

Terms & Conditions

The terms that govern your use of this website and your application for a loan from us.

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. These Terms & Conditions (the "Terms") govern your use of the website of Maitry Finance Limited ("we", "us" or the "Company") and any application you make to us for a loan. By using this website or applying for a loan, you agree to these Terms. If you do not agree, please do not use the website.

1. Eligibility

To apply for a loan, you must be a resident of India who is competent to contract under the Indian Contract Act, 1872. Minors, undischarged insolvents and persons otherwise incompetent to contract are not eligible.

2. Information you provide

You agree that all information you provide to us is true, accurate, current and complete, and that you will tell us promptly if it changes. Providing false or misleading information may result in your application being rejected or your loan being recalled, and may be reported to the authorities.

3. Your consents

By applying for a loan, you authorise us, to the extent needed to process your application and service your loan:

- to verify your identity and KYC documents, including through the Central KYC Records Registry;
- to obtain your credit information from credit information companies, and to report your loan and repayment information to them;
- to contact you about your application and loan by phone, SMS, email or messaging services, including reminders about dues, subject to the conduct standards in our Fair Practices Code; and
- to share your information as described in our Privacy Policy.

4. Loan applications

Submitting an application does not guarantee that a loan will be sanctioned. Every application is assessed under our Credit Policy. If a loan is sanctioned, it is governed by the sanction letter, the Key Facts Statement and the loan agreement, which prevail over these Terms in case of any conflict.

5. Repayment and default

You agree to repay your loan in accordance with the loan agreement. If you fail to pay any amount when due or otherwise breach the loan agreement, we may levy the penal charges disclosed in the Key Facts Statement, report the default to credit information companies, and take lawful recovery action in accordance with our Fair Practices Code.

6. Fraud warning

Maitry Finance Limited never asks for any fee or payment before a loan is disbursed, other than the charges disclosed in the Key Facts Statement, which are deducted from the loan amount or collected only through our official channels. Do not pay anyone who claims they can guarantee a loan from us in exchange for an advance fee. Report such attempts to support@maitryfin.com.

7. Use of this website

You agree not to misuse this website, including by attempting to gain unauthorised access to it, interfering with its operation, or using it for any unlawful purpose. We may suspend access to the website at any time for maintenance or security reasons.

8. Intellectual property

The content of this website, including text, graphics, logos and design, belongs to Maitry Finance Limited or is used with permission, and may not be reproduced without our prior written consent.

9. Accuracy of information

We try to keep the information on this website accurate and up to date. However, the terms applicable to your loan are those set out in your sanction letter, Key Facts Statement and loan agreement. Illustrations, such as the EMI calculator, are for information only and are not an offer.

10. Limitation of liability

To the extent permitted by law, the Company is not liable for any indirect or consequential loss arising from the use of this website. Nothing in these Terms limits any right you have under law or under the Reserve Bank of India's directions.

11. Changes to these Terms

We may update these Terms from time to time. The updated Terms will be published on this page with a new effective date.

12. Governing law

These Terms are governed by the laws of India, and are subject to the jurisdiction of the competent courts in India.

13. Contact

For questions about these Terms, write to support@maitryfin.com or to Maitry Finance Limited, 23A NS Road, Fortuna Tower, 7th Floor, Room No. 29, Kolkata - 700001.

Maitry Finance Limited · CIN U65993WB1988PLC045122 · RBI Reg. No. B-05.06619 · 033 4602 3312 · support@maitryfin.com

Version 1.0 · Effective 25 September 2026