

PRIVACY POLICY

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This document is published in accordance with the provisions of Rule 3 (1) of the Information Technology (Intermediaries guidelines) Rules, 2011 that require publishing the rules and regulations, privacy policy and Terms of Use for access or usage of www.loangyani.com

www.loangyani.com, M/s. NBFC (Nityananda Bhagwan Financial Consultancy) and affiliates respect your privacy. This Privacy Policy describes in brief the manner in which your data is collected and used www.loangyani.com, M/s. NBFC (Nityananda Bhagwan Financial Consultancy). You are advised to please read the Privacy Policy carefully. By accessing the website accessing, using www.loangyani.com, you agree to the collection and use of your data by www.loangyani.com, M/s. NBFC (Nityananda Bhagwan Financial Consultancy) in the manner provided in this Privacy Policy.

WE WANT YOU TO

- Feel comfortable using www.loangyani.com,
- Feel reasonably secure submitting information to us
- Contact us with your questions or concerns about privacy on www.loangyani.com,
- By accessing, browsing, using www.loangyani.com, you consent to the collection of certain data

WHAT INFORMATION IS, OR MAY BE, COLLECTED FROM YOU?

We will automatically receive and collect certain anonymous information in standard usage logs through our Web server, including computer-identification information obtained from "cookies," sent to your browser from a

- web server cookie stored on your hard drive
- an IP address, assigned to the computer which you use
- the domain server through which you access our service
- the type of computer you're using
- the type of web browser you're using
- the device id's and other details

We may collect the following sensitive personal data or information (SPDI) about you:

- Name
- Mobile No
- Pan No
- Date of Birth
- Location
- Email id
- Phone No

We may also collect the following information:

- about the pages you visit / access

- the links you click on www.loangyani.com
- the number of times you access a page on www.loangyani.com

WHO COLLECTS THE INFORMATION

Some of your sensitive personal data or information may be collected, received, possessed, stored, dealt with or handled by:

M/s. NBFC (Nityananda Bhagwan Financial Consultancy),

306, Liberty Plaza, 5th Floor, Liberty, opp Stanza, Himayathnagar, Hyderabad – 500029

We will collect anonymous traffic information from you when you access www.loangyani.com

We may collect sensitive personal data or identifiable information about you only as a part of a voluntary registration process.

HOW IS THE INFORMATION USED?

We use your sensitive personal information to:

- help us provide personalized features
- tailor www.loangyani.com to your interest
- to get in touch with you when necessary
- to provide the services requested by you
- to preserve social history as governed by existing law or policy
- to explore business opportunities

We use contact information internally to:

- direct our efforts for improvement

Generally, we use anonymous traffic information to:

- remind us of who you are in order to deliver to you a better and more personalized service;
- recognize your access privileges to www.loangyani.com
- help diagnose problems with our server, www.loangyani.com
- administer www.loangyani.com
- track your session so that we can understand better how people use www.loangyani.com

DISCLOSURE POLICY IN COMPLIANCE WITH RULE 6 OF THE IT RULES 2011

We shall share the sensitive personal data or information of the user with third-party financial institutions for the purpose of enabling the users to seek the loans requested by them from such third-party financial institutions.

The sensitive personal data or information may be disclosed to any person, if such disclosure is required for a lawful purpose connected with a function or activity of www.loangyani.com

The sensitive personal data or information may be disclosed, where the disclosure is necessary for compliance of a legal obligation.

We do not rent, sell, publish or share your sensitive personal data and we will not disclose any of your personally identifiable information unless:

- we have your permission
- to help investigate, prevent or take action regarding unlawful and illegal activities, suspected fraud, including cyber incidents potential threat, punishment of offences and to the safety or security of any person, violations of www.loangyani.com 's terms of use or to defend against legal claims;
- Special circumstances such as compliance with subpoenas, court orders, requests/order from legal authorities or law enforcement agencies requiring such disclosure.

WHAT CHOICES ARE AVAILABLE TO YOU REGARDING COLLECTION, USE AND DISTRIBUTION OF YOUR INFORMATION?

Sharing your sensitive personal identifiable information is entirely voluntary. You need not register with us in order to use www.loangyani.com. However, in order to seek loans from third-party financial institutions made available through the website www.loangyani.com.

You can accept or decline the cookies. All sites that are customizable require that you accept cookies. You also must accept cookies to register as someone for access to some of our services. For information on how to set your browser to alert you to cookies, or to reject cookies, go to <http://www.cookiecentral.com/faq/>.

WHAT SECURITY PROCEDURES ARE IN PLACE TO PROTECT INFORMATION FROM LOSS, MISUSE OR ALTERATION?

To protect against the loss, misuse and alteration of the information under our control, and to comply with Rule 8 of IT Rules, 2011 (Reasonable security practices and procedures and sensitive personal data or information), we have in place appropriate physical, electronic, technical, operational and managerial procedures.

Our servers are accessible only to authorized personnel and your information is shared with respective personnel to provide the services requested by you.

Although we will endeavor to safeguard the confidentiality of your sensitive personal identifiable information, transmissions made by means of the Internet cannot be made absolutely secure. By browsing, accessing, using www.loangyani.com in whatsoever manner, you agree that we shall have no liability for disclosure of your information due to errors in transmission or unauthorized acts of third parties including any cyber-attacks.

HOW CAN YOU CORRECT INACCURACIES IN THE INFORMATION?

To correct or update any information you have provided during registration, you can update or correct the inaccuracies therein through your registered account. However, you shall be responsible for informing us the same.

In the event of loss of access details, you may

- Send an e-mail to [:- wecare@loangyani.com](mailto:wecare@loangyani.com)

POLICY-UPDATES

We reserve the right to change or update this policy at any time by placing a prominent notice on www.loangyani.com. Such changes shall be effective immediately upon posting the same on www.loangyani.com.