

**BIZLOAN PRIVATE LIMITED**  
**PRIVACY POLICY**

**Version Control**

<b>Version</b>	<b>Adoption/ Amendment Date by Board</b>	<b>Prepared / Changed by</b>	<b>Last Review Date</b>
1.0	October 07, 2024	Legal & Compliance	N.A.

## **PRIVACY POLICY**

At Bizloan Private Limited, we are strongly committed to protect the personal and financial information that you submit to us and would endeavour to protect it from unauthorized use.

### **Collection of Information**

In the course of using our website [www.bizloanindia.com](http://www.bizloanindia.com) (“**Website**”) or availing the products and services offered, Bizloan Private Limited and its affiliates/ subsidiaries (if any) (“**Bizloan**”, “**we**”, “**us**” or “**our**”) may become privy to the personal information (as defined under the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 (“**SPDI Rules**”)) of its customers or visitors of the Website (each hereinafter referred to as “**Data Principal**”, “**User**” or “**you**”), including information that is of a confidential & sensitive nature (“**Personal Information**”). The collection, storage, and processing of such Personal Information shall be governed by this privacy policy (“**Privacy Policy**”).

Bizloan is strongly committed to protecting the privacy of its Data Principals and has taken all necessary and reasonable measures to protect the confidentiality of the Data Principals’ Personal Information and its transmission through the world wide web and it shall not be held liable for disclosure of the Data Principal’s information when in accordance with this Privacy Policy or in terms of the agreements, if any, with such Data Principal(s).

### **Types of Personal Information collected**

The categories of Personal Information that we may collect, and process are as follows:

- Demographic & identity data (for e.g., name, email address, contact number, date of birth);
- Financial data (for e.g., account details, payment details, invoice details, annual income, net worth, credit/ debit card details, details of your assets and liabilities);
- Online identifiers and other technical data (for e.g., IP address, transaction logs, device details);
- Aadhar details (with your specific consent); or
- Other KYC related information (including but not limited to PAN Card and other identification details),

Which is not publicly available, and which relates to an individual who may be identified from the aforementioned information. However, Personal Information does not include data that has been irreversibly anonymized or aggregated so that we cannot identify you through it, even in conjunction with other information available to us.

### **Modes of collection of Personal Information**

We may collect information in the following manner:

- Which is voluntarily submitted to us by you;
- Which is provided to us by the third-parties (subject to applicable law);
- Which is provided to us by our clients / business partners for the purposes of providing services; and/or
- Which was voluntarily submitted by you to such third party or from a combination of a set of data, and other information which is in the possession of Bizloan, and which is not publicly available.

In addition, like most sites, we use small bits of data called ‘cookies’ stored on the User’s computers to stimulate a continuous connection. Cookies let us store information about your preferences and passwords and allow you to move to different pages of our secure site without having to re-enter your password information. Any information collected is stored in secure databases protected via a variety of access controls and is treated as confidential information by us. By visiting the Website, you acknowledge, accept and expressly authorize the placement of cookies.

Therefore, you should be careful with usage of the username and password by maintaining confidentiality and ensure that you do not knowingly or accidentally share, provide and facilitate unauthorized use of it. We recommend that you clear the cookies stored from time to time. Users may encounter “cookies” or other similar functions on the Website that are placed by third parties. Bizloan does not control the use of cookies by third parties. The Users have the ability to accept or decline cookies.

### **Use and disclosure of Personal Information**

We will protect your Personal Information against unauthorized use, dissemination or publication in a manner set out in this Privacy Policy. However, under certain conditions we may share your Personal Information with third parties.

We may use the Personal Information to: (a) gather information such as source of traffic to the Website, time spent on each page or the interface, understand which parts of the Website are visited and how frequently; (b) determine what is most effective about our Website, and to identify ways to improve it by providing better usability, troubleshooting and site maintenance; (c) create your user ID and/or identify you; (d) contact you and respond to your questions or requests; and/or (e) provide or improve our services to you and to keep you updated about our new products or other information that may be of interest to you.

