

Privacy and Security Policy

Date Last Revised: Monday, 2 January 2012

LoanMaharathi.com is committed to maintaining the confidentiality, integrity and security of all the personal information of our users. This Privacy & Security Policy explains how we protect personal information provided through our websites such as www.LoanMaharathi.com & our other co-branded sites (the "Site") and how we use that information in connection with our service offered through the Site (the "Service"). "Personal information" for purposes of this Policy means information that identifies you, such as your name, address, phone number or email address.

LoanMaharathi.com applies high privacy and security standards to protect your personal information. We regularly re-evaluate our policies and adapt them as necessary to deal with new challenges.

Your personal information will never be sold

We will not sell or rent your personal information to anyone, for any reason, at any time. LoanMaharathi.com uses and discloses your personal information only as follows:

- to analyze usage of the site and to improve the Service;
- to send you any administrative notices, offer alerts and communications relevant to your use of the Service;
- to enable you to apply for certain products and services for which you have chosen to apply;
- for market research, project planning, troubleshooting issues, detecting and protecting against error, fraud or other criminal activity;
- to third-party contractors that provide services to LoanMaharathi.com and are bound by these same privacy restrictions;
- to enforce LoanMaharathi.com's Terms of Use; and
- as otherwise set forth in this Privacy and Security Policy.

In the event that you access the Service as brought to you by one of our co-brand partners, through a co-branded URL, your name, mail address, mobile number, date of birth, employment type, residency status, details of loan applied for and loan status may be provided to that co-brand partner when your application is submitted and whenever the status of application is updated. LoanMaharathi.com has a business relationship with these co-brand partners and you may not opt-out of sharing your information with these co-brand partners if you have applied via a co-branded URL.

We limit the collection and use of personal information

Certain areas and features of LoanMaharathi.com are available to you without the need to provide to us any information. However, other features of the Site or the Service such as applying for a loan will require providing LoanMaharathi.com with details such as your name, email address, address, mobile #, PAN #, employment & income details, personally identifying information about a potential co-loan applicant (should you select this option), password and to participate on our forum boards, a username (collectively the "Registration Information"). In order to provide your bank statement or payslip electronically along with your loan application, you also must provide your third-party account credentials ("Account Credentials") to allow LoanMaharathi.com to retrieve your account data at those other financial institutions ("Account Information") for your use. Your Account Credentials are only used once to retrieve your bank statements/payslips and are not stored in our system.

From time to time we may request more personal information in order to provide you with other benefits of the Service. In such instances, you will always be given the opportunity to provide or to decline to provide that information, and it will be used only for the stated purpose. LoanMaharathi.com may make anonymous or aggregate personal information and disclose such data only in a non-personally identifiable manner to:

- Third parties for their marketing and promotional purposes, such as the number of users who applied for a loan;
- Users of the Service for the purpose of comparing of their personal financial situation relative to the broader community.

Such information does not identify you individually. Access to your Registration Information, Account Information and any other personal information you provide is strictly restricted and used only in accordance with specific internal procedures and safeguards governing access, in order to operate, develop or improve the Service. We may also use third party service providers to help us provide the Service to you, such as sending e-mail messages on our behalf or hosting and operating a particular feature or functionality of the Service. Our contracts with these third parties outline the appropriate use and handling of your information and prohibit them from using any of your personal information for purposes unrelated to the product or service they're providing. We require such third parties to maintain the confidentiality of the information we provide to them.

Changes to your registration information

If your Registration Information provided when you applied for a product on Sites changes, you may update it whenever you apply for a new product such as a loan via the Service. To review and update your personal information to ensure it is accurate while your application is in process, contact us at support@LoanMaharathi.com. You will not be able to update the information you have provided in an application after a decision has already been made on it; however you may create and submit a new application with your updated information.

Session information is only used to improve your experience on the site

When you visit LoanMaharathi.com, we may collect technical and navigational information, such as operating system type, browser type, IP address, pages visited, and average time spent on our Site. This information may be used, for example, to alert you to potential software compatibility issues, or it may be analyzed to improve the Site.

"Cookies" are alphanumeric identifiers in the form of text files that are inserted and stored by your Web browser on your computer's hard drive. LoanMaharathi.com may set and access cookies on your computer to track and store preferential information about you. For example, LoanMaharathi.com may assign a cookie to you, to enable you to adjust your loan search preferences without needing to re-enter your information. Please note that almost all Internet browsers will allow you to delete cookies stored on your computer and to stop cookies from being stored on your computer. If you choose to eliminate cookies, the full functionality of the Service will be impaired for you.

We may, where required, encrypt our cookies so that only we can interpret them.

Web beacons are images embedded in a Web page or email for the purpose of measuring and analyzing site usage and activity. LoanMaharathi.com, or third party service providers acting on our behalf, may use Web beacons to help us study Site usage and improve the Service.

We may choose to use Google Analytics, a third-party tracking service, which uses cookies to track non-personally identifiable information about our visitors to our site in the aggregate to capture usage and volume statistics. Some of our business partners (e.g., Google Analytics) use cookies on our site. We have no access to or control over these cookies. This privacy statement covers the use of cookies by LoanMaharathi.com only and does not cover the use of cookies by any third-party.

We may use additional third party service providers to help analyze certain online activities. We may permit these service providers to use cookies and other technologies to perform these services for LoanMaharathi.com. We do not share personal information of our customers with these service providers, and they do not collect such information on our behalf. Our third party service providers are required to comply fully with this Privacy and Security Policy.

