

Privacy Policy

What personal data we collect, why, who we share it with, how long we keep it, and your rights under the DPDP Act, 2023.

Company: Maitry Finance Limited

RBI Reg. No.: B-05.06619

CIN: U65993WB1988PLC045122

Effective: 25 September 2026 · Version 1.0

Maitry Finance Limited is a Non-Banking Financial Company registered with the Reserve Bank of India (Registration No. B-05.06619; CIN U65993WB1988PLC045122), with its registered office at Room No. 1, Premises No. Village Faleya, PO Biswararnbha, PS Purbasthali, District Purba Burdwan, West Bengal - 713513. This Privacy Policy explains how Maitry Finance Limited ("we", "us" or the "Company") collects, uses, shares, stores and protects personal data, and serves as our notice to you under the Digital Personal Data Protection Act, 2023 (the "DPDP Act").

It applies to our customers and prospective customers, co-borrowers, guarantors, and visitors to our website.

Regulatory basis

- Digital Personal Data Protection Act, 2023
- Information Technology Act, 2000 and the rules made under it
- Reserve Bank of India (Digital Lending) Directions, 2025
- Credit Information Companies (Regulation) Act, 2005
- Reserve Bank of India Master Direction — Know Your Customer (KYC) Direction, 2016

1. Personal data we collect

Category	Examples
Identity	Name, date of birth, gender, photograph, PAN, and proof of identity and address such as Aadhaar (masked), passport, voter ID or driving licence
Contact	Residential address, mobile number and email address
Financial	Bank account details, income and employment details, bank statements (with your consent), and credit information from credit information companies (with your consent)
Loan	Application details, Key Facts Statement, loan agreement, repayment history and correspondence about your loan
Website and device	Information you submit through our enquiry form, and technical information such as IP address and browser type

2. Data we do not collect

- We do not access your phone's contact list, photos, media files or call logs.
- We do not collect information about your caste, religion or political opinions for lending decisions.
- We do not knowingly collect data of anyone under 18 years of age.

3. Why we use your data

- To verify your identity as required by the RBI's KYC directions and anti-money-laundering law.
- To assess your loan application and your ability to repay.
- To disburse, service and collect your loan, and to send you notices and reminders about it.
- To report loan information to credit information companies and to meet other legal and regulatory obligations.
- To prevent and detect fraud.
- To respond to your enquiries and resolve your complaints.

- To tell you about other products, only if you have separately agreed to receive such communication.

4. Legal basis

We process personal data on the basis of your consent, which we ask for in clear terms for each purpose, and for the legitimate uses permitted under the DPDP Act, such as compliance with law and with orders of courts and regulators. Where consent is the basis, you may withdraw it at any time. Withdrawing consent does not affect processing already carried out and may mean we cannot continue a service that depends on that consent.

5. Who we share your data with

We share personal data only as needed for the purposes above:

- the Reserve Bank of India, FIU-IND, tax authorities, law-enforcement agencies, courts and other authorities, where required by law;
- credit information companies, as required under the Credit Information Companies (Regulation) Act, 2005;
- service providers who help us operate, such as KYC verification providers, payment and banking partners, technology and hosting providers, and communication providers, under contracts that require confidentiality and security;
- Lending Service Providers and recovery agents engaged by us, limited to the data needed for their role; and
- our auditors and professional advisers.

We do not sell your personal data.

6. Where your data is stored

Personal data collected for lending is stored on servers located in India, as required by the Reserve Bank of India's Digital Lending Directions.

Information submitted through the enquiry form on this website is transmitted to our email inbox through our website hosting and email service providers, whose servers

may be located outside India. We use this information only to respond to your enquiry.

7. How long we keep your data

We keep personal data only for as long as needed for the purpose for which it was collected, or for longer where the law requires it. For example, KYC and transaction records are kept for at least five years after the business relationship ends, as required under anti-money-laundering law. When data is no longer needed, it is deleted or anonymised.

8. Your rights

Under the DPDP Act, you have the right to:

- obtain a summary of the personal data we process about you and the entities we have shared it with;
- request correction, completion or updating of your personal data;
- request erasure of personal data that is no longer needed, subject to our legal obligations to retain it;
- withdraw any consent you have given;
- nominate a person to exercise these rights on your behalf in the event of your death or incapacity; and
- have your grievance about your personal data addressed.

9. Contact for data protection

To exercise your rights or raise a concern about your personal data, please contact:

- Grievance Redressal Officer: Mohit Agarwal
- Email: grievance@maitryfin.com
- Telephone: 033 4602 3312
- Address: 23A NS Road, Fortuna Tower, 7th Floor, Room No. 29, Kolkata - 700001

We respond to data protection requests within 30 days. If you are not satisfied with our response, you may approach the Data Protection Board of India under the DPDP Act.

10. Cookies

This website does not use advertising or analytics cookies. It may use cookies that are strictly necessary for the site to function. You can manage cookies through your browser settings.

11. Security

We use reasonable security practices to protect personal data from unauthorised access, use, disclosure, alteration or loss, including encryption in transit, access controls on a need-to-know basis, and staff training. If a personal data breach occurs, we will notify affected individuals and the Data Protection Board of India as required by law.

12. Changes to this policy

We may update this policy from time to time. The updated policy will be published on this page with a new effective date, and we will tell existing customers about material changes.