

Privacy Policy

At Sahayya Finserve Private Limited (hereinafter referred to as “SFPL”, “we”, “us”, etc.), a company incorporated under the provisions of Companies Act, 1956, having our registered office at No.65, Shrinijaya Arcade, 1st Floor, Opp Punjab National Bank, T Dasarahalli, Bangalore- 560057 and having corporate identity number U65999KA2020PTC132242, we value your trust and respect your right to privacy.

This Privacy Policy applies to all individuals whose personal information is processed by the Company, including:

- customers and prospective customers,
- users of our website, applications, and digital platforms,
- employees,
- vendors, service providers, and consultants.

Personal Data and its collection

Personal Data, means and includes, any data relating to identified or identifiable living person (‘data subject’ here in referred as you/your’) including but not limited to, name, address, mailing address, telephone number, email ID, bank account details including details linked to credit/debit payment instruments, information about your mobile phone, any personal details that may have been voluntarily provided by the customer, whether to Unique Identification Authority of India (UIDAI), Credit Information Bureau of India Limited (CIBIL) or any other agency including any other Credit Information Companies (CIC).

We sometimes use this information to improve our application, and content primarily to give you a better experience. This Policy is not intended to and does not create any contractual or other legal rights in favour of any user or viewer on behalf of any other party.

Sensitive Personal Data or Information (SPDI)

SPDI includes financial information, passwords, biometric data, health information, and other data as defined under applicable laws such as the following

- a) Password;
- b) Financial information such as bank account or credit card or debit card or other payment instrument details;
- c) Physical, physiological, and mental health condition;
- d) Sexual orientation;
- e) Medical records and history;
- f) Biometric information;
- g) Any detail relating to the above clauses as provided to a body corporate for providing a service; and
- h) Any of the information received under the above clauses by a body corporate for processing, stored, or processed under lawful contract or otherwise

The terms mentioned/capitalized but not defined in this Privacy Policy shall have the same meaning as assigned to them under IT Act and the rules thereunder.

Information we collect

The Company collects Personal Information (including SPDI) through the Sites, mobile applications including through the registration or contact us pages. The information typically requested includes the following:

Registration	PAN, Email ID, Mobile Number
Information we get from your use of	Date of your visit, Time of your visit, Browser used, Default Language setting, Pages viewed, Number or links clicked

Sahayya Finserve Pvt Ltd

No.65, Shrinijaya Arcade, 1st Floor, Opp Punjab National Bank, T Dasarahalli, Bangalore- 560057
Email: contact@sahayyafinserve.com CIN: U65999KA2020PTC132242 GST: 29ABDCS3583MIZO

our Services or Sites	
General Information	Address, Telephone Details, Parent's Name, State, City, Gender, Religion, Caste Category, Occupation, Marital Status, Date Of Birth, Educational Background, Photos, Employment History, Nationality, Nominee Details, Professional Licenses and Affiliations.
Identification Information	Aadhar Card Number, PAN, Driving License, Voter ID, Passport No.
Financial Info	Bank Statement, Credit History, Income Statements
Telephone Recordings	Recording of telephone calls to our representatives and call centers
Photographs and video recordings	Photographs or video recordings created in connection with our business activities, including for claims assessment, processing, settlement, and disputes, or for other relevant purposes as permitted by law.
Marketing Preferences	Voluntary Surveys

Your Personal Information (including SPDI) will only be processed inside India in compliance with applicable data protection laws and regulations.

Purpose of Collection and Usage of Information

We use Personal Data to provide you with loan you explicitly requested for, to resolve disputes, troubleshoot concerns, help promote safe services, assess your interest in our services, inform you about offers, products, services, updates, customize your experience, detect and protect us against errors, fraud and other criminal activity, enforce our terms and conditions, etc. Any information that we collect from you may be used for a variety of purposes, including but not limited to the following: Verifying your identity and conducting KYC checks, Credit Underwriting, assessment, and risk scoring, Processing and evaluating loan applications, Disbursing loans and managing loan accounts, Meeting legal, regulatory, and RBI compliance requirements, To deliver services and also for training, quality, compliance monitoring, audit purpose to the customers, To personalize your experience, by using the Personal Information provided by you to customize your visit to the Sites by displaying appropriate content at our discretion, To improve the functionality of our Sites, quality of products and customer service effectiveness, To facilitate transactions under your user ID and password, as requested, To send periodic emails, SMS, WhatsApp, push notification, To perform statistical analysis, To provide you with information about our products and services. To allow our affiliates to periodically send you information about their products and services via email or other means.

Disclosure of Information

The information provided by you may be disclosed to:

1. RBI/SEBI/Collecting Banks / KYC Registration Agencies (KRAs) and other such agencies, solely for the purpose of processing your transaction requests for serving you better,
2. Another business entity to carry out any business activity or re-organization, amalgamation, restructuring of business or for any other reason whatsoever,
3. Any judicial or regulatory body,
4. Auditors,
5. Other third-party service providers.

