.

9. Data Security

- Aritham Capital takes reasonable technical, administrative and organisational measures intended to protect personal information against unauthorised access, loss, misuse, alteration or disclosure.
- No internet transmission or electronic storage system can be guaranteed to be completely secure. Users should use secure devices and avoid sharing confidential credentials.

10. Data Retention

- Personal information may be retained for as long as reasonably necessary for the purposes described in this Policy, to provide services, maintain business records, resolve disputes, enforce agreements, prevent fraud and comply with legal or regulatory requirements.
- Retention periods may vary depending on the type of information and applicable requirements.

11. Third-Party Websites & Services

- The website may contain links or integrations to third-party websites, applications or services. Their privacy practices are governed by their own policies. Aritham Capital is not responsible for the privacy practices of independent third parties.

12. Children's Privacy

- The website and financial-product facilitation services are not intended to knowingly collect personal information from children where prohibited by applicable law. If information relating to a child has been submitted improperly, a parent or legal guardian may contact us to request appropriate action.

13. Your Rights & Requests

- Subject to applicable law, you may contact Aritham Capital to request access to, correction of, or information about the personal data we hold about you, or to raise a privacy-related concern.
- Requests may require reasonable verification of identity before action is taken.

14. DSA / Financial Partner Responsibilities

- Financial Partners, DSAs, Business Associates, Channel Partners and Referral Partners must collect and handle customer information only for authorised purposes and with required consent.
- Partners must maintain appropriate confidentiality and security and must not copy, sell, publish, transfer or misuse customer data.
- Any suspected data breach, unauthorised disclosure, identity misuse or fraudulent activity should be reported promptly to Aritham Capital.

15. Changes to This Privacy Policy

- Aritham Capital may update this Privacy Policy from time to time to reflect changes in services, technology, business processes or applicable law. The revised Policy will be published on the website with an updated effective date.

16. Grievance / Privacy Contact

- Privacy concerns, requests or complaints may be submitted using the contact details below. Please include your name, registered mobile/email, relevant application or reference number (if available), and a clear description of your concern.

17. Contact Information

Company	Aritham Capital
Website	https://aritham.captial
Email	aritham.capital@gmail.com
Phone	+91 93701 02102
Registered Office	Ground Floor, Shop No. C 20, Alok Nagari, Agarwal Road, Pawale Chowk, 1305 Kasba Peth, Pune, Pune, Maharashtra – 411011
Grievance Officer	Abhijit Dandekar / IT Officer
Privacy / Grievance Email	aritham.capital@gmail.com

Version 1.0 | Effective Date: 31 August 2026