Bizloan will use, store, collect, process, share, analyse, transfer or otherwise handle your Personal Information: (a) for legitimate business; or (b) for compliance purposes; or (c) if the Users have provided consent to the same or any relevant basis as defined by the applicable laws or regulations; (d) when it is necessary for the performance of a contract to which you are a party; or (e) to improve the visitor experience on the site and make subsequent offers to the visitor on products which may be of interest to him/ her.

We may share your Personal Information in the course of normal business operations, including but not limited to, for providing services you have subscribed for, and any activity related to these services, such as collection of fee, or where third-party service providers are engaged by us or where you choose to avail of services of any third-party(ies) referred by us, if such third-party(ies) require access to your Personal Information to perform their functions, or if we are involved in a merger, acquisition, business transfers or business restructuring, or for market research and surveys and other similar activities.

However, these parties would be required to use the Personal Information obtained from Bizloan for such purposes exclusively. Bizloan will endeavour to take all reasonable steps to ensure that the confidentiality of your Personal Information is maintained by imposing strict confidentiality standards on all such third parties to whom it discloses such Personal Information. It is hereby clarified that any third party to whom such Personal Information is divulged, is subject to a duty of confidentiality, and required to comply with and take appropriate security measures to protect your Personal Information in line with this Privacy Policy.

We may also be required to disclose your Personal Information if required to do so under applicable law, including in connection with any legal process that may be initiated by such authorities in accordance with applicable laws.

If a User desires Bizloan to limit such sharing whereby such User would not like to be informed of offers available, such User may contact us at [techsupport@bizloanindia.com](mailto:techsupport@bizloanindia.com).

The customers/ borrowers of Bizloan authorise Bizloan to exchange, share, part with all their Personal Information related to the details and transaction history of such customers to its affiliates / subsidiaries / banks / financial institutions / credit bureaus / agencies/ participation in any telecommunication or electronic clearing network, as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and shall not hold Bizloan liable for the use or disclosure of this Personal Information.

We will limit the use, storing and processing of Personal Information in terms of scope and duration, as is necessary for the intended purpose. However, this shall not apply if it is necessary to keep the Personal Information indefinitely, or if a law requires the Personal Information to be kept for a certain time.

## **Your Rights**

- You have the right to access and review your Personal Information shared with us and request an updation or correction of the same. If your Personal Information changes, you may correct inaccuracies or amend information by making the change on our member information page or by contacting us at: [techsupport@bizloanindia.com](mailto:techsupport@bizloanindia.com). We will make good faith efforts to make the requested changes in our active databases as soon as reasonably practicable.

However, you acknowledge that there may be circumstances where we will not be able to amend or update your Personal Information, including where the Personal Information: (a) is opinion data that is kept solely for evaluative purposes; (b) is in documents related to a prosecution if all proceedings relating to the prosecution have not been completed; and (c) has already been processed in de-identified form.

- By using the Website, availing our services or by giving us your Personal Information, you are deemed to have: (a) read and accepted the terms set out hereunder, and (b) provided your informed consent to us collecting, storing, processing, transferring and sharing your Personal Information as set out in this Privacy Policy. However, you have the option of not providing us with your Personal Information and may also withdraw your consent provided by writing to us at: [techsupport@bizloanindia.com](mailto:techsupport@bizloanindia.com).

Please note that (a) if you do not provide the Personal Information that we need; or (b) on withdrawal of your consent; or (c) on amendment of any of your choices in this regard, we reserve the option to immediately and without prior notification to you, terminate your access to the Website and cease providing services or modify the services provided to you for which such Personal Information was sought.

Any withdrawal of consent as set out above, will not affect the lawfulness of our use and processing of your information on the basis of your consent previously provided in terms of this Privacy Policy, where such consent was required, and the right to have the Personal Information transferred to a third party in terms of this Privacy Policy, before your consent is withdrawn.

