

## **Privacy Policy**

**Effective Date: 01-04-2021**

### **1. Introduction**

Nightingale Finvest Pvt. Ltd. (“Company”, “NFPL”, “we”, “our”, or “us”) respects the privacy of its clients, employees, partners, and stakeholders. This Privacy Policy explains how we collect, use, store, protect, and disclose personal information in compliance with applicable laws, including the Information Technology Act, 2000, RBI guidelines, and other relevant regulations.

### **2. Information We Collect**

We may collect the following categories of information:

- a) Personal Identification Information: Name, gender, date of birth, marital status, Aadhaar number, PAN, voter ID, or other government-issued identity proof.
- b) Contact Information: Address, phone number, email address.
- c) Financial Information: Bank account details, loan applications, repayment records, income proofs, and insurance details.
- d) Employment/Business Details: Occupation, nature of business, cooperative/SHG/FPO/FPC membership, income-generating activities.
- e) Sensitive Personal Data: Biometric details (if required), nominee information, and family details for insurance and credit services.
- f) Usage Data: Information collected from our website, mobile apps, or digital platforms such as IP address, device type, and browsing activities.

### **3. How We Use the Information**

The collected information is used for:

- a) Verifying identity and KYC compliance.
- b) Processing loan applications, disbursement, and repayment tracking.
- c) Offering related services such as insurance, savings, or financial literacy programs.
- d) Meeting regulatory, legal, and reporting obligations with RBI, auditors, and government authorities.
- e) Improving our services, customer support, and risk management.
- f) Internal research, training, and service quality monitoring.

### **4. Data Sharing & Disclosure**

We do not sell or rent personal information. However, we may share information with:

- a) Regulators & Authorities: RBI, credit bureaus, law enforcement, or other statutory bodies as required.
- b) Service Partners: Banks, insurance companies, IT service providers, credit rating agencies, auditors, and collection partners.
- c) Legal Requirements: If disclosure is necessary to comply with applicable law, legal process, or to protect the rights and safety of NFPL, its clients, or the public.

## **5. Data Storage & Security**

- a) Data is stored in secure servers and physical records are kept under restricted access.
- b) We use encryption, firewalls, access controls, and regular audits to safeguard client data.
- c) Only authorized employees and officers can access sensitive data on a “need-to-know” basis.
- d) In case of a data breach, affected individuals and authorities will be notified as per legal requirements.

## **6. Client Rights**

Clients have the right to:

- a) Access their personal information held with NFPL.
- b) Request correction or updating of inaccurate information.
- c) Withdraw consent for processing (subject to contractual/legal obligations).
- d) Lodge complaints with us or the relevant Data Protection Authority.

## **7. Data Retention**

Personal data will be retained only as long as necessary:

- a) For the purpose it was collected.
- b) For compliance with RBI guidelines, taxation, and audit requirements.
- c) After which, data will be securely deleted or anonymized.

## **8. Consent**

By availing of NFPL’s services or accessing our website/app, you consent to the collection, use, and disclosure of your information in accordance with this Privacy Policy.

## **9. Updates to Policy**

NFPL reserves the right to amend or update this Privacy Policy at any time to reflect legal, regulatory, or business changes. Updates will be published on our official website: [www.nightingaleinvest.in](http://www.nightingaleinvest.in).

## 10. Contact Us

For questions, concerns, or complaints regarding this Privacy Policy or your personal data, please contact:

Nightingale Finvest Pvt. Ltd.

H. No.85, D.R.Pathak Bhawan, Voltas Lane, Natun Sarania, Chandmari, Guwahati-781003, Assam.

Email: [nightingale20006@hotmail.com](mailto:nightingale20006@hotmail.com)

Phone: 9707384853 / 7896013050 / 9954758857

## 11. Website Privacy and Cookies Policy

### a) Information Collected Online

When you visit our website, we may collect:

- Technical Data: IP address, browser type, operating system, device information.
- Usage Data: Pages visited, time spent, referral source, and clickstream behavior.
- Voluntary Data: Information submitted via contact forms, online applications, or feedback forms.

### b) Cookies & Tracking Technologies

- Our website uses cookies and similar technologies to improve functionality, analyze traffic, and personalize user experience.
- Cookies may store user preferences, login sessions, and usage statistics.
- You can manage or disable cookies through your browser settings. However, some features of the website may not function properly without cookies.

### c) Third-Party Links

Our website may contain links to third-party websites or applications. NFPL is not responsible for the privacy practices, security, or content of such third-party platforms. We encourage users to review their privacy policies before engaging with them.

### d) Digital Security

- Our website uses SSL encryption to secure data transmission.
- While we take reasonable precautions, transmission over the internet is never fully secure, and users are advised to exercise caution when sharing personal data online.

### e) Consent for Online Data Collection

By using our website, you consent to the collection and processing of data as described in this Website Privacy & Cookies Policy.

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