



## **PRIVACY POLICY**

Please read the PRIVACY POLICY carefully before using this website. This Privacy Policy Statement (“Privacy Policy” or “Statement”) provides information to you, a viewer and user of this Website (“User”) about how we collect, use, disclose, and manage your data. The references to “we” in this Statement refers to Samasta Microfinance Limited, a Company registered in India having our office at No.110/3, Lalbagh Road, Krishnappa Layout, Bangalore - 560 027 India, and includes its affiliates and Samasta companies (“Company”). Our Website <https://www.Samasta.co.in/> (“Site”, “Content”) is comprised of various web pages, tools, software, information, and features operated by us. For us, the protection of your personal details is a serious matter, including when you visit our Site. Your data will be protected in accordance with applicable statutory regulations and the laws including the Indian Information Technology Act 2000, Information Technology (Amendment) Act, 2008, and amendments thereto from time to time.

In the following, you can find information about which data are registered when you visit our website and how they are used.

1. **Stored data** - After you click “I Agree” and use our Site, the data your browser transmits to us are automatically registered and stored as server statistics. These data are browser type and version, the operating system employed, the referrer URL (previously visited page), the host name of the computer accessing our Site (IP address) and the time at which the server was contacted. The IP address and service provider details are stored for 26 months to prevent and detect attacks on our websites. We store other personal data only if you provide and for a limited use on the basis of consent given by you.

We gather and store such data exclusively for system-relevant and statistical purposes. Any further personal data are only registered when such data are entered by your consent – for example, in the context of a request for information or a registration process. As a rule, the data as stated above cannot be correlated with particular individuals; We do not share these data with third parties or other external sources.

- 1.1 **Data Protection** - If a viewer provides consent for the processing of personal data, that consent is the legal basis for processing the data (Article 6 para.1 (a), of EU-GDPR / Data protection Act). You have the right to revoke your consent at any time. However, the legality of processing User’s personal data before revocation remains unaffected. We may further process such data pursuant to another applicable legal basis, e.g. for the fulfilment of our legal obligations.



- 1.2 You are entitled to request Samasta for access to and rectification or deletion/erasure of your personal data as per the applicable data protection laws. You also have the right to lodge a complaint with a supervisory authority.
  - 1.3 You have the right to object at any time to the processing of personal data pursuant to Article 6 para. 1 (e) of EU-GDPR. If you object, we will only process your personal data if we can prove compelling legitimate reasons that outweigh your (User's) interests, rights and freedoms, or for the establishment, exercise or defence of legal claims.
  - 1.4 As a viewer, you have the right to request erasure of personal data (where applicable) or to restrict processing of your data in accordance with data protection laws, as well as to object and to be informed about any automated decision-making that we may use.
  - 1.5 If you have consented to processing your personal data by us, you have the right to revoke your consent any time. The legality of processing your personal data before revocation remains unaffected.
2. **Use and communication of personal data to third parties** - Insofar as you have made your personal data available to us, we use these exclusively for the purpose of answering your inquiries, the processing of contracts you have transacted with our company and for technical administration. Company or a service provider engaged by us also uses your personal data for the purpose of technical administration of websites, customer administration, product surveys, enquiries you submit to us and only in the scope necessary for this purpose or according to the description of processing purposes given at the corresponding locations of our websites. We do not sell User data to any party. Our employees and the service providers engaged by us are obliged to maintain confidentiality and to comply with the provisions of the Applicable Laws. In addition, the compliance to all necessary technical and organizational measures will be ensured. You retain the right to withdraw any consent given at any time, which will be effective from the time of withdrawal and for the future. The removal and deletion of registered personal data will be carried out on receipt of your withdrawal of consent to data storage, when knowledge of these stored data is no longer required for the purpose for which they were stored or when further retention of these data should be prohibited due to any other statutory reasons.



