

This Disclaimer (available at <https://www.arcil.co.in/about-us/corporate-governance> Under "Terms & Conditions" Website Disclaimer / Website Terms and Conditions) (collectively hereinafter referred to as the "**Agreement**") lays out the terms and conditions and rules, as maybe amended and supplemented, from time to time ("**Terms**") which shall be applicable to the access and use of the website of **Asset Reconstruction Company (India) Limited** (hereinafter referred to as "**Arcil**") through <https://www.arcil.co.in/about-us/corporate-governance> Under "Terms & Conditions" Website Disclaimer / Website Terms and Conditions by you, the visitor/ user ("**User**") of the Website.

Access of the Website by the User constitutes an acknowledgement and acceptance in full and without any modification and/or exception by the User of this Agreement. If the User does not agree with any part of such terms, conditions and notices as stated in this Agreement in any manner, the User must not access the Website.

The User "uses" the Website anytime he accesses, views, links to or from, or otherwise interacts or communicates with or connects to, the Website (or any parts thereof) or interacts or communicates with other Users through the Website (including, without limitation, on message boards, chat rooms and/or other communities established on the Website if any

1. Acceptance Of Terms:

Acceptance Of Terms And Modification Thereof:

This Agreement constitutes a binding contract between User and Arcil, with regard to the access and use of the Website.

The terms and conditions herein shall apply equally to both the singular and plural form of the terms defined. Whenever the context may require, any pronoun shall include the corresponding masculine and feminine. The words "include", "includes" and "including" shall be deemed to be followed by the phrase "without limitation". Unless the context otherwise requires, the terms "herein", "hereof", "hereto", "hereunder" and words of similar import refer to this Agreement as a whole.

The headings and subheadings herein are included for convenience and identification only and are not intended to describe, interpret, define or limit the scope, extent or intent of this Agreement or the right to use the Website by the User as contained herein or any other section or pages of the Website in any manner whatsoever.

Arcil provides its service to you/the User, subject to the following Terms & Conditions ("**TC**"), reserves the right to change the terms, conditions and notices pursuant to which the Website is accessed by the User or any services (hereinafter referred to as "**Services**") that are offered through the Website, without any notice or intimation of such change or without requirement of prior consent. The User shall be responsible for regularly reviewing the terms and conditions of this Agreement. Changes to this Agreement will be effective when posted and the User agrees to review this Agreement periodically to become aware of any changes.

In addition, when using any particular services offered by Arcil, or while accessing the website, you and Arcil shall be subject to any posted guidelines or rules applicable to such

services which may be posted from time to time. All such guidelines or rules are hereby incorporated by references into the TC. Arcil may also offer other services that are governed by different Terms of Service.

The User's use of certain Services, features, functionality or programs offered on or through the Website may be subject to additional terms and conditions (hereinafter referred to as "Rules"), and before the User uses any such Services, features, functionality or other programs he would be deemed to have accepted such additional Rules upon the use of such Services or the Website in any manner.

2. Description Of Service:

Arcil currently provides users with access to a rich collection of resources, including, content and branded programming through its network of properties. You also understand and agree that the Service may include advertisements and that these advertisements are necessary for Arcil to provide the Service. You also understand and agree that the service may include certain communications from Arcil, such as service announcements, administrative messages and the Arcil Newsletter, and that these communications are considered part of Arcil membership. Unless explicitly stated otherwise, any new features that augment or enhance the current Service, including the release of new Arcil properties, shall be subject to the TC. You understand and agree that the Service is provided "AS-IS" and "AS AVAILABLE" basis and that Arcil assumes no responsibility for the timeliness, deletion, mis-delivery or failure to store any user communications or personalization settings. To the fullest extent permitted under law, Arcil disclaims all warranties, express or implied. You are responsible for obtaining access to the Service and that access may involve third party fees (such as Internet service provider or airtime charges). You are responsible for those fees, including those fees associated with the display or delivery of advertisements. In addition, you must provide and are responsible for all equipment necessary to access the Service.

