

Privacy Policy – Kyatran G

Effective Date: August 4, 2026

Last Updated: October 3, 2026

Kyatran G is a Transaction Confirmation Application operated by NSSE FAB PVT LTD ("Company", "We", "Us", or "Our"). Kyatran G is an official application operating under the KYATRAN brand and is available through supported platforms.

1. Nature and Purpose of Kyatran G

Kyatran G is primarily a Transaction Confirmation Application, with additional chat, communication, photo, PDF/file-sharing and social features.

Kyatran G is not a UPI application, banking application, payment gateway, mobile wallet, money-transfer service, or financial intermediary.

Kyatran G does not itself transfer money between users, process UPI payments, process bank transfers, process debit/credit-card payments, hold user funds, operate a digital wallet, or handle physical cash as a financial intermediary.

If a user records that money, goods, services or credit/udhaar was given to another party, Kyatran G records and processes the transaction information and confirmation status entered by the users.

Kyatran G does not itself transfer, receive or hold that money.

2. Mobile Verification and Account

Users may create and access their account using mobile-number verification. The mobile number may be used for account creation, OTP verification, authentication, account security, account recovery and service-related communication.

A user may optionally add a profile photograph and other profile information where such features are available.

3. Add Party

Kyatran G allows users to add or connect with parties for transaction and communication purposes. Party-related information may include name, mobile number, business/organisation name, profile information, transaction-related information and communication-related information.

4. Chat and Communication

Kyatran G provides chat and communication functionality. Users may send/receive messages, photographs, PDF files and supported documents; forward messages or supported content; copy messages; delete messages or shared content where permitted; and communicate regarding transactions.

Deletion: Where the current feature permits, when a user deletes a message or shared content, the applicable content may be deleted from both sides of the conversation. Deletion from the app interface does not necessarily mean that technical backups, temporary processing copies, security logs or legally required records are immediately and permanently erased.

4A. Group Feature & Admin Privileges (Effective: October 3, 2026)

Kyatran G may provide a Group feature for communication and transaction-related activities. All Group members can share chat messages, photos, PDFs and files within the Group.

However, only designated Group Admins have the authority to enter or record transaction amounts in a Group. Regular Group members cannot enter or record transaction amounts.

Any transaction amount entered or recorded through a Group will automatically be routed to the concerned member's personal transaction record. The amount will not remain as a transaction record in the Group, and the Group will not maintain a separate transaction record for such amount.

Group members are responsible for the content, messages, photographs, PDFs, files and other information they enter or share in a Group. Kyatran G does not independently verify the truthfulness or legality of information submitted by Group members.

Group administration, membership and applicable permissions may be controlled through the features made available to the Group Admin.

5. Profile Photograph

A user may voluntarily upload a photograph to their profile. It is optional unless a particular feature specifically requires it. Users may change or remove it through available functionality.

6. Photos, Camera and Files

Kyatran G may allow users to take photographs using the camera, select photographs from the device, send photographs through chat, share photographs through supported features, upload/send PDFs, and send supported documents and files.

Camera, photo/media and file permissions may be requested when required for the relevant feature.

User-shared photos, PDFs and other files are primarily intended to be accessed and retained on the user's device. Where technical transmission or temporary server-side processing is necessary to deliver content, such processing may occur. Such temporary processing is not intended as permanent storage in the Kyatran G transaction database.

Users are responsible for ensuring that content they upload/share is lawful and that they have the necessary rights to share it.

7. User Data Storage and Responsibility

Transaction Data: Kyatran G primarily stores transaction-related information on its server/database for transaction confirmation, transaction history and related services.

Contacts/Phonebook: Contact information such as names and mobile numbers may be transmitted to and stored on Kyatran G servers/database for adding parties, identifying parties, connecting users and facilitating communication or transaction-related functionality.

Chat, Photos and Files: These are designed primarily for access/retention on the user's device rather than as permanent records in the Kyatran G transaction database, subject to technical transmission or temporary processing required by the applicable feature.

Users are responsible for maintaining their own copies or backups of important information stored on their devices.

Backup: Kyatran G is currently developing and improving its dedicated data-backup functionality. Until an official backup facility is made available and communicated to users, users should not rely on Kyatran G as their sole backup facility for important chat, photos, PDFs, files or other device-stored information.

8. Two-Phase Transaction Confirmation System

Kyatran G uses a structured transaction-confirmation workflow. A transaction may relate to goods supplied, services provided, credit/udhaar, money given or due, or other transactions recorded by the user.

Kyatran G does not itself transfer the money, goods or services. It records the transaction information

and responses of the concerned parties.

9. Phase One – Sender/Initiator Pending

When a user gives or records a transaction involving another party, the transaction initially moves into Pending. The initiating user may have the available options provided by the application, including Received and Delete. The transaction remains in the applicable pending workflow until the concerned party responds.

