



PRIVACY POLICY

Policy Version 1.2.1, Date: 01/04/2025

Approved By – DHARMESH MOHITE

CM ISO must approve any changes to this document

As amended on 01.12.2025



Privacy Policy

At Creditmantra Solutions Private Limited, we understand the importance of your privacy and are committed to protecting it. This privacy policy outlines how we collect, use, and share your personal information when you apply for a loan and use our services.

Creditmantra Solutions Private Limited does not provide Loans on its own, but ensures your information is sent to the bank which you have opted for. Creditmantra Solutions Private Limited has no sales team of its own; we just help you compare loans. All loans are on discretion of the partnering Banks/NBFCs and Advertisers.

This Privacy Policy is made in accordance with applicable laws, associated regulations and RBI regulations & RBI guidelines.

Information We Collect

We collect personal information about you from a variety of sources, including:

- Information you provide to us on loan applications, such as your name, address, Social Security number, income, and employment information.
- Information we receive from credit reporting agencies, such as your credit score, credit history, and other financial information.
- Information we collect from your use of our services, such as transaction and payment history.

How We Use Your Information

We use your personal information to:

- Process your loan applications and provide you with our services.
- Verify your identity and prevent fraud.
- Improve our services and develop new products.
- Comply with legal and regulatory requirements.
- Evaluate the level of interest from consumers in our platforms and services
- Assessing the precision, efficiency, user-friendliness, and popularity of the Services through analysis
- Aggregate data compilation for both internal and external business purposes.



Information We Share

We may share your personal information with third parties, including:

- Credit reporting agencies to obtain your credit report and score.
- Service providers who perform services on our behalf, such as processing payments and sending communications.
- Other financial institutions with whom we have joint marketing agreements.

Rest assured, we do not sell your personal information to third parties.

Your Choices

You have the following choices regarding your personal information:

- You can opt-out of receiving marketing communications from us by contacting us at support@creditmantra.co.in; +91 9770947321.
- You can request access to and correction of your personal information by contacting us at support@creditmantra.co.in; +91 9770947321.
- You can request that we delete your personal information, subject to legal and regulatory requirements.
- Please note that it may take about 30 days to process your request.

Security

We take reasonable measures to protect your personal information from unauthorized access and use. These measures include physical, electronic, and procedural safeguards. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, we cannot guarantee its absolute security. Further, you are responsible for maintaining the confidentiality and security of your login id and password, and may not provide these credentials to any third party.



Log Files

We employ log files to gather essential information. This data may encompass internet protocol (IP) addresses, browser types, internet service providers (ISPs), referring/exit pages, platform types, and date/time stamps. Additionally, we track the number of clicks to analyze trends, administer the site, monitor users' aggregate movement, and compile general demographic information.

To enhance the services we provide, refine marketing strategies, and improve overall site functionality, we may merge this automatically collected log information with other data gathered about you. This process is aimed at optimizing the user experience and ensuring the effectiveness of our marketing and analytical efforts.

Cookies

We may use cookies and similar technologies to collect information about your use of our website and services. Cookies are small text files that are stored on your device when you visit a website. They allow us to remember your preferences and personalize your experience. By using our website and services, you consent to our use of cookies and similar technologies.

Children's Privacy

Our services are not intended for children under the age of 18. We do not knowingly collect personal information from children under the age of 18.

International Transfer

Your personal information may be transferred to and processed in countries other than the country in which you reside. These countries may have different data protection laws than your country of residence. By using our services, you consent to the transfer of your personal information to these countries.



Storage of Data

When you register on Creditmantra Solutions Private Limited we request information including your first name, last name, time zone, zip/postal code, country, state, city, email, birth date, and gender. Once registered and signed in, your identity is no longer anonymous to us.

For certain onboarding processes, Creditmantra Solutions Private Limited may request a one-time permission, with your explicit consent, to access features such as the camera, microphone, or location. It's important to note that we do not store or collect any biometric data unless permitted by existing statutory guidelines.

At each relevant stage, Creditmantra Solutions Private Limited transparently communicates the purpose of seeking consent. It's our policy to respect your privacy; therefore, we do not seek access to mobile phone resources like files, media, contact lists, call logs, or telephony functions unless we have obtained your prior explicit consent.

Provisions in line with RBI's Digital Lending Guidelines

Any information of our customers taken for the purpose of facilitating digital lending services are retained for a period of eight years for meeting the servicing requirements of our customers. This duration will be determined from the most recent instance of customer accessing Creditmantra Solutions Private Limited services. Please note that Creditmantra Solutions Private Limited may need to retain basic identification details to comply with applicable legal and compliance requirements.

In the following situations, Creditmantra Solutions Private Limited may retain your information for an extended period (i) in case of requirement of any investigations under law or as part of any requirements before courts/tribunals/forums/commissions etc; (ii) to enhance/improve our products/services and (iii) as required under contractual arrangements with business partners.

External Website Links Disclaimer

Creditmantra Solutions Private Limited may contain links to other websites. Please be aware that any personal information you provide on these external sites is not owned or controlled by us. Each affiliated site may have distinct privacy practices, and we recommend reviewing their respective privacy policies when visiting these websites.