3. Eligibility / Registration Obligations:

Eligibility: In consideration of the use of the Services, you represent that you are at least 18 years old or the age of majority in your jurisdiction to use this Website and to form a binding contract and are not a person barred from receiving services under the laws of India or other applicable jurisdiction. By using this Website, you represent that you meet these requirements.

You may be required to register and create an account, providing certain information ("Registration Data"). Accordingly, you agree to: (a) provide true, accurate, current and complete information about yourself as prompted by the Service's registration form (such information being the "Registration Data") and (b) maintain and promptly update the Registration Data to keep it true, accurate, current and complete. If you provide any information that is untrue, inaccurate, not current or incomplete, or Arcil has reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, Arcil has the right to suspend or terminate your account and refuse any and all, current or future use of the Services (or any portion thereof). Please remember that the Service is designed to appeal to a broad audience. Accordingly, as a legal guardian, it is your responsibility to determine whether any of the Services and/or Content (as defined in Section 6 below) are appropriate for your child.

4. Arcil Privacy Policy:

Use of this Website, Registration Data is governed by our Privacy Policy, incorporated by reference.

5. User Account, Registration Data And Security:

You will receive a password and account designation upon completing the Service's registration process. You are solely responsible for maintaining the confidentiality of your username and password and are fully responsible for all activities that occur under your password or account. You agree to (a) immediately notify Arcil of any unauthorized use of your password or account or any other known or suspected breach of security, and (b) ensure that you logout from your account at the end of each session. Arcil cannot and will not be liable for any loss or damage arising from your failure to comply with this Section 5.

You agree to not use the Service to:

- a. upload, post, email, transmit or otherwise make available any content that is unlawful, illegal, harmful, threatening, abusive, harassing, tortious, defamatory, vulgar, obscene, libelous, invasive of another's privacy, hateful, or racially, ethnically or otherwise objectionable;
- b. ; engage in any conduct that may exploit, harm, or otherwise negatively affect minors in any manner. This includes, but it is not limited to, physical, emotional or psychological harm, exposure to inappropriate content, or any form of exploitation, abuse, or endangerment. Further, the User also undertakes to comply with all applicable laws and regulations concerning the protection of minors.
- c. impersonate any person or entity, including, but not limited to, any Arcil official, forum leader, guide or host, or falsely state or otherwise misrepresent your affiliation with any person or entity, whether by providing false information or through any other means
- d. forge headers or otherwise manipulate identifiers in order to disguise the origin of any Content transmitted through the Service;
- e. upload, post, email, transmit or otherwise make available any content that you do not have a right to make available under any law or under contractual or fiduciary relationships (such as inside information, proprietary and confidential information learned or disclosed as part of employment relationships or under non-disclosure agreements);
- f. upload, post, email, transmit or otherwise make available any content that infringes any patent, trademark, trade secret, copyright or other proprietary or intellectual property rights ("**Rights**") of any party;
- g. upload, post, email, transmit or otherwise make available any unsolicited or unauthorized advertising, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes," or any other form of solicitation, except in those areas (such as shopping rooms) that are designated for such purpose

- h. upload, post, email, transmit or otherwise make available any material that contains software viruses, or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment;
- i. disrupt the normal flow of dialogue, cause a screen to "scroll" faster than other users of the Service are able to type, or otherwise act in a manner that negatively affects other users' ability to engage in real time exchanges;
- j. interfere with or disrupt the Service or servers or networks connected to the Service, or disobey any requirements, procedures, policies or regulations of networks connected to the Service;
- k. intentionally or unintentionally violate or circumvent any applicable local, state, national or international laws, regulations, rules or orders of any statutory, governmental, regulatory body, including, but not limited to, regulations promulgated by the RBI, any rules of any national or other securities exchange, including, without limitation, the Bombay Stock Exchange, the American Stock Exchange or the NASDAQ, and any regulations having the force of law;
- l. "stalk" or otherwise harass any individual or violate the legal rights of others, including their privacy and personal safety; or
- m. Collect, store, process or retain any personal data about other users or confidential information belonging to any other person/Users/Company, except as expressly permitted herein. Any incidental access to such data shall be promptly reported and permanently deleted without delay. No copies, backups, or archives of any such data shall be created or maintained by you.
- n. to sell, trade or resell or exploit for any commercial purposes, any portion of the Services. For the removal of doubt, it is clarified that the Services, including the use of the Website, is not for commercial use but is specifically meant for personal use only of the User.