Third parties will not be given your personal information unless you ask us to do so

There are a number of products and services, such as loans, credit cards & insurance, offered by third parties on our Site, such as lenders, banks, credit card issuers, insurers and brokerage institutions (collectively, "LoanMaharathi.com Offers"). If you choose to apply for these separate products or services, disclose information to the providers, or grant them permission to collect information about you, then their use of your information is governed by their privacy policies. You should evaluate the practices of these external services providers before deciding to use their services. LoanMaharathi.com is not responsible for their privacy practices.

Testimonials, Blogs and other forums on LoanMaharathi.com

With your consent we may post your testimonial along with your name. If you want your testimonial removed please contact us at support@LoanMaharathi.com.

If you use a blog or other public forum on our Site, any information you submit there can be read, collected or used by other users and could be used to send you unsolicited messages. We are not responsible for the personal information you choose to submit in these forums. These forums may be hosted by LoanMaharathi.com or by one of our third party service providers on LoanMaharathi.com's behalf.

Additional Policy Information

Widgets Our Web site includes Widgets, which are interactive mini-programs that run on our site to provide specific services from another company (e.g. displaying the news, opinions, music, etc). Personal information, such as your email address, may be collected through the Widget. Cookies may also be set by the Widget to enable it to function properly. Information collected by this Widget is governed by the privacy policy of the company that created it.

Facebook, Twitter, & Other Social Networking Media You can link to our site using social networking services such as Facebook & Twitter. These services will authenticate your identity and provide you the option to share certain personal information with us such as your sign-in information, name and email address to link between the sites. Social networking media services like Facebook & Twitter give you the option to post information about your activities on this Web site to your profile page to share with others within your network.

Like Button If you use the "Like" button to share something, that item will appear on your Facebook profile page and also on your friends' news-feed, depending on your Facebook privacy settings. You may also receive updates in your Facebook newsfeed from this site or item in the future. Facebook also collects information such as which pages you have visited on this and other sites that have implemented the "Like" button.

Disclosure of your information to protect our rights or if required by law

Notwithstanding the foregoing, LoanMaharathi.com reserves the right (and you authorize LoanMaharathi.com) to share or disclose your personal information when LoanMaharathi.com determines, in its sole discretion, that the disclosure of such information is necessary or appropriate:

- As required by law, such as to comply with a subpoena, or similar legal process
- When we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a government request,
- If LoanMaharathi.com is involved in a merger, acquisition, or sale of all or a portion of its assets, you will be notified via email and/or a prominent notice on our Web site of any change in ownership or uses of your personal information, as well as any choices you may have regarding your personal information,
- To any other third party with your prior consent to do so.

Email & SMS communications from us

We provide our registered customers with periodic emailers and email/SMS alerts. We also allow users to subscribe to email newsletters and from time to time may transmit emails promoting LoanMaharathi.com or third-party goods or services. LoanMaharathi.com subscribers may opt-out of receiving our promotional emails and terminate their newsletter subscriptions by following the instructions in the emails. Opting out in this manner will not end transmission of service-related emails/SMS, such as email/SMS alerts.

We keep your data secure

We use a combination of firewalls, encryption techniques and authentication procedures, among others, to maintain the security of your online session and to protect LoanMaharathi.com accounts and systems from unauthorized access.

When you register for the Service, LoanMaharathi.com requires a password from you for your privacy and security. LoanMaharathi.com transmits information such as your Registration Information for LoanMaharathi.com or Account Credentials securely.

Our servers are in secure facilities where access requires multiple levels of authentication, including an identity card and biometrics recognition procedures. Security personnel monitor the facilities 7 days a week, 24 hours a day.

Our databases are protected from general employee access both physically and logically. We encrypt your Service password so that your password cannot be recovered, even by us. All backup drives and tapes also are encrypted.

We enforce physical access controls to our buildings.

No employee may put any sensitive content on any insecure machine (i.e., nothing can be taken from the database and put on an insecure laptop).

However, it is important to understand that these precautions apply only to our Site and systems.

All private information is encrypted and communicated securely

All communications between your computer and LoanMaharathi.com that contain any personal information are encrypted. This enables client and server applications to communicate in a way that is designed to prevent eavesdropping, tampering and message forgery.

You are responsible for maintaining the confidentiality of your login id and password

You are responsible for maintaining the security of your Login ID and Password, and may not provide these credentials to any third party. If you believe that they have been stolen or been made known to others, you must contact us immediately at privacy@loanmaharathi.com. We are not responsible if someone else accesses your account through Registration Information they have obtained from you or through a violation by you of this Privacy and Security Policy or the LoanMaharathi.com Terms of Use.

If you have any security related concern, please contact us at privacy@loanmaharathi.com. We will work closely with you to ensure a rapid and personal response to your concerns.

Whenever there is a change to our Privacy and Security Policy we post updates on our website

We may update this privacy statement to reflect changes to our information practices. If we make any material changes we will notify you by email (sent to the e-mail address specified in your account) or by means of a notice on this Site prior to the change becoming effective. We encourage you to periodically review this page for the latest information on our privacy practices.

Opt-Out:

E-mail us on support@loanmaharathi.com to opt-out.
support@loanmaharathi.com if you already have an opt-out cookie and that you want to experience our services.

Please note: This opt out relies on a cookie, so if you wipe all your cookies then we will no longer know that you have opted out.

Please note: when you opt-out in this manner, a cookie will be set on your browser. We must maintain the cookie on your browser in order to recognize you as an opted-out visitor. You must opt-out again if you clear that cookie from your browser, use a different internet browser, or use a new computer to access the internet.

Contact us with any questions or concerns

If you have questions, comments, concerns or feedback regarding this Privacy and Security Policy or any other privacy or security concern, send an e-mail to privacy@loanmaharathi.com

LoanMaharathi.com (Cyberedge Media)

517, Jaina Tower-I, District Centre,
Janak Puri, New Delhi 110058 India.
Phone: +91-95555-777-22