

ARITHAM CAPITAL

Services • Financial Partner / DSA • Website Terms & Conditions

1. About Aritham Capital

Aritham Capital is a financial-services facilitation and financial-partner/DSA platform that may assist customers and business partners with access to financial products offered by banks, NBFCs, insurers, fintech companies and other authorised financial institutions, subject to applicable eligibility criteria, product availability and the terms of the respective institution.

2. Services

Service Category	Indicative Services
Loans & Credit	Personal loans, business/MSME loans, professional loans, home loans, loan against property, vehicle/commercial vehicle finance, working-capital and other eligible credit products.
Financial Products	Assistance with product discovery, eligibility assessment, document coordination, application submission and status follow-up for products available through partner institutions.
Business / MSME Support	Financial-product facilitation for eligible businesses, entrepreneurs, self-employed professionals and MSMEs.
Insurance Facilitation	Where appropriately authorised/licensed, assistance relating to eligible insurance products through authorised insurers/intermediaries.
Partner / DSA Network	Business Associate, Channel Partner, Referral Partner and DSA opportunities for eligible individuals/entities, subject to onboarding and partner requirements.

3. Financial Partner / DSA Model

- **Business Associate / Referral Partner:** A partner may refer prospective customers or business leads to Aritham Capital or its authorised financial partners, subject to applicable processes.
- **Lead Registration:** Leads should be submitted through the approved website, portal, CRM, application form or other authorised channel. Duplicate, fictitious, misleading or unauthorised leads may be rejected.
- **Documentation:** Partners must collect/share customer information only with the customer's knowledge and consent and through permitted channels.
- **Application Processing:** Aritham Capital/its partner institution may assess the application independently. Submission of an application does not guarantee approval or disbursement.
- **Partner Earnings:** Any referral fee, DSA payout, incentive or commission is payable only where applicable under the relevant partner arrangement and after fulfilment of the agreed eligibility/payment conditions.
- **No Employment Relationship:** A Financial Partner, DSA, Business Associate or Referral Partner is an independent business associate and is not an employee of Aritham Capital unless a separate written employment agreement states otherwise.

4. Customer Eligibility & Approval

- Eligibility, interest rate, tenure, loan amount, fees, documentation and approval criteria are determined by the respective lender/financial institution and may vary by product.
- Aritham Capital does not guarantee approval, a particular interest rate, loan amount, processing time or disbursement date.

- Customers must provide accurate, complete and current information. False, incomplete or misleading information may result in rejection or other consequences under applicable law.

5. Fees, Charges & Commissions

- Any processing fee, documentation charge, insurance premium, service fee, foreclosure charge, late-payment charge or other applicable amount shall be governed by the relevant product/lender documentation.
- Customers should verify all charges and terms directly from the relevant lender/financial institution before accepting a financial product.
- Aritham Capital and its partners must not represent that a payment guarantees loan approval or disbursement.
- Partner commissions/incentives, where applicable, are governed by separate partner/DSA agreements and applicable regulatory requirements.

6. Data Privacy & Customer Consent

- By using the website or submitting an enquiry, the user may consent to Aritham Capital and/or relevant authorised partners contacting the user for the purpose of processing an enquiry or application, subject to applicable privacy and consent requirements.
- Personal and financial information should be collected, used, stored and shared only for legitimate business purposes and in accordance with applicable law and the organisation's Privacy Policy.
- Partners/DSAs must not sell, misuse, copy, publish or disclose customer information except as expressly permitted and authorised.
- Users should not submit passwords, PINs, OTPs, CVV numbers or other authentication credentials through ordinary enquiry forms or to unauthorised persons.

7. DSA / Partner Code of Conduct

- Partners shall provide truthful information and shall not make false promises regarding loan approval, guaranteed returns, guaranteed interest rates, government approval, employment, income or disbursement.
- Partners shall not impersonate any bank, NBFC, insurer, government authority or Aritham Capital employee.
- Partners shall not collect cash or unofficial charges from customers unless specifically authorised under a documented arrangement.
- Partners shall follow applicable KYC, AML, data-protection, telemarketing, consumer-protection and other legal/regulatory requirements relevant to their activities.
- Any suspected fraud, identity misuse, document forgery, mis-selling or customer complaint should be reported promptly through the designated grievance/contact channel.

8. Website Use

- The website is intended for lawful informational, enquiry, lead-generation and financial-product facilitation purposes.
- Users must not attempt to disrupt the website, introduce malicious code, scrape restricted data, impersonate another person, or use the website for unlawful activities.
- Website content, product availability and partner information may change without prior notice.

9. Third-Party Financial Institutions

- Where a financial product is provided by a bank, NBFC, insurer, fintech company or another third party, the customer's contract for that product is with the relevant institution. The institution's own terms, privacy policy, charges, underwriting criteria and regulatory obligations may apply.

10. Regulatory & Licensing Disclaimer

- Nothing on this website should be interpreted as a representation that Aritham Capital holds a particular regulatory licence unless the relevant licence/registration is expressly stated and currently valid. Activities involving insurance distribution, lending, investment advice, securities, payments or other regulated financial services may require specific registration, authorisation or operation through an appropriately regulated partner.

11. Intellectual Property

- Unless otherwise stated, the website design, text, graphics, logos, trademarks, software and other content belong to Aritham Capital or its respective licensors and may not be reproduced, copied, modified or distributed without prior written permission.

12. Limitation of Liability

- To the maximum extent permitted by applicable law, Aritham Capital shall not be responsible for losses arising solely from a lender's independent underwriting decision, rejection of an application, changes in product terms, third-party system downtime, delays outside Aritham Capital's reasonable control, or information supplied incorrectly by a user or partner. Nothing in these Terms excludes liability that cannot lawfully be excluded.

13. Indemnity

- A user or partner agrees, to the extent permitted by law, to indemnify Aritham Capital against claims, losses or expenses arising from fraudulent, unlawful, misleading or unauthorised activities, misuse of customer data, breach of these Terms, or infringement of third-party rights caused by that user or partner.

14. Grievance Redressal

- Complaints or service concerns should be submitted through the official contact/grievance channel published on the website. The complaint should include the applicant/customer name, registered mobile/email, application or reference number (if available), issue description and relevant supporting details.

15. Changes to These Terms

- Aritham Capital may update these Terms & Conditions from time to time to reflect changes in services, business processes, technology or applicable law. The updated version will become effective when published on the website, unless otherwise stated.

16. Governing Law & Jurisdiction

- These Terms shall be governed by the laws applicable in India. Subject to applicable law and any contractual dispute-resolution mechanism, disputes shall be subject to the jurisdiction of the competent courts having jurisdiction over the registered office of Aritham Capital.

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
Grievance Email	aritham.capital@gmail.com

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