Any such conduct shall be grounds for the suspension or termination of your access and may also subject you to legal proceedings, including civil and criminal actions, under applicable laws.

You acknowledge that Arcil may not pre-screen content, but that Arcil and its designees shall have the right (but not the obligation) in their sole discretion to refuse or move any Content that is available via the Service. Without limiting the foregoing, Arcil and its designees shall have the right to remove any content that violates the TC or is otherwise objectionable. You agree that you must evaluate, and bear all risks associated with, the use of any Content, including any reliance on the accuracy, completeness, or usefulness of such Content. In this regard, you acknowledge that you may not rely on any Content created by Arcil or submitted to Arcil, including without limitation information in Arcil Message Boards, and in all other parts of the Service.

You acknowledge, consent and agree that Arcil may access, preserve, and disclose your account information and Content if required to do so by law or in a good faith belief that such access preservation or disclosure is reasonably necessary to: (a) comply with legal process; (b) enforce the TC; (c) respond to claims that any Content violates the rights of third-parties; (d) respond to your requests for customer service; or (e) protect the rights, property, or personal safety of Arcil, its users and the public.

You understand that the technical processing and transmission of the Service, including your Content, may involve (a) transmissions over various networks; and (b) changes to conform and adapt to technical requirements of connecting networks or devices.

You understand that the Service and software embodied within the Service may include security components that permit digital materials to be protected, and use of these materials is subject to usage rules set by Arcil and/or content providers who provide content to the Service. You may not attempt to override or circumvent any of the usage rules embedded into the Service. Any unauthorized reproduction, publication, further distribution or public exhibition of the materials provided on the Service, in whole or in part, is strictly prohibited.

6. Special Admonitions For International Use:

Recognizing the inherently global reach of the Internet, you agree to comply with all local rules regarding online conduct and acceptable Content, as well as any international laws that may apply to your use of this platform. Specifically, you agree to comply with all applicable laws regarding the transmission of technical data exported from India or the country in which you reside.

7. User Submitted Content/Ownership and License of Submitted Content:

Arcil does not claim ownership of Content you submit or make available for inclusion on the Service. However, with respect to Content you submit or make available for inclusion on publicly accessible areas of the Service, you grant Arcil the following world-wide, royalty free and non-exclusive license(s), as applicable:

With respect to Content you submit or make available for inclusion on publicly accessible areas of Arcil Groups, the license to use, distribute, reproduce, modify, adapt, publicly perform and publicly display such Content on the Service solely for the purposes of providing and promoting the specific Arcil Group to which such Content was submitted or made available. This license exists only for as long as you elect to continue to include such Content on the Service and will terminate at the time you remove, or Arcil removes such Content from the Service. With respect to photos, graphics, audio or video you submit or make available for inclusion on publicly accessible area of the Service other than Arcil Groups, the license to use, distribute, reproduce, modify, adapt, publicly perform and publicly display such Content on the Service solely for the purpose for which such Content was submitted or made available. This license exists only for as long as you elect to continue to include such Content on the Service and will terminate at the time you remove or Arcil removes such Content from the Service.

With respect to Content other than photos, graphics, audio or video you submit or make available for inclusion on publicly accessible areas of the Service other than Arcil Groups, the perpetual, irrevocable and fully sublicensable license to use, distribute, reproduce, modify,

adapt, publish, translate, publicly perform and publicly display such Content (in whole or in part) and to incorporate such Content into other works in any format or medium now known or later developed.

