

Privacy Policy

Proposed By	
Recommended By	
Approved By	Board of Directors
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Privacy Policy

This Privacy Policy ("Policy") governs the use of this website www.arthmate.com (Website/Site) of Mamta Projects Private Limited ("MPPL") for your information and communication. By availing any service / credit facility being provided by MPPL directly or indirectly including by utilising the Site ("Services") you have agreed to each and all of the terms and conditions of this Privacy Policy as set forth below and waive any right to claim ambiguity or error in the same.

"MPPL" refers to Mamta Projects Private Limited including its affiliates and subsidiaries (also referred to as "we", "us" or "our").

1. INTRODUCTION

All services provided by MPPL through the Website shall be governed by this Policy. This Policy seeks to help you understand:

- The type of personal or sensitive personal data or information collected by MPPL;
- The purpose of collection of personal information, the manner of collection, storage, retention and use of such information;
- The parties to whom such personal information is disclosed; and
- The security practices and procedures and management of personal information adopted by MPPL to protect User's personal information collected by MPPL.

By accessing and using the Website, you accept the terms of, and be bound by this privacy policy. This privacy policy may be updated from time to time at our sole discretion or on account of changes in law. Unless otherwise specified, such revisions shall take effect from the day and date they are posted on the Website. MPPL shall be under no obligation to notify the User about the changes. You are advised to consult this privacy policy regularly for any changes, as your continued access and use of the Website shall be deemed to be your approval and acceptance of all changes to this privacy policy.

Any User who does not consent to this Policy or any part thereof is required to leave the Website immediately. Should you disagree with this Policy and still continue to access the Website, MPPL disclaims all liabilities arising from your use of the Website in accordance with this Policy.

2. COLLECTION OF INFORMATION

The Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 defines "Personal Information" as any information that relates to a natural person, which, either directly or indirectly, in combination with other information available or likely to be available with a body corporate, is capable of identifying such person.

MPPL may collect, store and use information about you when you (a) visit, use, view, and/or otherwise utilise this Site including filling out any form and subscribing to any newsletter and/or (b) fill any loan application form online or otherwise when you apply for a loan from MPPL and this loan application form called by whatever name, may be provided directly by MPPL or through any outsourcing partner of MPPL and may or may not specify the name of MPPL as the lender and/or (c) through any other modes and includes the information that you submit directly or indirectly to us for availing the Services. Further, the information provided by you may be further utilised to procure more information.

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In the course of using this Site or availing the Services, MPPL collects various information including your name, address, email address, phone number, date of birth, occupation and job position, financial information (such as income, income sources, assets, details of debit cards, credit cards, bank account details etc.), medical records, biometric information, documents that you provide to us to verify your identity or in terms of KYC requirements (such as copies of your Aadhaar card, PAN card, passport, utility bills, and/or bank statement or your company incorporation details). Also, once any loan has been granted to you, MPPL may from time to time undertake your credit evaluation including taking out your CIBIL Score, statement of accounts etc.

MPPL may also collect some information automatically each time you use the Site which may include:

- IP address;
- Information about your web browser software and version;
- General geographic location indicated by your IP address;
- Website that referred you to us, and similar information.
- Your device's metadata.

We may also collect information about your activity on our Site, which might include:

- Frequency of visits to our Site;
- Average length of visits;
- Pages viewed during a visit.

We may use various technologies to collect information about your activities on our Site, including Cookies and beacons. Cookies are small files that a site or its service provider transfers to your computer's hard drive through your web browser (if you allow and if not selected it may affect certain or all functionalities) that enables the sites or service providers' systems to recognise your browser and capture and remember certain information. We may combine information collected from you, automatically gathered information and the information we collect through cookies / web beacons / web bugs, including information that we have collected about you, or information that we have obtained from other sources. We may aggregate any statistics or data that are collected, but we are under no obligation to do so. By accessing and using the Site, you consent to the storage of cookies, other local storage technologies, beacons and other information on your devices. You also consent to the access of such cookies, local storage technologies, beacons and information by us and by the third parties mentioned herein.

