

Objective

This policy is created under the Indian IT Act, 2000, Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011 (hereinafter referred to as Data Privacy Rules) and covers how IKF treats personal information that the company collects and receives, including user submissions, personal information, and information related to your past use of our products and services. Personal information is information about you that is personally identifiable, including but not limited to information like your name, address, email address, or phone number, and that is not otherwise publicly available. The Privacy Policy relates to all products and services provided by IKF to our users (collectively, the "Products"), and on the IKF website (the "IKF Website"), located at www.ikffinance.com. The Products and Website comprise, collectively, the "Site". The authenticity of the personal information is the sole responsibility of the provider and that IKF shall not be held accountable for the same.

Information We Collect

Non-Personally Identifiable Information. Non-personally identifiable information is information that, by itself, cannot be tracked to a specific individual. IKF may collect non-personally identifiable information while you are visiting the Site. While providing services and features, IKF may collect web surfing data such as your IP address, web pages on the Site that have you visited, time and date, and whether or not you clicked on advertisements ("Web Surfing Data"). We use different types of technologies to collect this information, including cookies and single-pixel GIFs.

If your browser is configured to accept the cookies, these cookies will be used to recognize your computer when you revisit the Site to provide you with a superior user experience to help you improve performance. However, if you wish, you can configure your browser to block cookies.

Advertisements of third-party advertisers may be displayed on the Site (Website or Products). If you choose to click on an advertisement or link, IKF may provide non-personally identifiable information to the advertiser and/or web publisher. Also, the advertiser or web publisher may use cookies or other technologies to collect information when you are visiting their websites. The information advertisers or other third parties collect is governed by their individual privacy policies, not by IKF's privacy policy.

IKF's partners or affiliates may provide the Product through their website, including by framing the Product. To the extent the partner or affiliate collects information the treatment of that information is governed by the privacy policy of the partner or affiliate, not by IKF's privacy policy.

Personally Identifiable Information. While providing various services or features, we may ask

you to provide personal information. For example, you may be asked to provide your email address, name, telephone number, street address, email address, age, gender etc.

We may ask for similar information at other times, including during promotions sponsored by IKF or its advertisers or partners.

Use of the Information We Collect

Use of Non-Personally Identifiable Information. IKF may use non-personally identifiable information collected to improve the quality of IKF's services ----- for example, by diagnosing service or technology problems, by assessing and maintaining security, by showing your previous predictions to improve the quality of your experience, by presenting you with ads that we think you would be interested in seeing, or by allowing you to remain logged into IKF on your computer. We may also use the information to count and recognize returning users.

IKF may provide information to any third-party who would conduct research on the Web Surfing Data to determine user demographics, interests, and behavior and may market the Site by sharing Web Surfing Data with potential advertisers or partners. If it does so, IKF will share the Web Surfing Data in such a way that users are not identified. For example, we may provide demographic or usage information to an advertiser so they may see how many registered users are from a specific geographic area or clicked on a certain ad in the previous month. IKF also may provide your non-personally identifiable information to contractors so that they can perform services for us.

Use of Personally Identifiable Information. IKF does not intentionally provide personally identifiable information to third parties except under the following conditions: If you provide personally identifiable information as part of an inquiry about products or services provided by one of the advertisers or partners or while participating in any promotional offers provided by IKF from time to time, we will provide that information to that advertiser or partner or sponsor or co-sponsor of the promotional event so that they may attempt to provide you with information regarding the products or services or promotional offer about which you inquired.

IKF may use the personally identifiable information provided by users for credit reporting, compilation of a transaction, internal purposes, such as sales, human resources, marketing, and administration. Further personally identifiable information may be provided by IKF to any statutory authorities or to any regulatory body in accordance with laws governing IKF.

You may request details of personal information which we hold about you under the Data Privacy Rules. If you would like a copy of the information held on you, please contact us at privacy@ikffinance.com

Other Sharing of Information

IKF may release information when necessary to comply with the law or a court order or an

investigation. IKF also may release information to law enforcement to protect its rights, property, or other interests, including those of its customers or users or to prevent illegal activities or violations of IKF's Terms of Use Agreement.

In the event that IKF, in whole or in part, establishes a partnership with another company, or is acquired by or merged with another company, collected information may be transferred to the partner or the acquiring or merging company.

Deletions/Corrections/Updates

IKF may allow users who choose to provide personally identifiable information on their profile to edit limited portion of their profile to ensure that the personally identifiable information is correct and up-to-date.

Child Protection

IKF does not offer services to, or target, persons considered minor under the Indian laws i.e. children below 18 years of age. In compliance with the Indian laws, any information we receive from people we believe to be minors will be purged from our database. Further, IKF reserves its rights to purge any content or information which it finds in violation of Section 67B of Information Technology Act, 2000, i.e. contents or information or any material which depicts children in sexually explicitly acts, and which amounts to the facilitation of child abuse. IKF may unilaterally debar such user from availing its services.

Security

IKF makes significant efforts to protect against the loss, misuse, and alteration of the collected information. These measures may include the use of secure server technology. Be aware, however, that the Internet is not completely secure. Therefore, we cannot ensure the security of any information transmitted to us over the Internet, and we accept no liability for any unintentional disclosure.

Some areas of the Site are password-protected. To increase security, please do not share your passwords with anyone. You shall not undertake any act which amounts to breach of security and you shall not try to access password-protected area of the Site without proper authorization.

Links to Advertisers and Other Websites

IKF's services are combined with content from web publishers and advertisers. The Site may contain links to other websites, including advertisers. In addition, User Submissions may contain links to other websites. IKF is not responsible for the privacy practices or the content of web publishers, advertisers, or other websites that may be linked to the Site.

Acceptance of Privacy Policy

This document is for internal use Only and may not be reproduced in any form without consent of the company.

BY USING OUR WEBSITE AND/OR PRODUCTS, YOU ARE ACCEPTING THE PRACTICES SET OUT IN THIS PRIVACY POLICY AND OUR TERMS OF USE AGREEMENT.

Grievance Redressal:

As per rule 5(9) of the Data Privacy Rules, Manager of IT Department has been designated as Grievance Officer. The contact details are as below:

E-mail id: privacy@ikffinance.com

All the grievances and any discrepancies of the provider of information shall be redressed within one month (30 days) from the date of receipt of notice of grievance.

Effective Date

We reserve the right to modify this privacy policy at any time by posting the changes on this page. Please check the effective date at the bottom of this page to determine if the privacy policy has been modified since you last reviewed it. We also will notify you about significant changes to the privacy policy by sending you a notice to the primary email address specified in your account or by placing a prominent notice on the Site. Your continued use of our Site following posting of the updated privacy policy will constitute your acceptance of the changes.