

Terms & Conditions – Kyatran G

Effective Date: August 4, 2026

Last Updated: October 3, 2026

Kyatran G is operated by NSSE FAB PVT LTD under the KYATRAN brand. These Terms & Conditions govern access to and use of the Kyatran G application and related services.

Please read these Terms carefully before using Kyatran G. By creating an account, accessing or using the application, the user agrees to these Terms, the Privacy Policy and applicable laws.

1. About Kyatran G

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

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

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

2. Eligibility and Account

The user must provide truthful and lawful information when creating and using an account.

Mobile-number verification/OTP may be required for account creation and authentication.

The user is responsible for maintaining the security of the mobile device, account and authentication information and must not knowingly allow unauthorised use of the account.

One person must not impersonate another person or create an account using information to which the user has no right.

3. Add Party and Contacts

Kyatran G may allow users to add or connect with parties using contact/phonebook functionality.

Where permission is required, the user must grant the relevant device permission before contact access can be used.

Contact information may be stored on Kyatran G servers/database as described in the Privacy Policy.

Users must not use contact information obtained through Kyatran G for unlawful, abusive, spam or unauthorised purposes.

4. Transaction Confirmation – Two-Phase System

Kyatran G allows a user to record a transaction involving goods, services, credit/udhaar, money given or due, or another transaction entered by the user.

Phase 1 – Pending: The initiating transaction may enter Pending. The initiating user may have available options such as Received or Delete.

Phase 2 – Party Response: The concerned party may Accept, Hold or Reject the transaction according to the available workflow.

Accept: The transaction may move to the initiating user's Receivable and the other party's Payable record.

Hold: The transaction remains on Hold while the parties communicate and clarify the matter. If subsequently accepted, it may move to the applicable Receivable/Payable records.

Reject: The transaction enters the rejection workflow. The initiating user may confirm the rejection or deny it. If denied, the transaction may return to Pending according to the application workflow.

These records do not mean that Kyatran G has transferred, received or held money.

5. User Responsibility for Transactions

The user is solely responsible for the accuracy, legality and authenticity of information entered into a transaction record.

Kyatran G does not independently verify whether goods were delivered, services were provided, money was actually paid, or any other real-world event occurred.

Kyatran G is not a court, arbitrator, collection agency, bank or payment intermediary and does not adjudicate disputes between users.

A transaction confirmation is a record of information submitted by users and the response given through the application.

6. Chat, Photos, PDF and Social Features

Users may send messages, photos, PDFs, files, forwarded content and other supported content and may use available social features.

Users may delete applicable content where the feature permits. Under the current functionality, deletion of applicable chat/shared content may remove it from both sides of the conversation.

Users are responsible for everything they upload, send, forward, publish or share.

Users must not use Kyatran G to distribute unlawful, fraudulent, defamatory, obscene, threatening, hateful, harassing, privacy-invasive, infringing, malicious or otherwise prohibited content.

Users must not knowingly share content belonging to another person unless they have the necessary rights or permission.

7. 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. Group members may participate in Group communication and share supported content without needing to be Admins.

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 Member Deletion: A Group member/user may be deleted or removed from the Group only when the amount associated with that member/user in the Group is Zero (0). If any amount remains associated with the member/user in the Group, the member/user cannot be deleted or removed from the Group until the applicable amount becomes Zero (0).

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.

8. Prohibited Use

Users must not use Kyatran G to impersonate another person, create false transactions, manipulate transaction records, harass or threaten others, send spam, distribute malware, attempt unauthorised access, interfere with the service, reverse engineer protected software, scrape data without permission, or use the service for unlawful activity.

Users must not use Kyatran G to facilitate fraud, money laundering, illegal gambling, or any activity prohibited by applicable law.

Users must not use another user's personal information for unauthorised commercial or abusive purposes.

Where applicable law or platform rules prohibit certain content or conduct, the user must not use Kyatran G for that purpose.

9. Content Ownership and Licence

Users retain ownership of original content they lawfully own and submit, subject to applicable law and any rights of third parties.

By submitting content necessary for Kyatran G to provide the requested feature, the user grants the Company a limited, non-exclusive, non-transferable (except as necessary to operate the service) licence to host, transmit, process, display and deliver that content solely for providing the relevant service and maintaining security.

The user represents that they have the necessary rights to submit and share the content.

10. Copyright – Nawal Parasrampurua

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

The earlier Kyatran copyright work is associated with Nawal Parasrampurua.

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

Users must not copy, reproduce, distribute, modify, publish, sell, license, reverse engineer or commercially exploit Kyatran/Kyatran G protected materials without appropriate authorisation, except to the extent permitted by law.

11. Trademark – KYATRAN / Kyatran G

KYATRAN is the principal brand associated with the application and is held/applied in the name of NSSE FAB PVT LTD according to the applicable trademark filing/status.

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

Users may not use the KYATRAN or Kyatran G name, logo or branding in a way that suggests unauthorised ownership, endorsement or affiliation.

12. Free Beta/Trial and Future Subscription

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

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

If a paid service is introduced, applicable pricing, plan details, billing terms and relevant conditions will be communicated to users before the applicable paid service is activated or charged.

Free Beta/Trial access does not guarantee that the service will remain free permanently.

