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Data Protection & Privacy Notice

Last Updated: September 2026

Applicable Law: Digital Personal Data Protection (DPDP) Act, 2023 & DPDP Rules, 2025 (India)

At **Udisha Fincop MicroFinance Pvt Ltd**, operating as a Data Fiduciary, we are committed to processing your personal data transparently, securely, and strictly for specified, lawful purposes. This notice explains how we collect, process, store, and protect your digital personal data, as well as your rights under Indian law.

1. Personal Data We Collect

Depending on whether you are an applicant, borrower, investor, or website visitor, we may collect the following categories of personal data:

- **Identity & Demographic Details:** Full name, date of birth, gender, marital status, and photograph.
- **Contact Details:** Mobile number, email address, residential address, and permanent address.
- **Government Identification:** Permanent Account Number (PAN), Aadhaar details (processed in compliance with UIDAI regulations), Voter ID, or Passport.
- **Financial & Credit Information:** Bank account details, income proofs, employment status, loan history, and credit reports obtained from Credit Information Companies (CIBIL, Experian, Equifax, CRIF High Mark).
- **Technical & Usage Data:** IP address, device identifiers, app usage metrics, and web cookies (collected via standard web analytics).

2. Purpose & Legal Basis for Processing

We process your personal data based on your **explicit consent** or as permitted under **legitimate uses / regulatory mandates**:

Purpose of Data Processing	Legal Basis	Categories of Third Parties Shared With
Credit Assessment & Underwriting	Explicit Consent	Credit Bureaus (CIBIL/Equifax), Co-lending Partners
Identity Verification (KYC/ eKYC)	Regulatory Requirement (RBI / PMLA)	UIDAI, NSDL, KYC Registration Agencies (KRAs)
Loan Disbursement & Repayment	Explicit Consent / Contract	Banking Partners, Payment Gateways (NPCI/Razorpay/PayU)

Loan Insurance & Risk Mitigation	Explicit Consent	Partnered Insurance Companies / Broker Platforms
Regulatory Compliance & Audits	Statutory Requirement	Reserve Bank of India (RBI), Tax Authorities, Courts
Promotional & Marketing Updates	Optional Consent (Opt-In)	Direct Marketing Service Providers

3. Your Rights as a Data Principal

Under Sections 11–14 of the DPDP Act, 2023, you hold the following rights regarding your personal data:

- 1. Right to Access & Summary:** You can request a summary of the personal data we hold about you and the details of third parties with whom it has been shared.
- 2. Right to Correction & Completion:** You may request updates or corrections to incomplete, inaccurate, or outdated personal information.
- 3. Right to Erasure:** You can ask us to delete your personal data once the purpose for collection is fulfilled.
(Note: Erasure requests are subject to statutory retention limits under RBI, Prevention of Money Laundering Act (PMLA), and Income Tax guidelines).
- 4. Right to Withdraw Consent:** You may withdraw your consent for data processing at any time through our website or app dashboard.
- 5. Right to Nominate:** You have the right to nominate an individual to exercise your data protection rights in the event of death or incapacity.
- 6. Right to Grievance Redressal:** You can submit grievances regarding your data handling directly to our Data Protection Officer.

4. Data Security & Retention

- Security Standards:** We implement technical standards, including 256-bit SSL encryption for data in transit, encrypted databases at rest, strict role-based access controls, and periodic vulnerability audits.
- Retention Policy:** Personal data is retained only as long as necessary to fulfill the operational purpose or meet legal obligations (e.g., financial records are retained for a minimum of 8 years per statutory RBI/Tax mandates). Upon expiry of the retention period, data is securely purged or anonymized.

5. Multi-Lingual Accessibility Notice

In compliance with Section 5 of the DPDP Act, this Data Protection Notice and related consent forms are available in **English and all 22 scheduled Indian languages**. You can switch your preferred language using the language dropdown selector at the top-right corner of our website/app.

6. Data Protection Officer (DPO) & Grievance Redressal

If you wish to exercise any of your rights, withdraw consent, or file a complaint regarding the processing of your personal data, please reach out to our designated Data Protection Officer:

- **Data Protection Officer:** Mahinder Seth
- **Designation:** Chief Executive Officer
- **Official Email:** support@udishafincop.in
- **Corporate Office Address:** C-1/68, DLF ANKUR VIHAR, GHAZIABAD, UTTAR PRADESH-201102
- **Grievance Resolution Timeline:** Acknowledgment within 24–48 hours; full resolution within 30 days.

If you remain unsatisfied with our response, you retain the right to escalate your grievance to the **Data Protection Board of India (DPBI)**.

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