

MOONGIPA CAPITAL FINANCE LIMITED

PRIVACY POLICY

1. PREAMBLE

Moongipa Capital Finance Limited ("Company") is committed to protecting the privacy and confidentiality of personal information entrusted to it by its customers, employees, business partners, vendors, and other stakeholders.

This Privacy Policy sets out the principles and practices adopted by the Company for collection, use, processing, storage, sharing, retention, and protection of personal information in accordance with applicable laws, regulations, and guidelines issued by the Reserve Bank of India (RBI) and other statutory authorities.

2. OBJECTIVE

The objectives of this Policy are:

- To ensure the privacy and protection of personal information collected by the Company.
- To establish transparency in the collection and use of personal data.
- To safeguard customer information from unauthorized access, disclosure, alteration, or misuse.
- To comply with applicable legal and regulatory requirements.

3. APPLICABILITY

This Policy applies to:

- Customers and prospective customers;
- Directors and employees of the Company;
- Vendors, service providers, and business associates;
- Any individual whose personal information is collected, processed, or maintained by the Company.

4. DEFINITIONS

Personal Information

Any information that relates to an identified or identifiable individual including but not limited to:

- Name;
- Address;
- Date of Birth;
- PAN;
- Aadhaar (where legally permitted);
- Contact details;
- Bank account details;
- Financial information;
- KYC documents;
- Employment details;
- Any other information provided during business interactions.

Sensitive Personal Information

Information relating to financial information, biometric information, passwords, authentication credentials, and any other information designated as sensitive under applicable laws.

5. COLLECTION OF INFORMATION

The Company may collect information through:

- Loan application forms;
- KYC documents;
- Customer interactions;
- Website and online platforms;
- Email communications;
- Mobile applications;
- Third-party service providers;
- Credit Information Companies (CICs);
- Publicly available sources.

The information collected shall be limited to what is necessary for legitimate business purposes.

6. PURPOSE OF COLLECTION

Personal information may be collected and processed for the following purposes:



MOONGIPA

CAPITAL FINANCE LTD.

- Customer identification and verification;
- KYC and Anti-Money Laundering compliance;
- Processing loan applications;
- Credit assessment and underwriting;
- Customer relationship management;
- Regulatory reporting;
- Fraud prevention and risk management;
- Recovery and collection activities;
- Service improvement and business operations;
- Compliance with legal and regulatory obligations.

7. USE OF INFORMATION

The Company shall use personal information only for lawful and legitimate purposes connected with its business activities.

Information shall be processed fairly, securely, and only to the extent necessary for the purpose for which it is collected.

8. DISCLOSURE OF INFORMATION

The Company may disclose personal information to:

- Reserve Bank of India and other regulators;
- Credit Information Companies;
- Statutory authorities and law enforcement agencies;
- Auditors and consultants;
- Legal advisors;
- Service providers engaged by the Company;
- Recovery agents and collection agencies;
- Courts and tribunals pursuant to legal requirements.

The Company shall ensure that disclosures are made only where necessary and legally permissible.

9. DATA SECURITY

The Company shall implement appropriate administrative, technical, and physical safeguards including:

- Access controls;
- Password protection;
- Data encryption where applicable;
- Secure storage systems;
- Regular monitoring and review of security measures;
- Employee confidentiality obligations.

(CIN: L65993DL1987PLC028669)

Regd. Office: 18/14, W.E.A. Pusa Lane, Karol Bagh, New Delhi-110005, Ph.: 011-41450121

E-mail: moongipac@gmail.com, Website: www.moongipa.com

The Company shall take reasonable steps to protect information from unauthorized access, disclosure, misuse, alteration, or destruction.

10. DATA RETENTION

The Company shall retain personal information only for as long as necessary:

- To fulfill business purposes;
- To comply with regulatory requirements;
- To meet legal obligations;
- To resolve disputes and enforce contractual rights.

Upon expiry of the retention period, information shall be securely deleted, destroyed, or anonymized as appropriate.

11. CUSTOMER RIGHTS

Subject to applicable laws, customers may:

- Request access to their personal information;
- Seek correction of inaccurate information;
- Update information provided to the Company;
- Raise concerns regarding misuse of personal information.

The Company may require appropriate verification before processing such requests.

12. COOKIES AND WEBSITE INFORMATION

The Company's website may use cookies and similar technologies for:

- Website functionality;
- Security purposes;
- Analytics and performance monitoring;
- User experience enhancement.

Users may manage cookie preferences through their browser settings.

13. CONFIDENTIALITY OBLIGATIONS

All employees, consultants, vendors, and service providers having access to personal information shall maintain confidentiality and use such information strictly for authorized purposes.

14. GRIEVANCE REDRESSAL

Any complaints or concerns relating to privacy or data protection may be addressed to:

Grievance Officer

Moongipa Capital Finance Limited

Email: Moongipac@gmail.com

Phone: 9250683064

Address: 18/14, W.E.A, Pusa Lane, Karol Bagh, Central Delhi, New Delhi- 110005

The Company shall endeavor to resolve complaints within the timelines prescribed under applicable laws and regulations.

15. REVIEW OF POLICY

This Policy shall be reviewed whenever required due to changes in applicable laws, regulations, technology, or business operations.

16. APPROVAL AND EFFECTIVE DATE

This Privacy Policy has been approved by the Board of Directors of Moongipa Capital Finance Limited and shall be effective from the date of such approval i.e 25 May, 2026.

Any amendments to this Policy shall be approved by the Board of Directors or an authority duly authorized by the Board.