

ADMINISTRATIVE PANEL DECISION

Nuvama Wealth Management Limited v. dalila lee
Case No. D2025-4553

1. The Parties

Complainant is Nuvama Wealth Management Limited, India, represented by Anand & Anand, India.

Respondent is dalila lee, Singapore.

2. The Domain Name and Registrar

The disputed domain name <nwmalpha.site> is registered with Spaceship, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on November 4, 2025. On November 5, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On November 6, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain name which differed from the named Respondent (Redacted for privacy) and contact information in the Complaint. The Center sent an email communication to Complainant on November 6, 2025, providing the registrant and contact information disclosed by the Registrar, and inviting Complainant to submit an amendment to the Complaint. Complainant filed an amended Complaint on November 7, 2025.

The Center verified that the Complaint together with the amended Complaint satisfied the formal requirements of the Uniform Domain Name Dispute Resolution Policy (the “Policy” or “UDRP”), the Rules for Uniform Domain Name Dispute Resolution Policy (the “Rules”), and the WIPO Supplemental Rules for Uniform Domain Name Dispute Resolution Policy (the “Supplemental Rules”).

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified Respondent of the Complaint, and the proceedings commenced on November 10, 2025. In accordance with the Rules, paragraph 5, the due date for Response was November 30, 2025. Respondent did not submit any response. Accordingly, the Center notified Respondent’s default on December 1, 2025.

The Center appointed Stephanie G. Hartung as the sole panelist in this matter on December 4, 2025. The Panel finds that it was properly constituted. The Panel has submitted the Statement of Acceptance and Declaration of Impartiality and Independence, as required by the Center to ensure compliance with the Rules, paragraph 7.

4. Factual Background

Complainant is a company organized under the laws of India that is active in the financial industry with a focus on wealth management solutions.

Complainant has provided evidence that it is the registered owner of numerous trademarks relating to its company name and brand NUVAMA, including, but not limited to, the following, all with protection for India:

- word/device trademark NUVAMA, Intellectual Property India, registration number: 5925126, registration date: May 6, 2023, status: active;
- word/device trademark NUVAMA WEALTH, Intellectual Property India, registration number: 5776780, registration date: January 23, 2023, status: active.

Also, Complainant has demonstrated to own various domain names relating to its company name and brand NUVAMA, inter alia, the domain names <nuvama.com> and <nuvamawealth.com> which resolve to official websites by Complainant and its NUVAMA group of companies, promoting the services of the latter in the financial industry.

Respondent, according to the Registrar Verification, is located in Singapore. The disputed domain name was registered on August 11, 2025; it resolves to a website at “www.nwmalph.site” which purports to offer financial services, thereby prominently and frequently displaying Complainant’s NUVAMA trademark, e.g., in the website’s copyright notice, without any authorization to do so.

Complainant requests that the disputed domain name be cancelled.

5. Parties’ Contentions

A. Complainant

Complainant contends that it has satisfied each of the elements required under the Policy for a cancellation of the disputed domain name. Notably, Complainant contends to be one of the leading wealth management solution providers in India and that Complainant’s NUVAMA trademark is highly distinctive and has also acquired distinctiveness by virtue of extensive use in several international jurisdictions, including in India.

Complainant submits that the disputed domain name is confusingly similar to Complainant’s NUVAMA trademark, as it is visually, structurally, textually and phonetically confusingly/deceptively similar to the latter. Moreover, Complainant asserts that Respondent has no rights or legitimate interests in respect of the disputed domain name since (1) Complainant has not licensed or otherwise permitted Respondent to use its NUVAMA trademark or to apply for any domain names incorporating the said, (2) Respondent is dealing with similar services as does Complainant, and (3) Respondent’s use of the disputed domain name under any circumstances would induce consumers and members of trade into falsely associating such use to be sponsored or endorsed by Complainant or originating from Complainant which it does not. Finally, Complainant argues that Respondent has registered and is using the disputed domain name in bad faith since (1) Complainant is the prior user, adopter and owner of the NUVAMA trademark since 2022, (2) Complainant’s company name and trademark is well renowned and hence the use of any identical/similar domain name registered for by Respondent is leading to confusion and deception amongst the members of the trade and public and would facilitate Respondent to pass offered services as those of Complainant.

B. Respondent

Respondent did not reply to Complainant's contentions.

6. Discussion and Findings

Under paragraph 4(a) of the Policy, Complainant carries the burden of proving:

- (i) that the disputed domain name is identical or confusingly similar to a trademark or service mark in which Complainant has rights; and
- (ii) that Respondent has no rights or legitimate interests in respect of the disputed domain name; and
- (iii) that the disputed domain name has been registered and is being used in bad faith.

Respondent's default in the case at hand does not automatically result in a decision in favor of Complainant, however, paragraph 5(f) of the Rules provides that if Respondent does not submit a response, in the absence of exceptional circumstances, the Panel shall decide the dispute solely based upon the Complaint. Further, according to paragraph 14(b) of the Rules, the Panel may draw such inferences from Respondent's failure to submit a Response as it considers appropriate.

A. Identical or Confusingly Similar

First, it is well accepted that the first element functions primarily as a standing requirement. The standing (or threshold) test for confusing similarity involves a reasoned but relatively straightforward comparison between Complainant's NUVAMA trademark and the disputed domain name. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition, (["WIPO Overview 3.0"](#)), section 1.7.

