

PRIVACY POLICY

WELCOME TO NKOSH APPS

Welcome to **NKosh App**, operated by **Nkosh India Private Limited ("NKosh", "Company", "we", "our", or "us")**. We are committed to protecting your privacy and ensuring that your personal information is collected, processed, stored, and used responsibly.

This Privacy Policy explains how NKosh App collects, uses, stores, shares, and protects the information you provide while using our mobile application and related services available through <https://nkoshapp.in>. By downloading, accessing, registering, or using the NKosh App, you acknowledge that you have read, understood, and agreed to the practices described in this Privacy Policy.

This Privacy Policy applies only to information collected through the NKosh App and its related services. It does not apply to information collected through third-party websites, applications, or services that may be linked from our platform.

WEBSITE AND APP VISITORS

Whenever you access or use the NKosh App, certain technical and usage-related information may be collected automatically to improve the performance, security, and reliability of our services. This information may include device type, operating system version, browser details (where applicable), IP address, network information, language preferences, date and time of access, crash reports, and usage statistics.

The information collected helps us understand how users interact with the application, identify technical issues, improve user experience, monitor security, and enhance the overall performance of our digital services. The collected information is generally used in an aggregated form and is not intended to personally identify individual users unless required for security, fraud prevention, or legal compliance.

SIGN UP FOR OUR SERVICES

To access various services offered through the NKosh App, users may be required to create an account by providing certain personal information. During registration, we may collect information such as your full name, mobile number, email address, business details, company information, and any other information necessary to verify your identity and provide our services.

The information collected during registration enables us to create and manage your account, authenticate your identity, provide customer support, process service requests,

communicate important updates, and ensure compliance with applicable regulatory requirements.

GATHERING OF PERSONAL INFORMATION

NKosh App collects only the information that is reasonably necessary to provide our services efficiently. Depending on the nature of your interaction with the App, we may collect personal information including your name, mobile number, email address, business information, GST details, address, location data, bank account information (where applicable), KYC documents, photographs, and other information voluntarily submitted by you.

Certain services may require additional verification documents to comply with legal or regulatory obligations. We collect such information only with your knowledge and consent or where required by applicable law.

SECURITY

Protecting your personal information is one of our highest priorities. We implement appropriate technical, administrative, and organizational safeguards to protect your personal information against unauthorized access, disclosure, alteration, misuse, or destruction.

Although we continuously strive to maintain industry-standard security practices, no electronic transmission or storage system can guarantee absolute security. Therefore, while we take every reasonable measure to safeguard your information, we cannot guarantee complete protection against all possible security risks.

ADVERTISEMENTS

NKosh App may display promotional content, announcements, product recommendations, or marketing communications related to our services or those of our authorized partners. Such advertisements may be based on your interactions with the App, preferences, or services you use.

We do not sell your personal information to advertisers. Any advertising or promotional activity is carried out in accordance with this Privacy Policy and applicable laws.

LINKS TO EXTERNAL WEBSITES

The NKosh App may contain links to external websites, payment gateways, government portals, logistics partners, or third-party service providers for your convenience. These external websites operate independently and maintain their own privacy policies.

NKosh India Private Limited is not responsible for the privacy practices, security, content, or services offered by any third-party websites. Users are encouraged to review the privacy policies of such external websites before providing any personal information.

GOOGLE SERVICES AND REMARKETING

NKosh App may use Google services, analytics tools, and remarketing technologies to understand user engagement, improve application performance, measure marketing effectiveness, and provide relevant information about our products and services. These technologies may collect anonymous usage information such as device interactions, session duration, and application events.

The information collected through these services is processed in accordance with applicable privacy regulations and Google's own privacy practices. Users may manage certain advertising preferences through their Google account settings where applicable.

PROTECTION OF PERSONAL INFORMATION

NKosh India Private Limited is committed to protecting the confidentiality and integrity of the personal information collected through the NKosh App. Access to personal information is limited only to authorized employees, contractors, service providers, and business partners who require such information for providing services, customer support, legal compliance, or operational purposes.

Appropriate administrative, technical, and organizational safeguards are implemented to prevent unauthorized access, misuse, alteration, disclosure, or destruction of personal information.

AGGREGATED STATISTICS

NKosh App may collect aggregated and anonymized statistical information regarding how users interact with the application. Such information does not personally identify any individual user and is used solely for analyzing application performance, improving services, understanding user behavior, and generating business insights.

The Company may publish or share aggregated statistics without revealing any personally identifiable information.

COOKIES AND SIMILAR TECHNOLOGIES

The NKosh website and certain integrated services may use cookies, local storage, and similar technologies to improve user experience, remember preferences, enhance security, and analyze website traffic. These technologies help us provide a more personalized experience and improve the efficiency of our services.

Users may disable cookies through their browser settings; however, doing so may affect the functionality of certain features available on the website.

BUSINESS TRANSFERS

In the event of a merger, acquisition, corporate restructuring, sale of assets, or other business transaction involving Nkosh India Private Limited, user information may be transferred to the acquiring organization as part of the transaction. Any such transfer will continue to be protected under this Privacy Policy or a substantially similar policy.

CHANGES TO THIS PRIVACY POLICY

NKosh India Private Limited reserves the right to modify, update, or revise this Privacy Policy at any time to reflect changes in legal requirements, business practices, technological advancements, or service offerings.

Any changes will become effective immediately upon publication on the NKosh App or the official website. Continued use of the App after such changes constitutes acceptance of the updated Privacy Policy.