"Publicly accessible" areas of the Service are those areas of the Arcil network of properties that are intended by Arcil to be available to the general public.

8. Indemnity

You agree to indemnify and hold Arcil, and its subsidiaries, group companies, affiliates, directors, officers, employees, agents, co-branders or other partners, successors and assigns, harmless from any claim or demand, including attorneys' fees, made by any third party due to or arising out of Content you submit, post, transmit or make available through the Service, your use or misuse of the Website or Service, your connection to the Service, your violation of the TC, or your violation of any applicable law(s) rights of another, or infringement or misappropriation by you of any intellectual proprietary rights, or as a result of breach or alleged breach by you of the terms or representations and warranties set out in Clause 5 of this Agreement.

The indemnification obligation shall be broad in scope and shall apply irrespective of whether such losses or liabilities are direct, indirect, consequential, or special in nature.

You further agree that this indemnity shall survive the termination of your access to the Website or your relationship with Arcil and shall remain in full force and effect thereafter.

9. General Practices Regarding Use And Storage:

You acknowledge that Arcil reserves the right to log off accounts that are inactive for an extended period of time. You further acknowledge that Arcil reserves the right to modify these general practices and limits from time to time.

10. Modifications To Service:

Arcil reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, the Service (or any part thereof) with or without notice. You agree that Arcil shall not be liable to you or to any third party for any modification, suspension or discontinuance of the Service.

11. Termination:

Arcil reserves the right, under certain circumstances and without prior notice, to immediately suspend or terminate your Arcil account, any associated email address, and access to the Service. The cause for such termination shall include, but not be limited to, (a) breaches or violations of the TC or other incorporated agreements or guidelines, (b) requests by law enforcement or other government agencies, (c) a request by you (self-initiated account deletions), (d) discontinuance or material modification to the Service (or any part thereof), (e) unexpected technical or security issues or problems, and (f) extended periods of inactivity, (f) violation of applicable laws, (g) engagement in conduct that Arcil believes is harmful to other users, Arcil or third parties.

12. Dealing With Advertisers:

Your correspondence or business dealings with, or participation in promotions of, advertisers found on or through the Service, including payment and delivery of related goods or services, and any other terms, conditions, warranties or representations associated with such dealings, are solely between you and such advertiser. You agree that Arcil shall not be responsible or liable for any loss or damage of any sort incurred as the result of any such dealings or as the result of the presence of such advertisers on the Service.

13. Third-Party Websites and Resources/No Control Over External Sites:

The Service may provide, or third parties may provide, links to other World Wide Web sites or resources. Since Arcil has no control over such sites and resources, you acknowledge and agree that Arcil is not responsible for the availability of such external sites or resources, and does not endorse and is not responsible or liable, directly or indirectly, for any content, advertising, products, or other materials on or available from such sites or resources. You further acknowledge and agree that Arcil shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any such content, goods or services available on or through any such site or resource.

14. Confidentiality Clause:

In the course of using this Website, you may receive or gain access to certain information that is proprietary, confidential, sensitive or otherwise not generally available to the public, including but not limited to loan records, asset details, internal analysis, information pertaining to Borrower (which may include personal data of the Borrower), and other business or financial data pertaining to the Borrower ("**Confidential Information**").

In view of the foregoing, you agree that you shall:

- i) keep all such Confidential Information strictly confidential and use it only as necessary for your authorized purposes under the terms stipulated herein;
- ii) not disclose, publish, transmit, distribute, display, or otherwise make available any Confidential Information to any third party, without the prior written consent of Arcil;
- iii) not upload, post, share any such Confidential Information on any website, social media platform, file-sharing service or public forum;
- iv) protect such Confidential Information using at least the same degree of care that you use to protect your own information, and in no event less than reasonable care.