We shall not publish the sensitive personal data or information or disclose it further, without your consent, for any purpose other than stated above.

Consent

By continuing to use, access, or interact with our Sites or Services, you acknowledge that you have read, understood, and agree to be bound by this Privacy Policy. You hereby provide your free, informed, and voluntary consent to the collection, use, storage, processing, and disclosure of your Personal Information (including SPDI) by the Company in accordance with this Privacy Policy and applicable law.

You also acknowledge and agree that this consent shall extend to compliance with, and any processing required under, the Digital Personal Data Protection Act, 2023 ("DPDPA") upon its implementation, and that you will provide such additional consents or acknowledgements as may be required by the Company under the DPDPA and any rules or regulations made thereunder. Failure to provide such consent may affect the Company's ability to provide you certain Services.

Such consent may be obtained through application forms, digital platforms, agreements, or other legally acceptable modes.

Individuals shall have the right to withdraw their consent for processing of their personal information at any time, subject to applicable legal and contractual obligations. Withdrawal of consent may impact the Company's ability to provide services. The same can be done by dropping an email to the address below.

Retention of Information

SFPL shall not retain or store such information for periods longer than is required for the purposes except when the information may lawfully be used or is otherwise required under any other law for the time being in force. Upon completion of the purpose or termination of relationship, such data shall be securely deleted or anonymised, unless retention is required by law. We also take appropriate technical, physical, legal and organizational measures, which are consistent with applicable information security standards.

If you feel that the security of any Personal Information (including SPDI) you might have with us has been compromised or if you have other data security questions or concerns related to us, please notify us at the address details or through email communication. When we provide Personal Information (including SPDI) to a service provider, such service provider will be selected carefully and required to use appropriate measures reasonably designed to protect the confidentiality and security of the Personal Information

If we believe the security of your Personal Information (including SPDI) in our possession or control may have been compromised, we may seek to notify you of that development. If a notification is appropriate, we would endeavor to do so as promptly as possible under the circumstances, and, to the extent we have your e-mail address, we may notify you by e-mail.

Data Subject Rights

The Company recognises the rights of individuals in relation to their personal information and Sensitive Personal Data or Information (SPDI). Subject to applicable laws, individuals, including customers, employees, vendors, consultants and service providers, shall have the right to:

- **Access and Review:** request access to their personal information held by the Company;
- **Correction:** request correction or updating of inaccurate or incomplete personal information;
- **Erasure:** request deletion of personal information where it is no longer required for the purpose for which it was collected, subject to applicable legal and regulatory retention requirements;
- **Withdrawal of Consent:** withdraw consent for processing of their personal information at any time, subject to legal and contractual obligations.

The Company shall provide appropriate mechanisms to enable such requests and shall process the same within a reasonable timeframe. It is clarified that withdrawal of consent or deletion of data may impact the Company's ability

to provide services or continue the existing relationship, where such data is essential for regulatory or contractual purposes.

Information Sharing and Disclosure

We restrict access to your Personal Data to employees who we believe reasonably need to know that data in order to fulfil their jobs to provide, operate, develop, or improve our products or services.

Communications & Notifications

When You use the application or send emails or other data, information or communication to us, You agree and understand that You are communicating with us through electronic mode and You consent to receive communications from us periodically. We may send notifications to you via email or in writing as a hard copy notice, or through conspicuous posting of such notice on our application. You may choose to opt out of certain means of notification as you may deem fit.

Grievance Redressal

In case of any grievances in relation to your Personal Information, please contact our Grievance Officer whose details are as below:

Mr. Rohith Balakrishnan

Sahayya Finserve Private Limited

No.65, Shrinijaya Arcade, 1st Floor,

Opp Punjab National Bank, T Dasarahalli, Bangalore- 560057

Email : grievance.officer@sahayyafinservice.com

Updating or Reviewing Your Information

You may upon written request to us review the personal data or information provided by You. SFPL shall ensure that any personal information or sensitive personal data or information found to be inaccurate or deficient shall be corrected or amended as feasible.

Reasonable Security Practices for Protecting Your Information

SFPL uses commercially reasonable physical, managerial, and technical safeguards to preserve the integrity and security of your personal information. These include internal reviews of our data collection, storage and processing practices and security measures, such as appropriate encryption and physical security measures to guard against unauthorized access to systems where we store personal data.

All information gathered on said application is securely stored within the SFPL controlled database. The database is stored on secured servers; access to which is password-protected and is strictly limited.

Changes to Our Privacy Policy

Please note that this policy may change from time to time. If We change our privacy policies and procedures, We will post the changes on the application to keep You updated. Changes to this Policy shall become effective on the day they are posted on this page.

