



## RBI-Compliant Data Deletion Policy

### 1. Purpose

This Data Deletion Policy defines the procedures and controls adopted by Anchorage Finkred Private Limited (A1 Loans) for retention, archival, deletion, and disposal of customer, financial, transactional, and personal data in accordance with applicable Reserve Bank of India (RBI) regulations, Information Technology laws, cybersecurity requirements, and data protection obligations.

### 2. RBI Registration

Anchorage Finkred Private Limited (A1 Loans) holds a valid Certificate of Registration issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India Act, 1934 dated December 19, 2022.

### 3. Scope

This policy applies to all employees, contractors, systems, applications, databases, devices, cloud infrastructure, and third-party service providers handling company or customer data.

### 4. Data Retention Period

Customer and operational data shall generally be retained for a period of 6 months unless a longer retention period is required under RBI regulations, applicable law, fraud investigation requirements, audits, or court/legal orders.

### 5. Data Deletion Triggers

Data may be securely deleted upon expiry of the retention period, closure of customer accounts, approved customer deletion requests where legally permissible, or when data is no longer required for operational or regulatory purposes.

### 6. Secure Deletion Standards

The organization shall use secure deletion practices including secure overwrite, cryptographic erasure, permanent database deletion, shredding of physical records, and secure cloud deletion procedures.

### 7. Regulatory Compliance

This policy supports compliance with RBI cybersecurity guidelines, the Information Technology Act, 2000, CERT-In requirements, Prevention of Money Laundering Act (PMLA), and applicable Indian data protection obligations.

### 8. Third-Party Service Providers

All third-party vendors and outsourcing partners handling customer or financial data must comply with equivalent data retention, confidentiality, cybersecurity, and secure deletion standards.



# Anchorage Finkred Private Limited

## 9. Customer Data Deletion Requests

Customers may request deletion of personal data through official company support channels. Requests shall be reviewed subject to RBI and legal retention obligations.

## 10. Contact Information

Anchorage Finkred Private Limited (A1 Loans)

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Mobile: +91 9789011874

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