

## **PRIVACY TERMS – CLIMATE FINANCE INDIA PRIVATE LIMITED (CFIPL)**

**Last Updated: March 20, 2026**

Welcome to Climate Finance India Private Limited (CFIPL). We are committed to protecting the privacy of individuals whose information we collect in the course of our corporate lending and climate-finance activities. This website-specific Privacy Terms explains how we collect, use, share, and safeguard your information when you visit our website ([www.climatefinanceindia.com](http://www.climatefinanceindia.com)) or interact with us digitally.

### **1. INFORMATION WE COLLECT**

CFIPL only offers corporate loans. In connection with corporate loan applications, we collect limited personal information of directors, promoters, beneficial owners, authorized signatories, and key managerial personnel (KMPs). Information collected includes:

- Identity & KYC Details (PAN, passport, Aadhaar—where legally permitted, voter ID, etc.)
- Contact Information (email, mobile number, office address)
- Professional/Corporate Information (directorships, shareholding data)
- Compliance Information (AML, KYC, sanctions screening data)
- Technical Website Data (IP address, browser/device data, cookies)

### **2. HOW WE USE YOUR INFORMATION**

We use the information collected for the following purposes:

- Conducting due diligence, KYC verification, and onboarding activities
- Assessing borrower creditworthiness and fulfilling regulatory obligations
- Communicating with authorized representatives of borrowing entities
- Monitoring website performance and enhancing user experience
- Responding to queries submitted via forms or email
- Complying with legal and regulatory requirements under RBI, PMLA, and DPDP Act

### **3. COOKIES & WEBSITE TRACKING TECHNOLOGIES**

Our website may use cookies and analytical tools to:

- Improve website loading and navigation
- Measure traffic and usage patterns
- Maintain site security

You may disable cookies through your browser settings; however, some website features may not function fully.

### **4. DATA STORAGE & SOVEREIGNTY**

All personal data and IT systems supporting our operations are hosted exclusively in India, in accordance with RBI cyber security guidelines and Indian data protection laws.

### **5. DISCLOSURE OF INFORMATION**

We may share personal data only with:

- Regulators (RBI, FIU-IND, enforcement agencies)
- Credit information companies
- KYC/verification partners and technology service providers
- Legal and compliance consultants
- Lender Service Providers (LSPs) operating under strict confidentiality obligations

We do not sell, rent, or trade personal information.

## 6. DATA SECURITY

We employ industry-standard security safeguards, including:

- AES-256 encryption for stored data
- TLS 1.3 encryption for data transmitted over the internet
- Strict access controls and multi-factor authentication
- Continuous monitoring and cyber incident reporting mechanisms

## 7. YOUR RIGHTS UNDER THE DPDP ACT, 2023

You may exercise the following rights:

- Right to Access your personal data
- Right to Correction or updating of inaccurate information
- Right to Withdraw Consent (where applicable)
- Right to Request Erasure after legal retention periods expire

To exercise your rights, please contact our Grievance Officer.

## 8. DATA RETENTION

Personal data is retained for at least seven (7) years after the completion of the business relationship or longer where legally required. After the retention period, data is securely destroyed.

## 9. GRIEVANCE REDRESSAL

For privacy-related concerns, contact:

Nodal/Data Protection Officer: Mr. Santosh Singh

Email: [compliance@climatefinanceindia.com](mailto:compliance@climatefinanceindia.com)

Address: Unit 1001, 10th Floor, Tower A, Peninsula Business Park, Delisle Road,  
Lower Parel, Mumbai 400013, India

We aim to respond within 30 days.

## 10. TERMS UPDATES

CFIPL may update this Privacy Terms periodically to reflect changes in law or internal processes. The latest version will always be published on this website.