10. Party Confirmation – Accept, Hold or Reject

ACCEPT: The transaction becomes a confirmed transaction record. The amount may appear as Receivable for the initiating party and Payable for the concerned party. This is only a digital record and does not mean Kyatran G transferred, received or held money.

HOLD: The transaction remains in Hold status. Parties may communicate to clarify the matter. If subsequently accepted, the amount may move to the respective Receivable and Payable records.

REJECT: The transaction enters the applicable rejection stage. The initiating party may receive an option to confirm or deny the rejection according to the application's workflow.

11. Rejected Transaction – Initiator Response

If the initiating party confirms the rejection, the transaction is closed or removed from the active transaction process according to the application's workflow.

If the initiating party denies the rejection, the transaction may return to the applicable Pending stage so that the confirmation process can continue.

12. Transaction Status and Records

Kyatran G may maintain transaction records through stages such as Pending → Accept / Hold / Reject → Payable / Receivable or further confirmation process.

The application records transaction information, status, confirmation response, relevant dates/times and transaction history.

Kyatran G does not independently determine whether the underlying real-world transaction actually occurred. A transaction record represents information submitted through the application and the response provided by the relevant user.

13. Payable and Receivable

When a transaction is accepted, the applicable amount may be reflected as Receivable for the initiating party and Payable for the other party.

These are digital records of a confirmed transaction. They do not represent money held by Kyatran G and do not mean Kyatran G has transferred funds.

14. Information We May Collect or Process

Account: mobile number, OTP/authentication information, name, business/organisation name, profile photograph.

Transaction: amount, description, goods/services information, credit/udhaar information, date/time, Pending/Accept/Hold/Reject information, Payable/Receivable records, notes, receipts/invoices where voluntarily provided.

Communication: chat messages, photographs, PDFs, documents, shared files, forwarded content, message status and relevant timestamps.

Social/User-Generated Content: posts, photos, videos, comments, reactions, status updates and other content voluntarily submitted.

Contacts: contact information such as names and mobile numbers where contact functionality is enabled.

Technical: device model, operating system, app version, device/application identifiers where technically required, crash/diagnostic information, notification token and technical/performance information.

15. Contacts / Phonebook

Kyatran G may request permission to access the user's phone contacts to enable adding parties, identifying parties, connecting users, sending transaction requests and communication. Contact information such as names and mobile numbers may be transmitted to and stored on Kyatran G's servers/database for these features.

Users may manage or revoke contact permissions through device settings, subject to platform functionality.

16. How We Use Information

Information may be used to verify/authenticate users; create and maintain accounts; add/connect parties; create transaction records; send transaction information; process confirmation responses; maintain Pending, Payable and Receivable records; maintain Accept, Hold and Reject status; provide chat/communication; send/receive photos, PDFs and files; provide forwarding/message-copy and social features; deliver notifications; provide support; maintain security; prevent misuse; diagnose problems; improve functionality; and comply with applicable legal requirements.

17. No UPI, Banking or Money Transfer

Kyatran G is not a payment or banking application. It does not itself transfer or receive money, process UPI transactions, process bank transfers, process card payments, operate a wallet, hold user funds or handle cash.

A transaction amount entered into Kyatran G is information recorded for the transaction-confirmation process.

Kyatran G records the transaction; it does not execute the payment.

18. User Responsibility

Users are responsible for the accuracy and legality of information they enter, send, upload or share; maintaining backups of important device-stored data; and protecting their device and account credentials.

Users should not use Kyatran G to enter deliberately false transactions, harass another person, upload unlawful content, share another person's private information without appropriate authority, upload infringing content, or misuse the transaction-confirmation system.

Kyatran G does not independently verify the truth of information submitted by users.

19. Sharing of Information

Information may be made available to the concerned party when required for transaction confirmation or communication. Information intentionally shared through chat, posts, status or other social features may be visible to the selected recipient or audience.

We may use technical service providers for cloud hosting, database services, authentication/OTP, notifications, technical infrastructure, security, diagnostics and other necessary services.

Information may also be disclosed where required by applicable law, court order or lawful governmental request.

We do not sell users' personal information.

20. Data Security

We use reasonable technical and organisational measures designed to protect user information against unauthorised access, disclosure, loss, alteration or misuse.

Where applicable, communications between the application and servers may be protected using HTTPS/TLS or similar technologies. No internet-based system can guarantee absolute security.

21. Data Retention

Transaction-related information may be retained on Kyatran G's server/database for as long as reasonably necessary to provide transaction confirmation, transaction history, security, customer support, dispute-related assistance, legal compliance and protection of legitimate rights.

