

Privacy Policy

Evam Finance Private Limited (“Evam”, “we”, “our”) is committed to protecting the privacy of customers, prospective borrowers, partners and visitors to this website. This Privacy Policy is published in compliance with the Information Technology Act, 2000, the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011, the Digital Personal Data Protection Act, 2023 and the RBI Guidelines on Digital Lending.

1. Information we collect

- **Identity & KYC data:** name, date of birth, PAN, Aadhaar (masked), passport, driving licence.
- **Contact data:** address, email, telephone numbers.
- **Financial data:** bank statements, GST returns, financial statements, credit bureau reports.
- **Technical data:** IP address, device fingerprint, browser type, pages visited.

2. Purposes of processing

- Evaluating loan applications and ongoing credit monitoring.
- KYC and anti-money laundering compliance.
- Account servicing, recovery and customer support.
- Fraud prevention, risk management and statutory reporting.

3. Sharing of information

Information is shared only with: (a) credit information companies (CICs); (b) regulators including the Reserve Bank of India and the Income Tax Department; (c) service providers under written agreements that mirror this Policy; (d) co-lenders and assignees in respect of loans; and (e) as otherwise required by law.

4. Cookies

This website uses only strictly necessary cookies to provide the service requested. No advertising or third-party tracking cookies are deployed.

5. Security & storage

See the Policy on Storage of Data for details of encryption, access control and data localisation.

6. Your rights

You may request access to, correction of, or erasure of your personal data, and withdraw consent at any time, by writing to dpo@evamfinance.com. The Company will respond within statutory timelines.

7. Grievance Officer

Concerns regarding personal data processing may be addressed to the Grievance Officer at grievance@evamfinance.com. Customers may also use the online complaint form.

8. Changes to this Policy

Material changes to this Policy will be notified through the website and, where appropriate, by direct communication.

Evam Finance Private Limited · RBI-Registered NBFC