



Terms and conditions

The visitors are cautioned to read all the terms and conditions under which they can access the site for membership and the services offered by the site. Only visitors agreeing for these terms may access the site for membership or for availing any of the free or paid services offered by the site and/or its partners/ affiliates/ advertisers/ franchisees/ agents/ agencies etc. IF THE VISITOR DOES NOT AGREE TO ANY OF THESE TERMS, HE/SHE IS ADVISED NOT TO FURTHER ACCESS THE SITE OR REGISTER FOR MEMBERSHIP.

This is a legal agreement ("Agreement") between the visitor/member and Neeladri Chit Fund Pvt Ltd, herein after referred to as NCF, the owner and operator of the site neeladrichitfund.com, such other web sites that may be periodically linked either to these web addresses or to the home page of Neeladri Chit Fund Pvt Ltd, herein after referred jointly and severally as the site.

1. Access to the site cannot be had unless and until these terms and conditions are read and consented to.
2. Use and access: This site is primarily intended to provide information about the company, the Chit Fund operations, the schemes, the guidelines to the prospective customers and online information to the extent possible, to the existing customers. The services offered by the site and/or its partners/ affiliates/



advertisers/ franchisees/ agents/ agencies etc. may be accessed and/or used generally by any intending party, irrespective of region and location of the visitor or customer and the branch offering or providing services, subject to the terms and conditions of this agreement.

3. The members are required to be Citizens of India, competent under Indian laws to contract and avail services offered by the site. The visitors/ users/ members must submit and subject themselves to the laws of India and to the jurisdiction of law courts which exercise territorial jurisdiction over the place where the branch office offering or providing the services is located, for resolution of any dispute arising out of any eventuality related and/or attributable to the information posted in the site or sites linked to this site.

4. Membership: The membership or access to the site is for the sole, exclusive, personal use of the subscribers/members of chits of Neeladri Chit Fund Pvt Ltd. The member cannot authorize others to use his/her membership, and the member cannot assign or otherwise transfer the membership account to any other person or entity. The individuals seeking membership may at the discretion of NCF be asked to furnish proof of their identity, chit reference, age, residence, nationality, income, security, solvency and such other information before granting access to the site or membership.



5. CANCELLATION OF MEMBERSHIP: NCF reserves unfettered right to cancel any membership of the site at any stage, without assigning any reason whatsoever, without prejudice to his legal rights as a chit subscriber/member. The member who thus forfeits the membership to the site shall not have any claim whatsoever against NCF in respect of services provided on the site.

6. Ownership: This site is owned and operated by Neeladri Chit Fund Pvt Ltd. The Company hereby reserves the right to change or discontinue any service, chit, information, scheme, feature, offer, design, layout, content, platform, and equipment, systems, and programmer, software needed for the access or use of the free site including members area.

7. DUTIES AND LIABILITIES OF VISITORS AND MEMBERS: The members shall furnish truthful, authentic, relevant, valid, current, fair information. The members / visitors shall not re-transmit or otherwise disseminate the information on the site to any third parties, even if such third parties are subscribers or intending subscribers of NCF. The information on the site shall not be used for canvassing the chits. The members shall provide proof as may be required by NCF to substantiate the information furnished. NCF shall not be responsible or liable for any inaccurate, false, excessive, outdated, irrelevant, information displayed or posted on the site at the instance of a member.



8. ERRORS AND DISCREPANCIES: While NCF takes every care and caution to maintain the site free of errors and discrepancies, it is possible for some mistakes to creep into the site by inadvertence, oversight, human error, innocence and honest belief in the information in good faith. NCF is not liable in respect of innocent dissemination of such information and the liability of NCF is limited to removal of such errors and discrepancies from the site. Members and visitors may bring any such discrepancies to the notice of NCF with reasonable proof for necessary action.

9. All the information relating to the chit group is provisional and subject to confirmation with the Manager of the concerned branch.

10. The visitors or members should not send abusive, threatening, coercive, harassing, indecent, obscene mails to the other members or the staff of Neeladri Chit Fund Pvt Ltd, in respect of the information posted on the site.

11. Intellectual property rights: The intellectual property rights like Trademarks, copyright in artistic works, photographs, creative, graphics, layout, design, text, video, audio etc shall exclusively vest in NCF. Any violation of such Copyright of NCF by copying, publishing, distributing, modifying, transferring, altering, imposing, defacing shall be punishable under the Copyright laws.



12. Copying, storage, transmission, circulation of any information including photographs, chit information, schemes, addresses, etc displayed on the site, is strictly prohibited.

13. The members/visitors shall be solely responsible and liable for all the consequences arising out of any infringement of copyrights, proprietary rights including but not limited to damages, attorney fees and expenses.

14. The membership/access to the site is available subject to the condition that the site is accessed/used at the sole risk of the member/visitor. NCF cannot and does not guarantee about the availability of connection to the site, the services, and facilities nor does it assure any accuracy, quality, quantity, genuineness and promptness of any of the services offered on the site.

15. While every Endeavour is made to make the site free of any bugs, errors, viruses, failures, delay in transmission etc. NCF does not guarantee that the site or any of the services offered would be free of bugs, errors, viruses, failures and NCF does not accept any responsibility or liability for any such bugs, errors, viruses, failures delay in transmission etc in the site.

16. NCF reserves the right to make such additions, alterations, modifications, insertions, improvements, decorations for the betterment and quality enhancement of the material displayed on the site. The members shall also agree



for such modifications to the material for compatibility with the technological advancement and shall, without demur, agree for any changes that may be required to be made at the discretion of NCF and also provide such information or material that may be required for updating or upgrading the site in view of any technological advancement.

17. NCF does not give any warranty whatsoever either express or implied, for any advertisement material displayed on the site as to the quality, quantity, utility, originality, genuineness, legality, punctuality of any goods or services offered by NCF or its agents, business affiliates, associates, agencies, franchisees etc. NCF also does not give any warranty whatsoever either expresses or implied, of any disruption, interruption, breakdown of the site or services offered by NCF or its agents, business affiliates, associates, agencies, franchisees etc.

18. NCF is not liable for any damages to any members or visitors or user or third parties for any injury or damage or hardship that they might have been sustained by them on account of any error, failure, discrepancy, defect, shortfall, misdescription; any bugs, errors, viruses, failures delay in transmission etc in the site; any excessive, exaggerated, inaccurate, erroneous material on the site. The members/visitors/users of the site specifically agree to this and discharge NCF from any liability whatsoever for the said acts.



19. None of the staff or directors or officers or employees or agents of NCF shall be liable for any of the claims, losses, damages, costs, expenses that any one may have sustained in any manner whatsoever or likely to sustain in any manner whatsoever by the use and access of the site.

20. All articles, stories, information, news, views, incidents, occurrences etc and any information relating to special services that may be posted or displayed on the site are purely that of the respective authors. Members/ visitors/users are requested to crosscheck the information from sources that are most reliable and trusted in their personal opinion. NCF shall not be liable for any action, damages, indemnity, cost, expenses that the members/visitors/ users may have sustained or incurred from the use of such information.

21. **SECRECY:** The members are required to maintain secrecy of the information passed on to them by Neeladri Chit Fund Pvt Ltd in good faith. They are also required to maintain strict secrecy of passwords, Chit reference numbers etc that may be allotted to the members on an exclusive basis. Neeladri Chit Fund Pvt Ltd shall not be responsible for any misuse of the passwords, chit reference numbers of the members due to dissemination of such information even if it is accidental or innocent.