

Welcome to **IIFC Capital Debt Consultancy Pvt. Ltd.** ("Company", "we", "our", or "us"). We value your privacy and are committed to protecting your personal information. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit www.iifccapital.com or use our services.

By accessing our website or submitting your information, you agree to the practices described in this Privacy Policy.

About Us

Your Trusted Financial Architect

At IIFC Capital, we believe that finding the right loan should be simple, transparent, and stress-free. We are not a Bank or a Non-Banking Financial Company (NBFC). Instead, we are an Authorised Channel Partner working with 25+ leading Banks and NBFCs across India to help individuals and businesses access suitable financial solutions with confidence.

Rather than approaching multiple lenders on your own, IIFC Capital brings a wide network of trusted lending partners under one roof. Our experienced team understands your financial requirements, evaluates your profile, and assists you in identifying loan options offered by our partner institutions. From your initial enquiry to documentation, application support, lender coordination, and final disbursement, we strive to make the borrowing journey smooth, transparent, and hassle-free.

What We Do

We assist customers with:

Insurance

Health Insurance | Term Life Insurance | Vehicle Insurance

Investment

Mutual Funds | SIPs | Wealth Planning

Finance

Unsecured Loans

Personal Loan | Business Loan | Overdraft Facility | Education Loan | Credit Card

Secured Loans

Home Loan | Auto Loan | Loan Against Property

Contribution

Availability of services may vary based on eligibility and partner offerings.

Why Choose IIFC Capital?

- Authorised Channel Partner with 25+ leading Banks & NBFCs
- Multiple lending options through a single point of contact
- Personalised loan guidance based on your profile
- Transparent assistance throughout the application process
- Professional documentation and processing support
- Dedicated customer relationship team
- Fast, responsive, and customer-focused service

Our Mission

To simplify access to financial solutions by connecting customers with trusted lending partners through a transparent, ethical, and customer-centric process.

Our Vision

To become one of India's most trusted financial distribution partners by delivering reliable guidance, exceptional service, and long-term customer relationships.

Important Disclosure -

IIFC Capital does not directly lend money and is not a Bank or NBFC. All loan approvals, interest rates, processing fees, repayment terms, and loan disbursements are determined solely by the respective partner Bank or NBFC. Submission of an enquiry or application through IIFC Capital does not guarantee loan approval.

Information We Collect

We may collect the following information when you interact with our website or services:

Personal Information

- Full Name
- Mobile Number
- Email Address
- City and State
- Employment Details
- Income Details
- Loan Requirement
- Existing Loan Details (if provided)
- Credit-related information voluntarily shared by you
- Any documents submitted during the application process

How We Collect Information

Information may be collected through:

- Online enquiry forms
 - Loan application forms
 - WhatsApp enquiries
 - Phone calls
 - Email communication
 - Contact forms
 - Advertising platforms
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How We Use Your Information

Your information may be used for the following purposes:

- To understand your loan requirements.
 - To contact you regarding your enquiry.
 - To evaluate your eligibility for financial products.
 - To coordinate with our partner Banks and NBFCs for loan processing.
 - To provide customer support.
 - To improve our website and services.
 - To analyse website traffic and user behaviour.
 - To comply with applicable legal and regulatory requirements.
 - To prevent fraud, misuse, or unauthorised activities.
 - To communicate service updates, offers, or important notifications where permitted by law.
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Sharing of Information

We may share your information only when necessary, including with:

- Partner Banks
- Partner NBFCs
- Verification agencies
- Service providers
- Government or regulatory authorities where legally required

We do not sell, rent, or trade your personal information to third parties for their independent marketing purposes.

Loan Applications

When you submit a loan enquiry or application through IIFC Capital:

- We review your basic eligibility based on the information you provide.
- Your application may be shared with one or more authorised partner Banks or NBFCs.
- The final decision regarding loan approval, rejection, interest rate, processing fees, tenure, documentation requirements, and disbursement rests solely with respective lending institution.
- Submission of an enquiry does not guarantee loan approval.

Google Analytics and Advertising

We may use Google Analytics, Google Ads, Google Tag Manager, Meta Pixel, similar Platforms to:

- Understand website traffic.
- Measure campaign performance.
- Improve advertising relevance.
- Analyse user interactions.
- Optimise our marketing activities.

These tools may collect information in accordance with their respective privacy policies.

Data Security

We implement reasonable administrative, technical, and organisational measures to protect your personal information against unauthorised access, misuse, alteration, disclosure, or destruction. While we strive to safeguard your information, no method of transmission over the internet or electronic storage is completely secure. Therefore, we cannot guarantee absolute security.

Data Retention

We retain your information only for as long as necessary to:

- Process your enquiry.
- Provide requested services.
- Meet legal, regulatory, accounting, or compliance obligations.
- Resolve disputes.
- Enforce our agreements.

Once no longer required, information may be securely deleted or anonymised where appropriate.

Your Rights

Subject to applicable laws, you may have the right to:

- Request access to your personal information.
- Request correction of inaccurate information.
- Request deletion of your information where legally permissible.
- Withdraw consent where processing is based on consent.
- Raise concerns regarding the handling of your personal information.

Requests may be submitted using the contact details provided below.

Third-Party Websites

Our website may contain links to third-party websites, including partner Banks, NBFCs, or other service providers.

We are not responsible for the privacy practices, content, or security of such third-party websites. Users are encouraged to review the privacy policies of those websites before providing personal information.

Children's Privacy

Our services are intended only for individuals legally eligible to apply for financial products. We do not knowingly collect personal information from children.

Changes to this Privacy Policy

We reserve the right to update this Privacy Policy at any time. Any revisions will be posted on this page along with the updated "Last Updated" date. Continued use of our website after changes constitutes acceptance of the revised Privacy Policy.

Contact Us

For any questions regarding these Terms & Conditions, please contact:

IIFC Capital

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