



Mitrata Inclusive Financial Services Limited
(Formerly Known as Mitrata Inclusive Financial Services Pvt. Ltd.)

TERMS & CONDITIONS

We at Mitrata Inclusive Financial Services Limited establishing the terms and conditions for the use and access of the Site. By accessing this site, or any pages thereof, and/or using the information or services provided on or via this site, you agree to be bound by these terms and conditions. In the event of any conflict between the terms and conditions of specific products and services and these terms and conditions, the conditions specific to such products and services shall prevail.

All our Services are subject to applicable laws, government notifications, the rules, regulations and guidelines issued by the Reserve Bank of India ("RBI"), and any other regulatory bodies defining the rules/regulations governing the offer of any Services.

Ownership of Site; Agreement to Terms of Use:

These Terms and Conditions of Use (the "Terms of Use") apply to Mitrata Inclusive Financial Services Limited website located at <https://mitrata.in/> (hereinafter referred as "Site"), The Site is the property of Mitrata Inclusive Financial Services Limited (hereinafter, referred as "MITRATA"). BY USING THE SITE, YOU AGREE TO THESE TERMS OF USE; IF YOU DO NOT AGREE, DO NOT USE THE SITE.

Use of Content:

The information/content published on the Mitrata website should be used for general information purposes only and should not be used as a basis for making business or commercial decisions. You are advised to exercise due caution and/or seek independent advice before entering into any business or commercial decisions, based on the information herein. All text, graphics, user interfaces, visual interfaces, photographs, trademarks, logos, (collectively, hereinafter referred to as "Content"). Except as expressly provided in these Terms of Use, no part of the Site and no Content may be copied, reproduced, republished, or uploaded, to any other computer, server, website or other medium for publication or distribution or for any commercial enterprise, without MITRATA express prior written consent.

GENERAL TERMS AND CONDITIONS:

You may use information on MITRATA products and services purposely made available by MITRATA for the Site, provided that you, (1) shall not remove any proprietary notice language in all copies of such documents, (2) make no modifications to any such information.

- MITRATA makes no commitment to update the materials on the Site with respect to products.
- MITRATA makes no representations or warranties as to the completeness or accuracy of the information.



Mitrata Inclusive Financial Services Limited
(Formerly Known as Mitrata Inclusive Financial Services Pvt. Ltd.)

- Information is supplied upon the condition that the persons receiving the same will make their own determination as to its suitability for their purposes prior to use or in connection with the making of any decision.
- Nothing contained herein is to be construed as a recommendation to use any product, or services as mentioned on the Site.

Accounts, Passwords and Security:

Payment of EMI on the or through the Site may require you to share your personal details on the Site. (Including Your Name, Address, Mobile Number, Bank Details and etc.). You are entirely responsible for maintaining the confidentiality of the information you hold for your account, including your password, and for any and all activity that occurs under your account as a result of your failing to keep this information secure and confidential. You agree to notify MITRATA immediately of any unauthorized use of your account or password, or any other breach of security.

Privacy and Ownership of information:

Unless otherwise expressly set forth herein, any information, communication or material you transmit to this website by electronic mail or otherwise, including data, questions, comments, or suggestions will be treated as non-confidential and non-proprietary and will become the property of MITRATA. Such information, communication or material may be used for any purpose, including but not limited to, reproduction, solicitations, disclosure, transmission, publication, broadcast, and posting. Furthermore, MITRATA shall be free to use any ideas and concepts, contained in any communication you send to this website for any purpose whatsoever.

The MITRATA Privacy Policy applies to use of this Site, and its terms are made a part of these Terms of use by this reference. To view MITRATA Privacy Policy, click here <https://mitrata.in/wp-content/uploads/2025/06/privacy-policy.pdf> Additionally, by using the Site, you acknowledge and agree that Internet transmissions are never completely private or secure.

