

## Terms and Conditions

Welcome to **NSMK Investments Private Limited** ("Company," "we," "us," or "our"). These **Terms and Conditions** ("Terms") govern your access to and use of our website, mobile application, and financial services. By accessing or using our services, you agree to comply with and be bound by these Terms.

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### 1. Definitions

- **"User"** or **"You"** refers to any individual, entity, or organization using our services.
  - **"Services"** refers to financial products offered, including loans, credit facilities, and other non-banking financial services.
  - **"Website/Application"** means our digital platform, including all content, products, and services available at [nsmkinvestments.in](https://nsmkinvestments.in)
  - **"Account"** refers to the user account created to avail of our services.
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### 2. Eligibility

By accessing or using our services, you confirm that:

- You are at least 18 years old and legally capable of entering into a binding contract.
  - You are an Indian resident or entity authorized to avail of our services.
  - You provide accurate, complete, and updated information during registration and while availing services.
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### 3. Registration and Account

#### 3.1 Account Creation

- To avail of our services, you must create an account by providing accurate information, including but not limited to your name, contact details, and financial information.
- You agree to maintain the confidentiality of your account credentials and are responsible for any activity carried out under your account.

#### 3.2 Verification and KYC

- You agree to provide valid and verifiable Know Your Customer (KYC) documents as required under applicable laws.
  - We reserve the right to verify your identity and reject or terminate accounts that do not comply with KYC requirements.
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## **4. Services Offered**

### **4.1 Loan and Credit Facilities**

- We provide loans, financial assistance, and credit facilities in accordance with RBI guidelines.
- Loan eligibility, interest rates, and repayment terms will be disclosed to you before loan disbursement.

### **4.2 Loan Repayment**

- Repayment terms, including tenure, EMIs, and penalties for non-payment, will be clearly communicated in the loan agreement.
- Failure to repay as per the agreed terms may result in penalties, additional interest, and legal action.

### **4.3 Interest and Fees**

- Interest rates, processing fees, and other charges will be disclosed upfront and may be revised as per applicable laws and regulatory guidelines.
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## **5. User Obligations**

By using our services, you agree to:

- Provide true, accurate, and complete information.
  - Use the services only for lawful purposes.
  - Abide by the loan agreement and repayment terms.
  - Not use the services for fraudulent or illegal activities.
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## **6. Prohibited Activities**

You agree not to:

- Misuse or abuse our services for illegal or unethical purposes.
  - Upload or transmit harmful software, malware, or viruses.
  - Attempt to access or hack into restricted areas of our systems.
  - Engage in activities that may harm, disrupt, or interfere with the security and functionality of our services.
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## 7. Privacy and Data Protection

- Your use of our services is subject to our **Privacy Policy**, which outlines how we collect, use, and protect your data.
  - We comply with the **Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011**.
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## 8. Loan Terms and Conditions

### 8.1 Loan Disbursement

- Loan disbursement is subject to approval based on credit assessment and KYC verification.
- The loan amount, tenure, interest rate, and repayment terms will be specified in the loan agreement.

### 8.2 Repayment and Default

- You agree to repay the loan as per the agreed schedule.
  - Any default or delay in repayment may attract penalties, additional interest, and impact your credit score.
  - We reserve the right to take appropriate legal action in the event of default.
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## 9. Fees and Charges

- Processing fees, prepayment penalties, and other applicable charges will be communicated to you before availing of the service.

- We reserve the right to revise charges in compliance with regulatory requirements.
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## **10. Intellectual Property Rights**

- All content, including but not limited to text, graphics, logos, and software, is the exclusive property of NSMK Investments Private Limited.
  - Unauthorized use, reproduction, or modification of our intellectual property is strictly prohibited.
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## **11. Limitation of Liability**

- We will not be liable for any indirect, incidental, or consequential damages arising from your use of our services.
  - Our liability is limited to the extent permitted by applicable laws.
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## **12. Termination and Suspension**

We reserve the right to:

- Suspend or terminate your account if we suspect any misuse, fraud, or violation of these Terms.
  - Discontinue services or terminate agreements with notice if required by law or regulatory authorities.
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## **13. Force Majeure**

We shall not be liable for any delay or failure in performance due to circumstances beyond our reasonable control, including but not limited to natural disasters, pandemics, strikes, and governmental actions.

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## **14. Grievance Redressal**

In case of any complaints or grievances, you may contact our **Grievance Officer**:

**Name:** Anoj More

**Email:** anoj.more@nsmkinvestments.in

**Contact Number:** +91-9860133000

We are committed to resolving grievances within 30 days from the date of receipt.

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## **15. Amendments and Modifications**

- We reserve the right to modify or amend these Terms at any time. Updated Terms will be communicated via our website.
  - Continued use of our services after modification implies your acceptance of the revised Terms.
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## **16. Governing Law and Jurisdiction**

- These Terms are governed by the laws of India.
  - Any dispute arising out of or relating to these Terms shall be subject to the jurisdiction of the courts of **Maharashtra**.
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## **17. Contact Us**

For any questions or concerns regarding these Terms, please contact us at:

**NSMK Investments Private Limited**

**Email:** info@nsmkinvestments.in

**Contact Number:** +91-9860133000