3. **Non-personal data** - This website, like most websites, stores information in small data files called cookies on your computer. These cookies are used by this website in several ways including enabling certain features, remembering choices that you make, improving the efficiency of the Site, and to provide to us information about how people use the Site so that we can improve it. This website's cookies will either be deleted or not deleted automatically when you close your browser depending upon the need to retain the information in the cookie between your visits to this website. If you do not allow this website to use cookies, then certain features or sections of the Site may not be available to you or may not function as expected. Cookies can also be removed or blocked by following the help directions in your browser.

Samasta Websites use these temporary cookies which will expire and get erased when you close your browser session and persistent cookies which stay in your browser until they expire, or until you delete them. We use the following types of cookies:

- 3.1 **Essential cookies:** enable services and applications you have specifically asked for. These types of cookies enable you to log into secure areas of our Samasta Websites to provide the necessary security and to ensure quick loading of the content of the webpages. The use of these cookies implicates processing the anonymous browser session ID, permission Samasta's and User ID, if any.
- 3.2 **Performance/Analytics cookies:** collects aggregated and pseudonymous information about the web pages you visit and don't collect information that identifies you as an individual. These cookies collect information about how visitors use our Samasta Websites, for example, which pages our visitors refer most often, and whether they get error messages on those pages. We do not associate these data with personal data such as your name or email address, which you may have provided.
- 3.3 **Third party cookies:** collect information for third parties. For the purpose of embedding video clips into our Samasta Websites, we use services provided by YouTube [www.youtube.com]. By default, the YouTube video player does not use any cookies. The cookies, if any, used by third party plugins are controlled by the third parties. Please check with respective third party websites for a description of the cookies used in their plugins.

As far as this data must be considered personal data, the processing is based on applicable statutory provisions which justify this on the ground that the processing is necessary to provide the requested services from Samasta Websites, or the data is used in pseudonymous form for the purpose of marketing and optimization and the User has not objected to this use.



4. **Links** - This Site contain links to other Websites. We are not liable for the privacy practices or the content of other Websites. On our Site, you will find some social media links. We have integrated these links in such a way that no data is transmitted to the operators of these networks. When a viewer clicks on one of the links, the User establishes a direct connection to the server of the respective network. The usage is governed by the policy of such networks and these social plug-in remains active until a User deactivates or deletes the cookies.
5. **Security** - We take security precautions to ensure that your data we have under our control is protected against tampering, loss, destruction, access by unauthorized persons, or unauthorized disclosure.
6. **Advertising** - When you provide us with personal data, we may use it to inform you about our products and, where applicable, to include you in surveys about them, provided you have given us your express consent to use your personal data for advertising purposes. We do not sell User's data to other parties.
7. **Miscellaneous Provisions** - If any part of this document is held invalid or unenforceable, that portion shall be construed in a manner consistent with applicable law to reflect, as nearly as possible, the original intentions of the parties, and the remaining portions shall remain in full force and effect. The User and Company agree that all matters relating to use of Site shall be governed by the laws of India, applicable therein without reference to its principles of conflicts of laws, will be applied to govern, construe and enforce all of the rights and duties of the parties arising from or relating in any way to the subject matter of this Privacy Policy. The User and Company consent to the exclusive personal jurisdiction of and venue in a court located in Bangalore, Karnataka, India, for any suits or causes of action connected in any way, directly or indirectly, to the subject matter of this Privacy Policy or to the Site.
8. **Effective Date** - This Privacy Policy is effective from 01<sup>st</sup> Dec, 2018.

Our collection and processing of your data may change from time to time. We might also revise this Statement in order to always correctly reflect our data processing practices. Your use of this website, your communications, relationship, and association with us will be governed by and subject to the latest version of our Privacy Policy Statement as amended by us from time to time. We encourage you to review this Statement from time to time.

In case of any queries with regard to this Statement, you may please write to the Legal Department, **Samasta Microfinance Limited, No.110/3, Lalbagh Road, Krishnappa Layout, Bangalore - 560 027** or Email at [hrcompliance@samasta.co.in](mailto:hrcompliance@samasta.co.in)