13. Data, Backup and User Responsibility

Transaction-related information and contact information may be stored on the Company's server/database as described in the Privacy Policy.

Chat, photos, PDFs and other files are designed primarily for access/retention on the user's device, subject to technical transmission or temporary processing required by the applicable feature.

The Company's dedicated backup functionality is currently under development. Until an official backup facility is made available, users are responsible for maintaining their own backup of important data.

Users should not rely on Kyatran G as the sole backup for important business records, photographs, chat messages, PDFs or other device-stored content.

14. Data Security

The Company takes reasonable technical and organisational measures to protect information and the service.

However, no internet service, mobile device, network or server can be guaranteed to be completely secure or continuously available.

Users are responsible for protecting their devices, OTPs and account access.

15. Service Availability and Changes

Kyatran G may experience downtime, maintenance, technical problems, network interruptions, device-specific issues or other service interruptions.

The Company may add, modify, suspend or remove features from time to time.

Beta/Trial software may contain defects or performance issues that are not present during limited testing or that become visible under real-world use.

16. Account Suspension or Termination

The Company may suspend, restrict or terminate an account or access to features where reasonably necessary for security, fraud prevention, unlawful use, violation of these Terms, violation of applicable law, abuse of other users, or protection of the service.

Where appropriate and legally permissible, the Company may remove or disable access to content that violates these Terms or applicable law.

Suspension or termination does not automatically cancel lawful obligations that arose before termination.

17. Account Deletion

Users may request deletion of their Kyatran G account through the available in-app account deletion process or the designated external account-deletion method.

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.

Users should download or independently retain important information before deleting an account because deleted data may not be recoverable.

Account deletion is intended to remove associated user data, subject to data that the Company is legally required or legitimately permitted to retain for security, fraud prevention, dispute resolution, regulatory compliance or other lawful purposes.

Where the current chat functionality provides deletion from both sides, applicable content deleted by a user may be removed from both users' views.

18. Privacy Policy

Use of Kyatran G is also governed by the Kyatran G Privacy Policy, which explains the information collected, stored, used, shared, retained and deleted by the service.

The Privacy Policy forms part of these Terms.

19. Third-Party Services

Kyatran G may use third-party providers for hosting, databases, OTP/authentication, notifications, storage/technical transmission, security, diagnostics and other infrastructure.

Third-party services may have their own terms and privacy policies. The Company is not responsible for independent services outside its reasonable control.

20. No Financial, Legal, Tax or Accounting Advice

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

Users should obtain professional advice where necessary.

21. No Guarantee of Dispute-Free Results

Kyatran G is designed to help reduce misunderstandings by creating transaction records and obtaining confirmation.

The Company does not guarantee that use of Kyatran G will eliminate every dispute, fraud, disagreement, loss or business risk.

The accuracy of a transaction record depends on information supplied by the users and their responses.

22. Limitation of Liability

To the maximum extent permitted by applicable law, NSSE FAB PVT LTD shall not be responsible for losses arising solely from inaccurate information entered by users, disputes between users, loss of device data, user failure to maintain backups, third-party network/service failures, unauthorised access caused by compromised user credentials, or temporary service interruptions.

Nothing in these Terms is intended to exclude or limit liability that cannot lawfully be excluded or limited under applicable law.

23. Indemnity

To the extent permitted by applicable law, a user agrees to be responsible for claims, losses or expenses arising from the user's unlawful use of Kyatran G, violation of these Terms, infringement of another person's rights, or content submitted by the user.

24. User-Generated Content and Legal Compliance

Users must not upload, transmit, publish or share information that they do not have the right to share or that is unlawful, defamatory, obscene, privacy-invasive, threatening, harassing, fraudulent, misleading, harmful to children, infringing of intellectual-property rights, impersonating another person, malicious, or otherwise prohibited by applicable law.

The Company may remove or disable access to content and/or restrict an account where required by law, platform rules, security needs or these Terms.

25. Complaints and Support

Users may report technical problems, misuse, privacy concerns or other issues through the support channel.

Support Email: Support@kyatran.com

Website: kyatran.com

Complaints should include sufficient information to allow the Company to understand and investigate the issue.

26. Governing Law

These Terms are intended to be governed by the laws applicable in India, subject to applicable mandatory legal protections and the jurisdiction of competent courts.

27. Changes to These Terms

The Company may update these Terms when the application, features, pricing, legal requirements, security practices or business model changes.

The updated Terms will be made available through the appropriate Kyatran G website, application or official channel.

Continued use of Kyatran G after an applicable update may constitute acceptance of the updated Terms to the extent permitted by law.

28. Entire Agreement

These Terms, together with the Kyatran G Privacy Policy and any applicable subscription or feature-specific terms, constitute the terms governing the user's use of Kyatran G, subject to applicable law.

29. Contact Information

Company: NSSE FAB PVT LTD

Brand: KYATRAN / Kyatran G

Website: kyatran.com

Support Email: Support@kyatran.com

30. Quick User Notice

KYATRAN G – ONLY TRANSACTION CONFIRMATION APP

Current Beta/Trial may be free. Subscription or paid features may be introduced at any time in the future with applicable terms communicated before charging.

Users are responsible for the accuracy of their transactions, lawful use of chat/content, and maintaining their own backup of important device-stored data until the official backup facility is available.

