

Privacy Policy

LoanDidi™, operated by 36 Forts Capital Private Limited | Version 1.0 | Effective date: 31 May 2026

LoanDidi™ (“LoanDidi”, “we”, “us” or “our”) is a digital lending platform operated by 36 Forts Capital Private Limited. LoanDidi functions as a Digital Lending App / Lending Service Provider (“DLA/LSP”) for its lending partner, Collocate Merchants Private Limited, a Non-Banking Financial Company registered with the Reserve Bank of India (“RBI”) (the “Lender” or “NBFC”). LoanDidi sources, onboards and helps service loan applications; the Lender alone sanctions, disburses and holds loans. This Privacy Policy explains how we collect, use, store, share and protect your information when you access our website and services. LoanDidi currently operates as a web platform only.

By accessing our website or submitting your details through it, you confirm that you have read, understood and agree to this Privacy Policy. We may update this Policy from time to time; the current version, with its effective date, will always be available on our website.

This Policy is framed having regard to applicable Indian law, including the Information Technology Act, 2000 and rules made under it, the Digital Personal Data Protection Act, 2023, and the RBI’s directions on digital lending, as applicable and as amended from time to time.

1. Consent

We collect and process your information only with your consent and only for the purposes described in this Policy. Consent is obtained through clear means on our website, such as a tick-box or an equivalent confirmation when you submit an enquiry or application. You may withdraw your consent at any time by writing to us at the contact below; withdrawal will not affect processing already carried out lawfully, but may affect our ability to assist you with a loan enquiry. The identity of the Lender (Collocate Merchants Private Limited) and of LoanDidi as its DLA/LSP is disclosed to you on our website and in the loan documentation issued by the Lender.

2. Information We Collect

Because LoanDidi operates as a website, we collect only the information you choose to provide and a limited set of technical data needed to run the site securely. We do **not** operate a mobile application and we do **not** collect SMS, contacts, call logs, camera, photo, microphone, precise device-location, or installed-application data.

a. Information you provide

- Contact and basic profile details you enter, such as name, mobile number and city;
- Indicative loan details you enter, such as the amount required, purpose, income range and any referral code;
- Any information you share with us when you contact our support team.

b. Information collected automatically

- Standard website and analytics data, such as cookies, approximate region derived from your IP address, browser type and pages visited, used to keep the site secure and to improve it;
- We use only essential and analytics cookies and do not permit third-party advertising or behavioural-tracking cookies on our site. You may disable cookies in your browser, though some features may not work.

c. Information from the lending process

If you proceed with a loan application, the Lender and its authorised technology and verification partners may collect further information (for example, KYC documents, bank and credit-bureau information) directly from you and process it under the Lender’s own privacy policy. That collection is carried out by the Lender as the regulated entity, not by LoanDidi.

3. How We Use Information

- To respond to your enquiry and help you start a loan application;

- To pass your application details to the Lender (Collocate Merchants Private Limited) and its loan-management/technology partner so the Lender can assess and process it;
- To provide customer support and to keep you informed about the status of your enquiry;
- To detect and prevent fraud and misuse of our website;
- To improve our website and services; and
- To meet our legal and regulatory obligations.

4. How We Share Information

We share your information strictly on a need-to-know basis and only for the purposes above:

- **With the Lender** — Collocate Merchants Private Limited, the NBFC that sanctions, disburses and holds the loan;
- **With the Lender's technology partner** — the loan-management / loan-origination system provider engaged to process applications, under confidentiality obligations;
- **With service providers** who help us run our website (for example, hosting and analytics), under confidentiality obligations;
- **Where required by law**, or to a court, regulator or law-enforcement agency; and
- **In a business transfer**, to a successor entity, subject to confidentiality.

We do **not** sell or rent your personal information to anyone. As required under the RBI's digital lending directions, data collected through the DLA/LSP is not retained by LoanDidi beyond what is necessary for immediate processing; loan and borrower records are held by the Lender. Data is stored on servers located in India.

5. Data Retention

We retain the limited information we collect only for as long as necessary for the purposes set out in this Policy or as required by applicable law, whichever is longer, after which it is deleted or anonymised. Loan, KYC and repayment records are retained by the Lender in accordance with the Lender's policy and applicable law.

6. Security

We maintain reasonable technical and organisational safeguards appropriate to a web platform, including encryption of data in transit, access controls and India-based hosting, and we review these from time to time. No method of transmission over the internet is completely secure, and while we strive to protect your information we cannot guarantee absolute security; you share information with us at your own risk to that extent permitted by law.

7. Your Rights

Subject to applicable law, you may ask us to access, correct or delete the information we hold about you, and you may withdraw a consent you have given. To exercise any of these, please contact us using the details below. We will respond within the timelines required by law.

8. Children

Our services are intended for individuals who are 18 years of age or older and competent to contract under Indian law. We do not knowingly collect information from minors.

9. Third-Party Links

Our website may link to third-party websites, including that of our Lender and partners. We are not responsible for the privacy practices of those websites, and we encourage you to review their policies.

10. Grievances and Contact

If you have any question or concern about this Policy or about how your information is handled, please contact us at contact@loandidi.com (phone: **+91 900 900 3333**). Concerns that are not resolved at this level may be escalated as set out in our Grievance Redressal Code, available in the Legal & Support section of our website.

11. Changes to this Policy

We may amend this Policy at any time. The updated version will be posted on our website with a revised effective date, and your continued use of the website signifies acceptance of the changes.

This document is reviewed at least annually, or upon a material change in applicable law or in LoanDidi's arrangements with its lending partner. In case of any conflict between this document and applicable RBI directions, the RBI directions prevail.

For and on behalf of **36 Forts Capital Private Limited** (operator of LoanDidi™)

Authorised Signatory / Director