The above obligations shall not apply to information which you can clearly demonstrate:

- i) is or becomes available without breach of the terms stipulated herein;
- ii) was lawfully in your possession on a non-confidential basis before disclosure by the Company
- iii) is required to be disclosed pursuant to an order by a statutory, regulatory, judicial or quasi-judicial body, provided that, you give prior written notice to the Company and cooperate in seeking protective measures.

Notwithstanding the foregoing, the confidentiality obligations shall survive the this Agreement and shall continue in full force and effect even after your account is deactivated or your access to the Website is otherwise terminated.

15. Relationship

None of the provisions of this Agreement, terms and conditions, notices or the right to use the Website by the User contained herein or any other section or pages of the Website and/or the linked Sites, shall be deemed to constitute a partnership between the User and Arcil and no party shall have any authority to bind or shall be deemed to be the agent of the other in any way..

None of the provisions of this Agreement, terms and conditions, notices or the information displayed on the Website contained herein or any other section or pages of the Website and/or the linked sites or the Services provided by Arcil, shall be deemed to constitute a partnership between the Arcil and User or any other person or company or entity and no party shall have any authority to bind or shall be deemed to be the agent of the other in any way.

16. Arcil's Proprietary Rights:

You acknowledge and agree that the Service and any necessary software used in connection with the Service ("Software") contain proprietary and Confidential Information that is protected by applicable intellectual property and other laws. You further acknowledge and agree that Content contained in sponsor advertisements or information presented to you through the Service or advertisers is protected by copyrights, trademarks, service marks, patents or other proprietary rights and laws. Except as expressly authorized by Arcil or advertisers, you agree not to modify, rent, lease, loan, sell, distribute or create derivative works based on the Service or the Software, in whole or in part.

Subject to your compliance with these terms, Arcil grants you a personal, non-transferable revocable and non-exclusive right and license to access and use the object code of its Software on a single computer; provided that you do not (and do not allow any third party to) copy, modify, adapt, create a derivative work of, decompile, reverse engineer, reverse assemble or otherwise attempt to discover any source code, sell, assign, sublicense, grant a security interest in or otherwise transfer any right in the Software, nor permit any third party to do so. You agree not to modify the Software in any manner or form, or to use modified versions of the Software, including (without limitation) for the purpose of obtaining unauthorized access to the Service. You agree not to access the Service through any automated means, scripts, bots, scrapers or other technology, or by any means other than through the interface and protocols provided by Arcil for accessing the Service.

17. Governing Law and Dispute Resolution:

The Terms stipulated herein shall be governed by and construed in accordance with the laws of India, without giving effect to any principles of conflicts of law.

You agree that all disputes, claims or controversies arising out of or relating to these Terms, your use of the Website, or any transactions contemplated hereby shall be subject to the exclusive jurisdiction of the competent courts at Mumbai, India. You expressly submit to the personal jurisdiction of such courts.

18. Severability

If any provision of this Agreement is determined to be invalid or unenforceable in whole or in part, such invalidity or unenforceability shall attach only to such provision or part of such provision and the remaining part of such provision, and all other provisions of this Agreement shall continue to be in full force and effect.

19. Amendments:

Arcil reserves the right to modify, amend, update or replace these Terms, in whole or in part, at any time. Any such modifications shall be effective immediately upon posting the revised Terms on this Website, along with the updated "Effective Date" indicated at the top of the Terms.

It is your responsibility to review these Terms periodically for any changes. Your continued access to or use of the Website after any modifications have been posted will constitute your binding acceptance of such changes.

If you do not agree to the revised Terms, you must immediately discontinue use of the Website.

20. Contact Information:

If you have any questions or concerns about the Terms stipulated herein, please reach out to us at:

Email: corporate.communication@arcil.co.in

Phone: +91 022 6658 1300

Address: Asset Reconstruction Company (India) Limited, The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar West, Mumbai, Maharashtra PO: 400028