

Privacy Policy

NSMK Investments Private Limited ("Company," "we," "our," or "us") respects the privacy of its customers and is committed to protecting personal information. This Privacy Policy outlines how we collect, use, disclose, and safeguard your information when you visit our website, use our services, or interact with us.

1. Applicability

This Privacy Policy applies to all users who:

- Visit our website or use our mobile applications.
- Avail of our financial products, loans, or other services.
- Communicate with us via email, phone, or other channels.

By using our services, you consent to the collection, use, and disclosure of your information in accordance with this policy.

2. Information We Collect

We collect the following types of information:

2.1 Personal Information

- Name, date of birth, gender, and contact details.
- PAN, Aadhaar number, and other KYC-related documents.
- Bank account details, income statements, and credit history.
- Employment information and other financial data.

2.2 Non-Personal Information

- IP address, browser type, and operating system.
- Usage patterns, interactions, and preferences on our website or mobile application.
- Cookies and similar technologies to enhance user experience.

2.3 Sensitive Personal Data or Information (SPDI)

- Passwords, financial information (such as credit card, debit card, and net banking details), and biometric information (if applicable).
 - Authentication data used to access our services.
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3. How We Collect Information

We collect information through the following methods:

- **Directly from You:** When you register, fill out forms, or communicate with us.
 - **Third Parties:** Credit bureaus, financial institutions, government agencies, and other authorized partners.
 - **Automatically:** Through cookies, analytics tools, and log files.
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4. Purpose of Collection and Use of Information

We collect and use your information for the following purposes:

- **To Provide Services:** Processing loan applications, conducting KYC verification, and enabling seamless transactions.
 - **Compliance and Legal Obligations:** Adhering to RBI guidelines, anti-money laundering (AML) regulations, and other applicable laws.
 - **Fraud Prevention and Security:** Detecting, preventing, and mitigating fraudulent or illegal activities.
 - **Customer Support:** Responding to queries, resolving complaints, and ensuring customer satisfaction.
 - **Marketing and Promotions:** Sending promotional offers, updates, and newsletters, subject to your preferences.
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5. Disclosure of Information

We may share your information with:

- **Regulatory Authorities:** RBI, SEBI, or any government body as per applicable laws.

- **Third-Party Service Providers:** For payment processing, credit verification, and customer support.
 - **Affiliates and Group Companies:** For business, compliance, or operational purposes.
 - **Legal and Compliance Requirements:** When required by law, judicial orders, or law enforcement authorities.
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6. Data Retention

We retain your information as long as required:

- To comply with legal, regulatory, and compliance obligations.
- To fulfill the purposes mentioned in this policy.
- As necessary to resolve disputes and enforce agreements.

Upon completion of the retention period, data will be securely deleted or anonymized.

7. Security Measures

We implement appropriate security measures to safeguard your information, including:

- Encryption and secure data storage.
- Restricted access to authorized personnel.
- Regular audits and security assessments.

While we strive to protect your information, no method of transmission or storage is 100% secure. We cannot guarantee absolute security.

8. Your Rights and Choices

You have the following rights regarding your data:

- **Access and Correction:** Request access to your personal information and correct inaccuracies.
- **Withdrawal of Consent:** Withdraw consent for data processing (subject to contractual and legal obligations).

- **Data Portability:** Request transfer of your data to another entity where applicable.

To exercise these rights, contact us at info@nsmkinvestments.in

9. Cookies and Tracking Technologies

We use cookies and similar technologies to enhance user experience and analyze website traffic. You may choose to disable cookies through your browser settings. However, disabling cookies may impact the functionality of our services.

10. Third-Party Links

Our website or application may contain links to third-party websites. We are not responsible for the privacy practices or content of such external sites.

11. Grievance Redressal Mechanism

For any complaints, concerns, or grievances regarding this policy or the handling of your information, you may contact our **Grievance Officer:**

Name: Anoj More

Email: anoj.more@nsmkinvestments.in

Contact Number: +91-9860133000

We will respond within 30 days from the date of receipt of your complaint.

12. Changes to this Policy

We reserve the right to modify this Privacy Policy at any time. Any changes will be communicated by updating this policy on our website. Your continued use of our services after any changes indicates your acceptance of the updated policy.

13. Governing Law and Jurisdiction

This Privacy Policy is governed by the laws of India. Any disputes arising out of this policy shall be subject to the jurisdiction of the courts Maharashtra.