3. USE OF COLLECTED PERSONAL INFORMATION

MPPL may use the personal information that is collected from you to provide various Services and for our internal business purposes, including, but not limited to:

- Responding to your requests for our products and services;
- Grant of credit facility and to ensure due repayment of the same;
- To undertake your credit evaluation from time to time to ensure due payment of any loan facility granted to you;

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- Responding to your requests for information;
- Maintaining and managing your account with us;
- To personalise your experience (your information helps us to better respond to your individual needs);
- To improve our Site (we continually strive to improve our Site offerings based on the information and feedback we receive from you);
- To improve customer service (your information helps us to more effectively respond to your customer service requests and support needs);
- To process transactions and to provide you with transaction and post transaction-related services;
- To administer a contest, promotion, survey or other site feature;
- For advertising, such as providing customised and personalised advertisements, sponsored content and sending you promotional or marketing communications;
- To send periodic emails;
- The email address and phone number you provide may be used to send you information, respond to inquiries, and/or other requests or questions, and/or to intimate through phone, e-mail etc. the due date of payments or breach of any contract entered by you for grant of any Service by MPPL;
- For Internal business purpose, such as Data analysis, research, developing new features, enhancing and improving the experience, identifying usage trends, etc.
- Otherwise with your consent.

In addition, certain information we collect, such as the IP address of any computer or other device that you use to access our Site and any other domains that may be operated by MPPL, will be used to monitor and investigate possible violations of and to enforce any terms and conditions associated with our Services or other applicable agreements / contract between you and MPPL / any service provider of MPPL.

By availing any Service, using the Site and / or providing MPPL with your information, you consent to the storing of information by MPPL and the third parties as mentioned herein in a manner as they deem fit and you also consent to collection, transfer, storage and processing of your information outside of India, by MPPL or any third party and you understand that MPPL will not be able to ensure the same level of data protection that is adhered to by MPPL by such third party.

4. SHARING OF INFORMATION

MPPL may share your personal information with:

Service Providers: We may disclose your information to companies that provide services for or on behalf of MPPL. There are certain third parties that source customers to MPPL and directly interact with the customers before introducing them to MPPL and such third parties may separately collect information from you which may or may not be shared with MPPL. It is suggested that you go through their privacy policy before providing them such information and MPPL shall not be responsible for use and disclosure of any such information by such third parties / service providers. By using the Site and our Services you authorize us to exchange, share, part with all information related to your details and transaction history to such service providers /insurance providers/credit bureaus / agencies and / or for participation in any telecommunication or electronic clearing network as may be required by

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applicable law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and you shall not hold us liable for use or disclosure of this information.

Business Partners: We may share your information with business partners. These entities may use your information to provide you with services you request, make predictions about your interests and may provide you with promotional materials, advertisements and other materials.

Group Companies: MPPL may share collected personal information with group companies / subsidiaries / affiliates whose products and services we believe you may find of interest. If you would prefer that we not share your personal information with any third parties for the third parties' marketing purposes, you can notify us of your preference by contacting us as described in the "Contact Us" section.

Statutory and other Disclosures: There may be instances when we disclose your information to other parties (including government/regulatory bodies or agencies):

- to comply with the law or respond to compulsory legal process (such as a search warrant or other court order) or when we believe release is appropriate to comply with applicable law, enforceable governmental request, enforce our Site policies and terms of Service (including investigation of potential violations), detect, prevent, or otherwise address fraud, security or technical issues or protect ours or other's rights, property, or safety as permitted by law;
- for the purposes of verification of identity or for prevention, detection, investigation including cyber incidents, prosecution and punishment of offences;
- to verify or enforce compliance with the policies governing the Services;
- to protect the rights, property, or safety of MPPL, or any of MPPL's respective affiliates, business partners, or customers or employees. However, this does not include use of your information (including sensitive data or information) for any commercial purposes which is inconsistent with any of the practices described in this Policy);
- for enforcement of any rights of MPPL / service provider under any contract / agreement executed by you;
- to investigate, prevent, or take other action regarding illegal activity, suspected fraud, or other wrongdoing.

You agree and consent to our collection, storage, processing, transfer and sharing of information (including sensitive personal data or information) about you or your use of Services with third parties or service providers identified above. When we share, process or transfer your information (including sensitive personal data or information), we will ensure that it is shared, processed or transferred in compliance with applicable laws.

Our use and sharing of your personal information in the manner described in this Privacy Policy may involve the transfer of your personal information to third parties that are in countries outside your country of residence, which may not have the same privacy legislation as your country of residence.

Transactions: MPPL may share personal information in connection with a substantial corporate transaction, such as mergers, acquisition, the sale of its business, a divestiture, consolidation, or asset sale, or in the unlikely event of bankruptcy.

Other Purposes: MPPL may share personal information pursuant to your consent.

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Marketing: Non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

Third Parties: For our Site users' convenience, MPPL may provide links or otherwise refer you to third parties, such as operators of internet services linked to from our Site, that may collect personal information from you. In addition, MPPL may invite your participation in various promotional initiatives through its presence on social networking Sites and blogs operated by third parties, such as LinkedIn, Facebook, Twitter, Wordpress etc. Personal information collected by these third parties is not covered by this Policy and MPPL shall not be liable for such information being provided by you or collected by such third parties.