Exclusion of Liability:

MITRATA its directors and employees shall accept no liability for any costs, loss or damage arising directly or indirectly (including special, incidental or consequential, punitive, or exemplary) from your use of this website or any linked site or inability to use by any party, howsoever arising, and including any loss, damage or expense arising from, but not limited to, any defect, error, omission, interruption, imperfection, fault, mistake or inaccuracy with this website, its contents or associated services, or due to any unavailability of the website or any part thereof or any contents or associated services.



Mitrata Inclusive Financial Services Limited
(Formerly Known as Mitrata Inclusive Financial Services Pvt. Ltd.)

Third Party Links to and Sites:

This Site may contain links to other independent third-party Web sites ("Linked Sites"). These Linked Sites are provided solely as a convenience to our visitors. Such Linked Sites are not under MITRATA control, and MITRATA is not responsible for and does not endorse the content of such Linked Sites. You will need to make your own independent judgment regarding your interaction with these Linked Sites.

Disclaimers-No representation or warranty:

There is no guarantee or warranty that the site is free from any virus or other malicious, destructive or corrupting code, program or macro. No information sent to any client through this website or available on this website shall constitute any representation or warranty by MITRATA regarding the credit-worthiness, financial performance or prospects, solvency, or viability of the company. This website may contain advice, opinions and statements of various professionals, experts, analysts, etc. that MITRATA does not represent/endorse the accuracy or reliability thereof. Reliance thereon shall be at the risk of the user of this website. All information in this website is being provided on condition and understanding that the same is not being interpreted or relied on as legal, accounting, tax, financial, investment or other professional advice. MITRATA may at any time (without being obliged to do so) update, edit, alter and/or remove any information in whole or in part and shall not be responsible for all or any actions that may subsequently result in any loss, damage and/or liability. Nothing contained herein is to be construed as a recommendation to use any product or process and MITRATA makes no representation or warranty, express or implied that the use thereof will not infringe any patent, or otherwise.

Governing Law and Dispute Resolution:

These terms and conditions are governed by and to be interpreted in accordance with laws of India, without regard to the choice or conflicts of law provisions of any jurisdiction. You agree, in the event of any dispute arising in relation to these terms and conditions or any dispute arising in relation to the Site whether in contract or tort or otherwise, to submit to the jurisdiction of the courts located at Delhi, India for the resolution of all such disputes.



Mitrata Inclusive Financial Services Limited
(Formerly Known as Mitrata Inclusive Financial Services Pvt. Ltd.)

Grievance Redressal Mechanism

In accordance with Information Technology Act 2000 and rules made there under, the name and contact details of the Grievance Officer are provided below:

Mr. Manan Kalra

V-29/11A, DLF Phase-3, Gurugram-122002, Haryana

Email Id: compliance@mitrata.in

Landline: 91-124-4061961



Mitrata Inclusive Financial Services Limited
(Formerly Known as Mitrata Inclusive Financial Services Pvt. Ltd.)

Miscellaneous:

- Personal details provided to MITRATA through this Site will only be used in accordance with our privacy policy. Please read the privacy policy carefully before going on. By providing your personal details to us you are consenting to its use in accordance with our privacy policy.
- MITRATA reserves the right to do any of the following, at any time, without notice:
 1. to modify, suspend or terminate operation of or access to the Site, or any portion of the Site, for any reason;
 2. to modify or change the Site, or any portion of the Site, and any applicable policies or terms; and
 3. to interrupt the operation of the Site, or any portion of the Site, as necessary to perform routine or non-routine maintenance, error correction, or other changes.
- MITRATA may change the terms and conditions and disclaimer set out above from time to time. By browsing this Site, you are accepting that you are bound by the current terms and conditions and disclaimer and so you should check these each time you revisit the Site.

Feedback and Information:

We aim to keep our information about you as accurate as possible. If you would like to review or change the details you have supplied us with, please contact us, as set out below. If you wish to change or delete any of the personal information you have entered whilst visiting our Site or if you have any questions about our privacy statement, e-mail at mail@mitrata.in or contact at 91-124-4061961.