Chat, photos, PDFs and other files are designed primarily for storage/access on the user's device. Where technical transmission or temporary processing is necessary, temporary processing may occur.

Users should maintain their own backups of important device-stored information.

22. Account and Data Deletion

Kyatran G provides deletion functionality for applicable user content and account information.

Account Deletion Condition: A user's account can ONLY be deleted if their Debtor and Creditor balance is strictly Zero (0). If there are any outstanding receivables, payables, or pending transactions, the account deletion request will not be processed until all balances are fully settled and reconciled to zero.

Where the current functionality provides deletion from both sides of a conversation, deletion initiated by a user may remove the applicable content from both users' application views.

Users may request account deletion through the available account-deletion mechanism or by contacting support. Certain information may be retained where required or reasonably necessary for legal compliance, security, fraud prevention, dispute resolution or protection of legitimate rights.

23. Notifications

Kyatran G may send notifications relating to new transaction requests, Accept/Hold/Reject responses, Pending transactions, Payable/Receivable updates, chat messages, account/security events and other application activities.

24. Cross-Platform Application

Kyatran G is designed as a cross-platform application. Features, permissions and interfaces may vary depending on operating system, device and application version.

25. Application Permissions

Depending on features used, Kyatran G may request access to Camera, Photos/media, Files/documents, Contacts, Notifications and other permissions required for specific features. Users may manage available permissions through device settings, subject to platform limitations.

26. Trial / Beta Phase and Future Subscription

Kyatran G may currently be available free of charge during its Beta/Trial phase.

The Company reserves the right to introduce subscription plans, paid features, paid services or other applicable charges at any time in the future.

If paid services are introduced, applicable pricing, subscription terms and relevant conditions will be communicated to users through appropriate channels before the relevant paid service is activated or charged.

The current free Beta/Trial availability does not guarantee that Kyatran G will remain free in the future.

27. Beta / Trial Disclaimer

During Beta, Alpha or Trial phases, features may be added, removed or modified; technical issues may occur; performance may vary; data-retention practices may change; backup functionality may be under development; and certain records or services may temporarily become unavailable.

Users should maintain independent copies of important transaction and business records.

28. Intellectual Property & Copyright

The Kyatran / Kyatran G application, source code, software, original written content, graphics, artwork, designs, logos, documentation and other original materials are subject to applicable intellectual-property rights.

The earlier Kyatran copyright work is associated with Nawal Parasrampur, as stated by the rights holder.

A separate copyright application for Kyatran G has also been filed in the name of Nawal Parasrampur. The Kyatran G copyright application should be described as filed/pending unless and until registration is granted.

Unauthorised copying, reproduction, distribution, modification, publication, reverse engineering, commercial exploitation or other unauthorised use of protected materials may be subject to applicable legal remedies.

29. Trademark & Brand Ownership

KYATRAN is the principal brand associated with the application.

The KYATRAN trademark is held/applied in the name of NSSE FAB PVT LTD, according to the applicable

trademark filing and status.

Kyatran G is a product/application name forming part of the KYATRAN brand.

No user obtains ownership rights in the KYATRAN or Kyatran G name, logo or branding merely by using the application. Trademark rights remain subject to applicable filings, registrations and laws.

30. No Professional or Financial Advice

Kyatran G does not provide banking services, UPI services, payment services, money-transfer services, investment advice, financial advice, tax advice, legal advice or professional accounting advice.

Kyatran G is a technology platform primarily for transaction confirmation, digital transaction records, communication and social features.

31. Dispute Limitation

Kyatran G is designed to help reduce misunderstandings by recording transaction information and obtaining confirmation from the concerned party.

However, Kyatran G does not guarantee that disputes will never occur. Kyatran G does not act as a court, arbitrator, legal authority or independent adjudicator and does not independently guarantee the truthfulness of information submitted by users.

32. Changes to This Privacy Policy

We may update this Privacy Policy due to changes in application functionality, new features, technology, data practices, applicable laws or platform requirements. The latest version will be made available through the appropriate Kyatran G website, application or official channel.

33. Contact Us

Company: NSSE FAB PVT LTD

Brand: KYATRAN / Kyatran G

Website: kyatran.com

Support Email: Support@kyatran.com

34. Kyatran G – Core Product Statement

KYATRAN G

ONLY TRANSACTION CONFIRMATION APP

Kyatran G allows users to record transactions and obtain confirmation from the concerned party through a structured transaction workflow.

No UPI. No Bank Transfer. No Payment Processing. No Money Transfer.

Transaction Record + Confirmation + Communication

Copyright: Original Kyatran/Kyatran G works are associated with Nawal Parasrampur, including the separately filed Kyatran G copyright application.

Trademark/Brand: KYATRAN / Kyatran G is associated with NSSE FAB PVT LTD according to the applicable trademark filing/status.

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