Please note that while we make reasonable efforts to comply with any requests for deletion of your Personal Information, deletion does not ensure complete and comprehensive removal of such data from all systems and shall be subject to the terms contained herein.

## **Accuracy of Information Provided**

If you provide any information that is untrue, inaccurate, out of date, or incomplete (or subsequently becomes untrue, inaccurate, out of date or incomplete), or we have reasonable grounds to suspect or if we become aware that the information provided by you is untrue, inaccurate, out of date or incomplete, we may, without prejudice to any other right and at our sole discretion, discontinue your access to our Website and/or the provision of the services to you (wholly or in part). Since our services may be largely dependent on relevant, accurate and complete information being provided to us, it is your sole responsibility to ensure that the information being shared with us is accurate, complete and up to date and that you continue to update your information in our records.

Bizloan shall not be responsible for the authenticity, sufficiency or correctness of the information (including Personal Information) supplied by you but will be entitled to take all reasonable measures as required by applicable laws and regulations, to ensure that the Personal Information processed is accurate for the intended purpose. Upon becoming aware or being notified about such inaccuracy by you, Bizloan will either erase the Personal Information or require you to rectify the inaccuracy without delay, and you shall rectify the same forthwith.

## **Reasonable Security measures taken by us**

We are committed to protecting your Personal Information in our custody. We have currently put in place appropriate technical, organizational and security measures to prevent your Personal Information from being accidentally lost, used or accessed in an unauthorized way, altered or disclosed. We limit access to your Personal Information to our employees, agents, contractors, the relevant client and other third parties on a need-to-know basis, subject to applicable law. In this regard, our services (*and the respective service providers*) coming in touch with your Personal Information are compliant with the international Standard IS/ISO/IEC 27001 on “Information Technology -Security Techniques -Information Security Management System – Requirements”.

Further, we have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so. We ensure that the third parties who provide services to us under appropriate contracts take appropriate security measures to protect your Personal Information in line with our Privacy Policy.

## **Exclusions from Privacy Policy**

Other websites that you may access via website may have different privacy policies and access to such web sites will not be subject to this Privacy Policy. We recommend that you read the privacy statement of each such website to find out how they protect your information.

## **Amendments**

Due to changes in legislation or enhancements to functionality and content on the Website, we may make changes to Privacy Policy (without being obliged to do so) and would reflect those changes in this Privacy Policy. Hence you are requested to go through the Privacy Policy on a regular basis. The updated version of this Privacy Policy will be identified by the “Revised Date” and “Version” mentioned at the bottom of this document.

## **Grievance Redressal:**

If you have a privacy concern or complaint or a question regarding this Privacy Policy, please direct it to Mr. Aashish Srivastava, our Grievance Redressal Officer, indicating your concern in detail. The details of the Grievance Redressal Officer and the grievance redressal mechanism of the Company is available here: [www.bizloanindia.com](http://www.bizloanindia.com).

The Grievance Redressal Officer shall redress your grievances within one month from the date of receipt of the grievance.

## **Prohibited Actions**

While using this site, you agree not to, by any means (including hacking, cracking or defacing any portion of the site) indulge in illegal or unauthorized activities including the following:

- Restrict or inhibit any authorized user from using this site
- Use the site for unlawful purposes
- Harvest or collect information about site users without their express consent
- “Frame” or “mirror” any part of the site without our prior authorization
- Engage in spamming or flooding
- Transmit any software or other materials that contain any virus, time bomb, or other harmful or disruptive component
- Remove any copyright, trademark or other proprietary rights notices contained in the site
- Use any device, application or process to retrieve, index, “data mine” or in any way reproduce or circumvent the navigational structure or presentation of the site
- Permit or help anyone without access to the site to use the site through your username and password or otherwise.