Consent

By using our services, you consent to the collection, use, and sharing of your personal information as outlined in this privacy policy. By providing your consent, you empower us, along with our affiliated Banks/NBFCs and Advertisers, to contact you via call, SMS, email, WhatsApp, or display banners/videos/text ads on third-party sites. This communication aims to offer information about the chosen product, share product knowledge, and convey promotional offers featured on our website or provided by associated third parties. This authorization remains effective even if you have registered for Do Not Disturb (DND) or Do Not Call (DNC) services. In essence, you grant us permission to engage with you for the specified purposes through various communication channels, including calls, messages, emails, and online advertisements, from Creditmantra Solutions Private Limited and our collaborating Banks/NBFCs and Advertisers.

Exclusions of liability

We want to clarify that we bear no responsibility for inaccuracies, errors, or omissions in the data, material, and information presented on the Websites. Creditmantra Solutions Private Limited does not actively monitor, verify, or endorse information provided by third parties that is included on the Websites. It is important for users to recognize that such information may be incomplete, outdated, or inaccurate. Specifically, we do not oversee or validate the information or quotations gathered from product and service providers that are displayed on the Websites. Any data, material, or information contributed by third parties is beyond our control, and we disclaim responsibility for its accuracy. We cannot be held accountable for any losses or damages arising from the inability to access the Websites, the use of the Websites, or reliance on data transmitted through the Websites, especially when such losses or damages result from events beyond our reasonable control. This includes circumstances related to the inherent nature of electronic data transmission over the internet. Moreover, we want to emphasize that we are not liable for any indirect losses or damages incurred by users. Additionally, we disclaim responsibility for losses or damages that were not foreseeable by us at the time of your access or use of the Websites. Our commitment is to transparency and user awareness regarding the limitations of our control over the accuracy and reliability of the information presented on the Websites.



Advertisements displayed on www.creditmantra.in

The advertisements featured on this website are managed by third-party entities chosen by you. These independent parties operate autonomously, and we lack control over their actions. While we strive to provide a reliable comparison service and facilitate advertising in good faith, we expressly disclaim any liability for the conduct of advertisers using our platform. We do not endorse or take responsibility for the services advertised. Users are urged to conduct thorough checks before engaging with advertisers, ensuring confidence in their integrity and obtaining proper contact details beyond just mobile numbers. In no uncertain terms, we disclaim all liability for any advertisements on this site. It's important to note that advertisers are not affiliated with our site, and we do not act as their agent. In the event of a dispute between parties, it is the users' responsibility to independently resolve it, acknowledging that our site will not mediate in such matters. Customers registering with Creditmantra Solutions Private Limited are obligated to ensure the accuracy of the data submitted. By registering, you affirm that all information provided, both during registration and otherwise on the site, is true, complete, and accurate.

Exclusion of liability for third party providers products and services and Third-party advertisements

Please be advised that the products and services featured on our websites are not directly provided by us. They are exclusively offered by third-party providers over whom we have no jurisdiction or control. It is imperative that you carefully assess your decision to procure such products or services before entering into any agreements with these third parties. We explicitly disclaim any responsibility for the quality, accuracy, or reliability of products, services, or information provided by these external providers. We strongly urge you to exercise caution and prudence in all transactions, avoiding the exchange of cash whenever possible. Prioritize obtaining written terms and conditions on official letterheads and verify the accuracy of contact information, including landline numbers, provided by individuals representing third-party entities. It is crucial to understand that you, and only you, bear complete responsibility for any activities stemming from transactions involving goods or services offered by third parties. We absolve ourselves of any liability for any losses you may incur during the purchase or sale of third-party goods/services. In addition, please note that we may enlist the services of third-party advertising companies and/or ad agencies to display advertisements when you visit our website. These entities may gather information (excluding personal identifiers such as name, address, email, or phone number)



regarding your visits to this site and others. The purpose is to deliver ads on this site and elsewhere that align with your interests in goods and services. It is paramount that you approach third-party transactions with due diligence and awareness, and we expressly disclaim any responsibility for the outcomes of such engagements.

Changes to this Privacy Policy

We may update this privacy policy annually. The updated policy will be posted on our website and will be effective immediately.

Complaint/Grievance registration

Registration of customer complaints

Our customers can register their grievances with us through various touch points:

1. Dedicated call center at **+91 9770947321**

Our customer care executives are available **11 AM - 6 PM from Monday to Saturday.**

2. By writing an email to support@creditmantra.co.in.

Or Customer can contact customer care through web-based platform www.creditmantra.in

3. Customer can also contact customer care by sending letters through post/courier/fax.

Creditmantra Solutions Private Limited

Address - R-30, Shivnagar, Damoh Road, Jabalpur, Madhya Pradesh -482002, India,

Time frame for Resolution of Grievances

Complaints received will be investigated from all possible angles and endeavor to resolve the same within 30 days from the date of receipt of complaint by the Company. Company will send an acknowledgement/interim-response within three days from date of receipt of complaint.



Nodal Officer to handle complaints and grievances

If a customer is not satisfied with the resolution provided by our service touch points, he or she can approach Nodal Officer by writing. A dedicated team reviews all such grievances received and provides a resolution to the customer on priority basis.

The Nodal officer to handle complaints and grievances of the customers: -

Mr. Akash Singh

(Nodal Officer)

Creditmantra Solutions Private Limited
R-30, Shivnagar, Damoh Road, Jabalpur
Madhya Pradesh -482002
Tel – 8889993914
Email: nodalofficer@creditmantra.co.in

Contact Us

If you have any questions or concerns about our privacy policy, please contact us at support@creditmantra.co.in; +91 9770947321.