

Privacy Policy

This Privacy Policy is published by Aryadhan Financial Solutions Private Limited (hereinafter referred to as the “Company”), pursuant to the Information Technology Act, 2000, and the Information Technology (Intermediaries Guidelines) Rules, 2011. This Policy explains how we collect, use, disclose, transfer, and store your information when you access or use our website www.aryadhan.in and/or our mobile application (the “Platform”).

1. Information We Collect

We may collect and process the following data about you:

- Information you provide by filling in forms on the Platform, subscribing to services, applying for loans, or corresponding with us.
- Technical details such as device identifiers, SIM card information, mobile network details, IP address, browser type, operating system, and location data.
- Information stored on your device, including contacts, SMS logs, photos, and videos (if permitted).
- Usage details including traffic data, weblogs, and communication data.
- Information from third parties including credit reference agencies, mobile operators, and collection agencies.

2. Collection of Personal Information

We may collect personally identifiable information such as your name, postal address, email, phone number, financial and credit information, payment details, age, username, and password.

Providing some information may be mandatory for specific services. If you do not provide required information, you may not be able to access certain services.

3. Use of Information

We use personal information to:

- Provide and improve services.
- Process loan applications through Banking Partners.
- Troubleshoot, resolve disputes, and enforce our agreements.
- Communicate with you regarding our services and promotional offers.
- Comply with applicable law and cooperate with law enforcement.

4. Sharing and Disclosure

We may share your information with:

- Authorized third-party service providers and Banking Partners for loan processing and related services.
- Credit Information Companies (CICs) and collection agencies.
- Affiliates, subsidiaries, or potential business acquirers.
- Government authorities or regulators when required by law.

5. Data Security

We adopt industry-standard security measures including:

- Encryption of sensitive user data such as passwords and email addresses.
- Regular system testing and security hardening.
- Account-based access controls with unique credentials.

Despite our efforts, no system is completely secure. Users are advised not to share passwords with others.

6. Data Tracking Technologies

We may use cookies, session data, pixel tags, and web beacons to track user activity and preferences.

You may choose to disable cookies in your browser, but some Platform features may not function properly as a result.

7. Children's Privacy

Minors under the age of 18 are not permitted to use the Platform. We do not knowingly collect personal information from children under 18.

8. Public Information

Content posted publicly on the Platform, such as reviews or comments, may be visible to other users and third parties. Please exercise caution before sharing personal details publicly.

9. Changes to this Policy

We may update this Privacy Policy at any time. The revised Policy will be effective upon publication on the Platform. Continued use of the Platform after updates constitutes acceptance of the revised terms.

10. Contact Us

For any queries or concerns, please contact us at:

Aryadhan Financial Solutions Private Limited

Ground Floor, H82, Sector 63, Noida, Uttar Pradesh, Pin Code: 201301

Contact No: 0120-4859303

Email: info@aryacma.co.in