Complainant has shown rights in respect of its NUVAMA trademark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1. Such trademark is reflected in the disputed domain name by means of the acronym "nwm", obviously referencing Complainant's company name "**N**uvama **W**ealth **M**anagement" which, in turn, fully includes Complainant's NUVAMA trademark. Against this background, the Panel accepts that Complainant's NUVAMA trademark is still recognizable within the disputed domain name, allowing to find for Complainant's standing under the first element test. Such finding also takes the specific circumstances of the case at hand into account, where Respondent prominently and frequently displays Complainant's NUVAMA trademark on the website to which the disputed domain name resolves; though these are circumstances outside of the straightforward side-by-side comparison between Complainant's trademark and the disputed domain name, UDRP panels agree that in exceptional cases the broader case context such as website content which is trading off Complainant's reputation may at least affirm the finding of confusing similarity for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.11. Finally, the addition of the descriptive term "alpha" is not in contrast to such finding; in this context, UDRP panels agree that the addition of other terms may bear on assessment of the second and third elements, but does not as such prevent a finding of confusing similarity between Complainant's NUVAMA trademark and the disputed domain name for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.8.

The Panel, therefore, finds the first element of the Policy has been established.

B. Rights or Legitimate Interests

Second, paragraph 4(c) of the Policy provides a list of circumstances in which Respondent may demonstrate rights or legitimate interests in the disputed domain name.

Although the overall burden of proof in UDRP proceedings is on the complainant, panels have recognized that proving a respondent lacks rights or legitimate interests in a domain name may result in the difficult task of "proving a negative", requiring information that is often primarily within the knowledge or control of the

respondent. As such, where a complainant makes out a prima facie case that the respondent lacks rights or legitimate interests, the burden of production on this element shifts to the respondent to come forward with relevant evidence demonstrating rights or legitimate interests in the domain name (although the burden of proof always remains on the complainant). If the respondent fails to come forward with such relevant evidence, the complainant is deemed to have satisfied the second element. [WIPO Overview 3.0](#), section 2.1.

Having reviewed the available record, the Panel finds Complainant has established a prima facie case that Respondent lacks rights or legitimate interests in the disputed domain name. Respondent has not rebutted Complainant's prima facie showing and has not come forward with any relevant evidence demonstrating rights or legitimate interests in the disputed domain name such as those enumerated in the Policy or otherwise.

In particular, Respondent has not been authorized to use Complainant's NUVAMA trademark, either as a domain name or in any other way. Also, there is no reason to believe that Respondent's name somehow corresponds with the disputed domain name and Respondent does not appear to have any trademark rights associated with the term "nuvama" and/or the acronym "nvm" on its own. Quite to the contrary, the disputed domain name resolves to a website at "www.nwmalphalpha.site" which purports to offer financial services in direct competition with Complainant's business, thereby prominently and frequently displaying Complainant's NUVAMA trademark, e.g., in the website's copyright notice, without any authorization to do so and creating the impression that such website derives from Complainant which it obviously does not. Such use of the disputed domain name constitutes a clear impersonation of Complainant, presumably for some unlawful purpose, and, thus, neither qualifies as bona fide nor as legitimate noncommercial or fair within the meaning of paragraph 4(c) of the Policy. In this context, UDRP panels have long held that the use of a domain name for illegitimate activity (here: Complainant's impersonation/passing off by Respondent for some unlawful purpose) can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.0](#), section 2.13.1.

The Panel, therefore, finds the second element of the Policy has been established, too.

C. Registered and Used in Bad Faith

Third, the Panel notes that, for the purposes of paragraph 4(a)(iii) of the Policy, paragraph 4(b) of the Policy establishes circumstances, in particular, but without limitation, that, if found by the Panel to be present, shall be evidence of the registration and use of a domain name in bad faith.

The circumstances to this case leave no doubts that Respondent was fully aware of Complainant's rights in its NUVAMA trademark when registering the disputed domain name and that the latter is clearly directed thereto. Moreover, using the disputed domain name to resolve to a website at "www.nwmalphalpha.site" which purports to offer financial services in direct competition with Complainant's business, thereby prominently and frequently displaying Complainant's NUVAMA trademark, e.g., in the website's copyright notice, without any authorization to do so and creating the impression that such website derives from Complainant which it obviously does not, is a clear indication that Respondent intentionally attempted to attract, for commercial gain, Internet users to its own website by creating a likelihood of confusion with Complainant's NUVAMA trademark as to the source, sponsorship, affiliation or endorsement of Respondent's website. Such circumstances are evidence of registration and use of the disputed domain name in bad faith within the meaning of paragraph 4(b)(iv) of the Policy. Also, UDRP panels have long held that the use of a domain name for illegitimate activity (here, Complainant's impersonation/passing off by Respondent) constitutes bad faith. [WIPO Overview 3.0](#), section 3.4.

The Panel, therefore, finds that Complainant has established the third element of the Policy, too.

7. Decision

For the foregoing reasons, in accordance with paragraphs 4(i) of the Policy and 15 of the Rules, the Panel orders that the disputed domain name, <nwmalphalpha.site>, be cancelled.

/Stephanie G. Hartung/

Stephanie G. Hartung

Sole Panelist

Date: December 17, 2025