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Privacy Policy

SAFEGUARDING YOUR PERSONAL INFORMATION: OUR
COMMITMENT TO SECURITY, TRANSPARENCY, AND REGULATORY



**PATTAMBI INVESTMENTS
& LOANS (P) LTD**

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Privacy Policy

At Pattambi Investments and Loans Pvt Ltd, your privacy is a top priority. As a regulated Non-Banking Financial Company (NBFC) under the Reserve Bank of India (RBI), we adhere to strict guidelines for protecting your personal data and ensuring the secure handling of all financial transactions. This Privacy Policy outlines how we collect, use, and protect your information in compliance with RBI regulations and other applicable laws. By using our services, you agree to this Privacy Policy.

1. Information We Collect

We collect personal data to provide you with our financial services efficiently, in compliance with RBI guidelines. This includes:

- - Personal Identifiable Information (PII): Name, address, email, phone number, PAN, Aadhaar, and other KYC documents.
- - Financial Information: Bank account details, loan details, credit history, and income-related data required under the RBI's KYC norms.
- - Non-Personal Information: Data from website interactions, such as browser details, cookies, and device information.

2. How We Use Your Information

The information we collect is used to:

- - Provide financial services such as gold loans and investment opportunities.
- - Comply with RBI's Know Your Customer (KYC) norms, Anti-Money Laundering (AML) rules, and Combating Financing of Terrorism (CFT) obligations.
- - Facilitate loan processing, credit assessments, and customer service.
- - Communicate updates, offers, and marketing messages (with your consent).
- - Ensure legal and regulatory compliance with RBI and government mandates.

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3. Regulatory Compliance

As an RBI-registered NBFC, we strictly follow:

- - RBI's Fair Practices Code: Ensuring transparent loan terms and customer-centric service.
- - KYC and AML Guidelines: Verification of identity through Aadhaar, PAN, or other valid documents to prevent fraud and financial crime.
- - Credit Information Sharing: We share customer credit history with credit bureaus (like CIBIL) as mandated by RBI to assess creditworthiness.
- - Data Localization Rules: As per RBI directives, sensitive personal and financial data is stored on servers located within India.

4. Data Protection & Security

We adhere to industry best practices and RBI guidelines to safeguard your data. These include:

- - Implementing advanced encryption and secure firewalls.
- - Following the standards set by ISO 9001:2015 and ISO 27001:2022 for secure data handling.
- - Regular internal audits as per RBI's NBFC regulations to ensure compliance with data protection laws.

5. Data Retention

In accordance with RBI's guidelines, we retain your personal data for a period that meets legal, regulatory, and operational requirements. Once the retention period has expired, your data is securely deleted or anonymized.

6. Disclosure of Information

We do not disclose your personal data to third parties except:

- - Regulatory Authorities: When required by RBI, government agencies, or courts.
- - Credit Bureaus: For reporting loan performance and defaults.
- - Service Providers: Trusted partners for operational purposes, such as IT or financial service providers, who comply with RBI regulations and data protection standards.

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7. Your Rights

As a customer, you have specific rights under RBI and Indian data protection laws:

- - Access: You can request access to your data.
- - Rectification: Request correction of inaccurate or incomplete information.
- - Erasure: Request the deletion of your data, as allowed by RBI guidelines.
- - Withdraw Consent: You can withdraw consent for marketing or other non-essential communication.

You can exercise these rights by contacting us at info@pil.org.in.

8. Cookies and Tracking

We use cookies on our website to enhance user experience. By using our site, you agree to our use of cookies, but you may modify your cookie settings in your browser at any time. Please note, disabling cookies may limit the website's functionality.

9. Changes to the Policy

We reserve the right to amend this Privacy Policy to reflect changes in our business practices or legal requirements, including updates to comply with new RBI regulations or NBFC rules. Changes will be communicated via our website or direct notifications.

10. Contact Us

If you have any concerns or questions regarding our privacy practices or regulatory compliance, please reach out to our Data Protection Officer (DPO) at info@pil.org.in.

11. Your Privacy, Our Priority

At Pattambi Investments and Loans Pvt Ltd, we strive to earn your trust through secure and transparent services, aligning with RBI's high standards for NBFCs. Your privacy is an integral part of our commitment to provide reliable financial solutions.