In addition, MPPL may provide you with links to "share" any MPPL content with other third parties via email or certain social networking websites for your convenience. Data transmitted during such linking, including but not limited to your email address or the email address of the party receiving such data, shall not be tracked by MPPL. Use of MPPL data by any third party shall be at their discretion and risk. Personal information collected by these third parties is not covered by this Privacy Policy, and MPPL shall not be bound in any manner by any claims and/or liabilities arising thereto.

It is clarified that any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as sensitive personal data or information for the purposes of this Privacy Policy.

5. PROTECTION OF INFORMATION

We take the safety of your Personal Data and its confidentiality very seriously and we provide reasonable security safeguards commensurate to the sensitivity of the Personal Data being handled and have implemented security practices including but not limited to technical, operational and physical safeguards to protect your information. We implement a variety of security measures when a User enters, submits, or accesses their information to maintain the safety of your Personal Data.

The Website is scanned on a regular basis for any known vulnerabilities in order to make your use as safe as possible.

Your Personal Data is contained behind secured networks and is only accessible by a limited number of persons who have special access rights to such systems or otherwise require the Personal Data for the purposes enlisted in this policy. These persons are also under an obligation to keep such Personal Data confidential.

Please be aware that, although we endeavour to provide reasonable security for your Personal Data, no security system can prevent all potential security breaches.

We endeavour to ensure to the best of our ability that all third party service providers whose services which we may use, maintain security standards that are equivalent to our security standards and commensurate with market practices, in the context of the kind and nature of Personal Data being stored or handled.

6. RETAIN INFORMATION:

Mamta Projects Pvt. Ltd.

CIN No:- U23209WB1994PTC063940

Email ID:- statutory.compliance@arthmate.com

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We will retain your information for as long as your account is active or as needed to provide you Services and till it is required to be retained to comply with our legal obligations, resolve disputes, and enforce our agreements and to comply with statutory and regulatory obligations and guidelines.

7. CHANGES TO YOUR INFORMATION

If the information provided by you has changed, then you may update it by contacting us on the details provided below. You are also entitled to review the information provided and ensure that any personal information or sensitive personal data or information found to be inaccurate or deficient be corrected or amended as feasible. However, MPPL shall not be responsible for the authenticity of the personal information or sensitive personal data or information supplied by you.

8. NO CONTRACTUAL OBLIGATION:

Please note that this Privacy Policy does not create any contractual or other legal rights in or on behalf of any party, nor is it intended to do so.

9. USER'S CONSENT

By using our Services, you consent to this Privacy Policy. You hereby expressly and irrevocably authorise MPPL / its partners / affiliates to collect, store, share, obtain and authenticate any aspect of your personal information / KYC either directly or through any of the authorized agencies and disclose such information to our agents /contractors / service providers and to also use such information in the manner that may be required by MPPL / its partners / affiliates including for the purposes of grant of credit facility and for purposes of its business and for such time period as we may deem fit. In this regard, you expressly and irrevocably authorise MPPL / its partners / affiliates to collect, use, verify and authenticate your personal identity information / KYC in any manner without any notice to you.

10. GOVERNING LAW AND JURISDICTION

The terms of this privacy policy are governed by and shall be interpreted in accordance with the laws of India, without regard to the choice or conflicts of law provisions of any jurisdiction. In the event of any dispute arising between MPPL on one hand and the User and/or any third party on the other hand, in relation to the terms of this policy, whether in contract or tort or otherwise, such User and/or third party hereby agree to submit to the jurisdiction of the courts located at Delhi, India for the resolution of all such disputes.

11. CONTACT INFORMATION AND GRIEVANCE REDRESSAL

If the User has any grievance under this Privacy Policy, the User may contact the grievance officer appointed in accordance with the Information Technology Act, 2000 and Rules made thereunder and pursuant to the RBI guidelines:

Name: Mr. Hitesh Bhansali

Address: Room no 1528,15th Floor, Bengal Intelligent Eco EM-3, Sector-V, Salt Lake City, Kolkata-700091

Email Id: statutory.compliance@arthmate.com

Phone No. 8336901719

Mamta Projects Pvt. Ltd.

CIN No:- U23209WB1994PTC063940

Email ID:- statutory.compliance@arthmate.com

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If the User is dissatisfied or if the complaint isn't redressed within 1 (one) month, the User may lodge a complaint over the Complaint Management System (CMS) portal under Reserve Bank – Integrated Ombudsman Scheme (RB-IOS).