

This Privacy Policy applies to Kiaramfi.com.

Kiaramfi.com recognises the importance of maintaining your privacy. We value your privacy and appreciate your trust in us. This Policy describes how we treat user information collected on <http://www.kiaramfi.com> and other offline sources. This Privacy Policy applies to current and former visitors to our website and our online customers. By visiting and/or using our website, you agree to this Privacy Policy.

Kiaramfi.com is a property of M/s KIARA MICROCREDIT PRIVATE LIMITED (KMCL), a private limited company incorporated under the Companies Act, 2013 and having its Registered Office No 22/2, 2nd street, Nehru Nagar, Behind CMS school, Ganapathy, Coimbatore-641006, Tamil Nadu, India.

KMCL is an NBFC-MFI licenced by the Reserve Bank of India.

Information we collect

Contact information. We might collect your name, email, mobile number, phone number, street, city, state, Pincode, country and IP address. You may have to submit a business plan, cash flow and other detailed financial information such as savings amounts, loan statements and bank statements, billing address, and age or other demographic information. We may also ask you to complete surveys.

Payment and billing information. We might collect your billing name, address, and payment method when you subscribe to any of our products. We NEVER collect your credit card number, expiry date, or other details about your credit card on our website. Our online payment partner will obtain and process payment-related information.

Information you post. We collect the information you post publicly on our website or a third-party social media site belonging to KMCL.

Demographic information. We may collect demographic information about you or any other information you provided while using our website. We might collect this as a part of a survey and loan sourcing.

Other information. We may collect your IP address and browser information if you use our website. We might look at what site you came from, time spent on our website, pages accessed or what site you visit when you leave us. We might also collect the type of mobile device you are using or the version of the operating system your computer or device is running.

We collect information in different ways:-

We collect information directly from you. We collect information directly from you when you apply for a loan or any other products of KMCL. We also collect information if you post a comment on our websites or ask us a question through phone or email.

We collect information from you passively. We use tracking tools like Google Analytics, Google Webmaster, browser cookies and web beacons to collect information about your website usage.

We get information about you from third parties. For example, we use an integrated social media feature on our websites. The third-party social media site will give us certain information about you. This could include your name and email address.

Use of your personal information:-

We use the information to contact you: We might use the information you provide to contact you to provide you with the products and services you request, such as to assess eligibility for a microfinance loan and other products or respond to your queries;

We use the information to respond to your requests or questions. We might use your information to confirm your registration/subscription to our services.

We use the information to improve our products and services. We might use your information to customise your experience with us to improve our existing products and services and develop new ones; and

We use the information to look at site trends and customer interests. We may use your information to make our website and products better. We may combine information we get from you with information about you we obtain from third parties.

We use the information for security purposes. We may use the information to protect our company, customers, or websites.

We use the information for marketing purposes. We might send you information about particular products or festive products. We might also tell you about new features or products.

We use the information to send you transactional communications. We might send you emails or SMS about your account or a payment receipt.

We use information as otherwise permitted by law.

Sharing of information with third-parties

We will share information with third parties who perform services on our behalf. We share information with contractual vendors who help us manage our online registration process, payment processors, or transactional message processors. Some vendors may be located outside of India.

We will share information with our business partners. This includes a third party who provides or sponsors an event or who operates a venue where we hold events. Our partners use the information we give them as described in their privacy policies.

We may share information if we must comply with the law or protect ourselves. We will share information to respond to a court order or subpoena. We may also share it if a government agency or investigatory body requests it. Or we might also share information when we are investigating potential fraud.

We may share information with any successor to all or part of our business. For example, if part of our business is sold, we may give our customer list as part of that transaction.

We may share your information for reasons not described in this Policy. We will tell you before we do this.

Third-party sites

If you click on one of the links to third-party websites, you may be taken to websites we do not control. This Policy does not apply to the privacy practices of those websites. Read the privacy policy of other websites carefully. We are not responsible for these third-party sites.

Disclosure of information:

We do not sell, trade, or otherwise transfer your personally identifiable information to outside parties. This does not include trusted third parties who assist us in operating our website, conducting our business, or servicing you, so long as those parties comply with applicable laws and agree to keep this information confidential.

We may have to disclose your personal information or sensitive data with Government agencies or other law enforcement agencies if we are called upon to do so for investigation or otherwise.

Further, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

We may also disclose your personal information to third parties from time to time under the following circumstance:-

- a. Under your voluntary consent.
- b. we may pass information about you to our referral partners or the referral partner mentors with your consent.
- c. we may provide details of your microfinance payment history to the Credit Bureau or banks.
- d. Your data will be shared with SRO
- e. We may use data collection agencies if your microfinance repayments fall into arrears.
- f. We may provide personal information to external credit assessors that we appoint to assist us in assessing your microfinance application. They may contact you directly.
- g. In the bonafide belief, disclosure is necessary to protect our rights, customers, or others.
- h. To investigate, prevent or take action regarding illegal activities, suspected or potential fraud transactions (such as unauthorised use of our services).
- i. The third-party service providers who provide services to us (such as external credit assessors) have agreed to use your information only for the purposes we request.

We aim to promote microfinance success stories so others like you can use microfinance to benefit their business. If you agree to participate in a microfinance promotional campaign, your personal information may be disclosed in connection with such a campaign with your consent.

Grievance Officer

Following Information Technology Act 2000 and the rules made there under, the name and contact details of the Grievance Officer are provided below:

Mr Gopinath A
No 22/2, 2nd Street, Nehru Nagar, Behind CMS school,
Ganapathy, Coimbatore-641006
Phone: 0422 - 3561947
Email: legal@kiaramfi.com

If you have any questions about this Policy or other privacy concerns, you can also email us at legal@kiaramfi.com

Updates to this Policy

This Privacy Policy was last updated on 10.06.2024. From time to time, we may change our privacy practices. We will notify you of any material changes to this Policy as required by law. We will also post an updated copy on our website. Please check our site periodically for updates.

Jurisdiction

If you choose to visit the website, your visit and any dispute over privacy are subject to this Policy and the website's terms of use. In addition to the preceding, any disputes arising under this Policy shall be governed by the laws of India having jurisdiction to the courts of Coimbatore.