LOCATION INFORMATION

Certain services available through the NKosh App require access to your device's location. Location information is collected only after obtaining your permission and is used for providing location-based services, improving operational efficiency, facilitating buyer-seller interactions, delivery coordination, and enhancing user experience.

Users may disable location access through their device settings, although some features of the App may become unavailable or function with limited capabilities.

USER DATA POLICY

NKosh App collects and processes user information only to the extent necessary for providing secure, efficient, and reliable services. Information collected through the App may include personal information, account information, device information, usage information, location information, communication records, transaction details, and technical diagnostic information.

All collected information is processed in accordance with applicable laws and used solely for delivering services, improving platform performance, preventing fraud, ensuring regulatory compliance, and enhancing user experience.

INFORMATION WE COLLECT

Depending on the services used, NKosh App may collect personal information including your name, mobile number, email address, business details, company information, GST information, address, KYC documents, banking information where applicable, photographs, location data, and communication preferences.

We may also automatically collect technical information such as device identifiers, operating system details, application version, IP address, network information, crash reports, and application usage statistics.

HOW WE USE YOUR INFORMATION

The information collected through NKosh App is used to create and manage user accounts, verify identities, provide requested services, process transactions, improve application functionality, communicate important updates, provide customer support, comply with legal obligations, prevent fraudulent activities, maintain platform security, analyze service performance, and improve overall user experience.

DISCLOSURE OF INFORMATION

Nkosh India Private Limited may disclose your personal information only when such disclosure is necessary to provide our services, comply with applicable laws, protect our legal rights, prevent fraud, enforce our agreements, or respond to lawful requests from government authorities, regulatory agencies, or courts of competent jurisdiction.

Your personal information may also be shared with trusted third-party service providers including payment gateways, banking partners, logistics providers, cloud hosting providers,

SMS and email service providers, analytics providers, customer support partners, and identity verification agencies solely for the purpose of delivering services through the NKosh App. All such third parties are required to maintain the confidentiality and security of your information in accordance with applicable laws.

DATA RETENTION

Nkosh India Private Limited retains personal information only for as long as it is necessary to fulfill the purposes described in this Privacy Policy, comply with legal obligations, resolve disputes, prevent fraud, maintain business records, and enforce our agreements.

Once the retention period expires or the information is no longer required, we take reasonable measures to securely delete, anonymize, or destroy such information unless continued retention is required under applicable law.

YOUR PRIVACY RIGHTS

Users have the right to access, review, update, or correct the personal information associated with their NKosh App account. Where permitted under applicable law, users may also request deletion of their personal information, withdraw previously granted consent, or object to certain processing activities.

Requests relating to personal information may be submitted through the contact details provided in this Privacy Policy. The Company may verify the identity of the requesting user before processing any such request.

USER CONSENT

By downloading, installing, registering, or using the NKosh App, you voluntarily consent to the collection, processing, storage, use, and disclosure of your personal information in accordance with this Privacy Policy.

If you do not agree with any part of this Privacy Policy, you should discontinue the use of the NKosh App and its services.

APP PERMISSIONS

The NKosh App may request access to certain permissions available on your mobile device, including but not limited to Camera, Storage, Location, Contacts, Phone, Notifications, and Internet access, depending on the services you choose to use.

These permissions are requested only when required to enable specific features of the application. Users may manage or revoke these permissions at any time through their device settings; however, certain features of the App may not function properly if the required permissions are denied.

PAYMENT INFORMATION

Where applicable, the NKosh App may facilitate digital payments, financing services, buyer-seller transactions, and related financial services through authorized banking partners and payment gateway providers.

The Company does not permanently store confidential payment credentials such as debit card numbers, credit card numbers, CVV details, or banking passwords. Payment transactions are processed through secure and authorized payment service providers in accordance with applicable financial and regulatory requirements.

COMMUNICATIONS

By registering with the NKosh App, users agree to receive communications relating to account verification, security alerts, transaction updates, service notifications, promotional offers, policy updates, and customer support through SMS, email, push notifications, WhatsApp, or telephone, where applicable.

Users may opt out of promotional communications where such option is available; however, essential service-related communications cannot be disabled.

CHILDREN'S PRIVACY

The NKosh App is intended for use only by individuals who are eighteen (18) years of age or older. The Company does not knowingly collect personal information from children below the age of eighteen years.

If the Company becomes aware that personal information of a minor has been collected without appropriate authorization, reasonable steps will be taken to delete such information as soon as practicable.

INTERNATIONAL DATA TRANSFERS

Where necessary for providing services, maintaining cloud infrastructure, analytics, or customer support, user information may be processed or stored on servers located outside the user's state or country, subject to applicable legal and security requirements.

The Company ensures that appropriate safeguards are implemented to protect personal information during such transfers.

COMPLIANCE WITH LAW

Nkosh India Private Limited processes personal information in accordance with applicable laws, regulations, government guidelines, and statutory requirements. The Company reserves the right to disclose information whenever required by law or where such disclosure is necessary to protect the rights, property, safety, or legitimate interests of the Company, its users, or the general public.

CONTACT US

If you have any questions, concerns, requests, or complaints regarding this Privacy Policy or the manner in which your personal information is collected, processed, or used, you may contact us using the details provided below.

Nkosh India Private Limited

Website: <https://nkoshapp.in>

Email: support@nkosh.in

The Company will make reasonable efforts to respond to your queries within a reasonable period in accordance with applicable laws and internal procedures.