

Privacy Policy

Privacy Policy for Tishya Fintech.com The Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011 ("Rules") requires that any body corporate which collects, stores, receives and/or handles personal information of a user, shall provide a privacy policy for handling and dealing in the personal information and make available such policy on its Website. Sensitive personal data or information ("Personal Information") of a person is defined under the Rules to include information relating to:- password; financial information such as Bank account or credit card or debit card or other payment instrument details; physical, physiological and mental health condition; sexual orientation; medical records and history; Biometric information; any detail relating to the above; Any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force is not regarded as Personal Information or data for the purposes of Rules. This policy (hereinafter referred to as the "Privacy Policy") is to inform you regarding the collection and use of your Personal Information by Tishya Fintech Financial Services Pvt. Ltd. ("Tishya Fintech"), which is collected during your visit to our website www.Tishya Fintech.com (hereinafter referred to as the "Website"). For the purpose of these Privacy Policy, wherever the context so requires, "you" "your" or "user", shall mean any natural or legal person who has agreed to visit and access the Website anonymously or agreed to provide his/her personal information by registering on the Website. The terms, "we", "us", "our", appearing in this Privacy Policy shall mean and refer to Tishya Fintech Pvt. Ltd. and owners and proprietors of the Trademark Tishya Fintech.com and domain name Tishya Fintech.com.

What Personal Information is collected?

We provide a number of financial services, through the Website. We collect personally identifiable information such as name, age, gender, email, telephone number and address when you register on our website www.Tishya Fintech.com. You may be further requested to provide information in connection with your lifestyle preferences and health in general for the purpose of providing our services.

What is the Personal Information used for?

Your personal information is used by us to provide you information and knowledge in relation to the various financial services, credit profile products and related services, available in the market for your benefit. We would therefore use your personal information in order to: respond to queries and request submitted by you; facilitate orders or applications submitted by you; use our best efforts in resolving any problems or issues in connection with the services provided by us to you; offer products, advise and/or services that may meet your needs; to carry out any obligation in relation to any agreement that you may have with us. Your contact information such as email and telephone number can be either used by us and/or our authorized persons, affiliates, sister concerns to send you messages, emails and notifications in connection with new products, promotions of various financial products, services which are offered by various third party companies/entities. By registering with us therefore, you authorize us and our authorized persons/agents to contact you and offer your information related to the above matters/purposes, notwithstanding your registration with DNC and/or the NDNC. If at any time you wish us to stop using your information for any or all of the above purposes, please contact us as set out below. We will stop the use of your information for such purposes as soon as it is reasonably possible to do so.

Information sharing & disclosure

Upon registration on our Website, your Personal Information That is collected will be encrypted and stored on servers hosted internally or with third party service providers ("Storage Servers") under legally binding contracts, which comprise strict confidentiality related obligations. The Storage Servers are under complete control of Tishya Fintech and its authorize representatives. Additionally, the third party service providers who host our Storage Servers are required to maintain the security standards that are prescribed from time to time, under the Information Technology Act 2000 ("Act") and Rules (as may be amended from time to time). The collected Personal Information will be transferred to selected third parties, such as the lenders, financial institutions, banks, NBFC's, our affiliates, and business partners, after seeking appropriate consent from you at the time of collecting the Personal Information from you. The third parties with whom we will share your Personal Information will not use your Personal Information for any purposes other than for what we have agreed with them. Additionally all third parties with whom we may share your Personal Information, are also required to maintain the minimum levels of security and protection, as may be prescribed under the provision of the Act and Rules from time to time, in order to safeguard your Personal Information. We will also share your Personal Information with lending companies ("Lending Companies") for the purpose of facilitating you with your loan, credit assistance requirements. In addition to the Personal Information provided to us by you, the Lending Companies may request certain additional information such as your bank details and other financial information ("Additional Information") before proceeding with your loan request. We will inform you if we are collecting this Additional Information from you on behalf of the said Lending Companies. The Additional Information collected by us on behalf of the Lending Companies will be exclusively under the control and protection of the the said Lending Companies and we will not be responsible for the storage and protection of such Additional Information. Therefore, before submitting any such Additional Information to us or the Lending Company directly, we recommend that you inquire with the respective Lending Companies to understand their privacy policy and practices. We will keep your Personal Information only for for as long as is necessary for the purpose of providing you with the services mentioned herein above. We will not use your Personal Information for any of the purposes if you have indicated that you do not wish us to use your Personal Information by submitting your request in this regard to us at the time of collecting the Personal Information or at a later stage as set out below. If we have a merger with anyone in the market, we will notify you by making appropriate changes to this Privacy Policy or through e-mail or messages.

Changes to our records

If you would like to review, change or delete the Personal Information you have supplied us with, please contact us as set out below.

Collection of non-personal information

We do not collect any Non personal information from the individuals or the world wide web.

Legal

Except as set out in this privacy policy, we will not disclose any Personally Information without your permission unless we are legally entitled or required to do so. We oblige law enforcement and regulatory investigation to enforce laws aimed to prevent intellectual property infringements, fraud and/or any other crime, if we believe that such action is necessary to protect and/or defend our rights, property or personal safety and those of our users/customers or other individuals. As a result, in reply to a confirmed request, from any law enforcement or other government agency, linked to an alleged illegal activity or a criminal investigation, we may reveal your Personal Information such as name, address (in full), telephone number email, history of user id, etc.

Use of your personal information submitted to other websites/entities

On our Website, we may have links to websites of other third parties, Lending Companies, other service providers or you may be referred to our website through a link from another website. We recommend that you check the policy of each of the website you visit, especially when submitting any Personal Information to such website, to understand their policies since we cannot be responsible for the privacy policies and practices of other websites.

Changes to our Privacy Policy

From time to time, we may make changes to this Privacy Policy at our sole discretion. In the process, if we make any substantial changes in the manner in which we utilize, store or share your personal information, we will inform you by posting such changes here on this Privacy Policy page. Please check our Privacy Policy on a regular basis.

Contact

If you would like to review, change and/or delete the Personal Information submitted by you or discontinue our use of your personal information or generally would like to know more about our privacy policy, please write to us at [wecare\(@\)TishyaFintech\(.\)com](mailto:wecare(@)TishyaFintech(.)com). And all the changes will have to be done by you with appropriate OTP and PIN.