

Privacy Policy

(Sitaara Housing Finance Limited formerly known as Sewa Grih Rin Limited)

This Policy is applicable to all the existing and prospective customers, including the persons who visits the office/branch or any digital platform belonging to Sitaara Housing Finance Limited formerly known as Sewa Grih Rin Limited (SHFL), which offers Loans to them.

Digital Platform would mean and include website, mobile application and/or any other electronic platform.

This Privacy policy explains about the type of information of the user SHFL collects, consents its purpose, salient features as detailed below. We encourage user to read this policy regarding collection, use and disclosure of information by user from time to time.

This website, mobile application and or any other electronic platform does not automatically capture any specific personal information from you, (like name, phone number or e-mail address), that allows us to identify you individually. Wherever it is requested to provide personal information, you will be informed for the particular purposes for which the information is gathered and adequate security measures will be taken to protect your personal information.

Any information provided on the Digital Platform of the Company will be protected from loss, misuse, unauthorized access or disclosure, alteration, or destruction.

We gather certain information about the User, such as Internet protocol (IP) addresses, domain name, browser type, operating system, the date and time of the visit and the pages visited. We make no attempt to link these addresses with the identity of individuals visiting our site unless an attempt to damage the site has been detected.

We respect User's privacy and recognize the need to protect the personally identifiable information (any information by which User can be identified, such as name, physical and email address, citizenship, and phone number etc) which and if User shares with us., We would like to assure User that we follow appropriate and necessary standards when it comes to protecting User's privacy on this App.

Information collected shall be used for the relevant lawful purposes connected with various functions or activities of the Company related to services in which the Concerned Person is interested, and/or to help determine the eligibility of the Concerned Persons for the product/services requested/ applied/ shown interest in and/or to enable the Company Covered Persons verification and/or process applications, requests, transactions and/or maintain records as per internal/legal/regulatory requirements and shall be used to provide the Concerned Person with the best possible services/products as also to protect interests of Sitaara Housing Finance Limited (SHFL) formerly known as Sewa Grih Rin Limited. SHFL shall

permit its registered Users to review the information/data provided by User and it shall be User's obligation to maintain and promptly update the Registration Data to keep it true, accurate, current and complete. If the User provides any information that is untrue, inaccurate, not current or incomplete or SHFL has reasonable grounds to suspect that the Registration Data or any part thereof is untrue, inaccurate, not current or incomplete and SHFL shall not be responsible for authenticity of data provided by User. Further, we may link to the Apps of other third parties. These third-party Apps may collect personal information about Users on those Apps, and our Privacy Policy does not extend to these external Apps and third parties. Please refer directly to these third parties and web sites regarding their privacy policies. SHFL is not responsible for the actions of third party.

In general, User can visit this Digital Platform without telling us who User is or revealing any personal information about User. We track the Internet Protocol address from which people/User visit us/ our Apps and analyse this data for trends and statistics independently or as per our agreement with our third-party service providers, but the individual User remains anonymous. We may collect location data from the users using foreground services, even when the app is running in the background. This is done solely for the purpose of tracking field activities and ensuring operational transparency. The location data is securely stored and is not shared with or sold to any third parties. We are committed to maintaining the privacy and security of user data, and the information collected is used strictly within the scope of our business operations.

There are times when we may collect personal information/data from User such as name, email address, citizenship and phone number etc. If User chooses not to provide the information we request, User can still visit the Digital Platforms of the Company, but User may be unable to access certain options, offers and services. The data provided by the User shall be retained by SHFL till the time it may be required for providing SHFL's services or any other additional products/services of SHFL and its affiliates.

We will not sell, trade or disclose to third parties any information derived from the registration for, or use of, any online service (including names and addresses and other data) without User's consent, save and except to any of our affiliates or group companies for helping User in receiving home loans or other purposes in relation to the businesses of our affiliates or group companies and as may be required by any legal process or in the case of imminent physical harm to any person). Further, SHFL will allow its affiliates, suppliers, to access the information for purposes of confirming User's registration and providing User with benefits User is entitled to. If at any point in time User wishes to opt out User may withdraw any consent previously given, by written communication or by sending e-mail from registered e-mail address of the User.

We will take appropriate steps to protect the information User shares with us. We have implemented technology and security features and strict policy guidelines to safeguard the privacy of User's personally identifiable information and other data from unauthorized access

and improper use or disclosure. We will continue to enhance our security procedures as new technology becomes available.

User should access our privacy terms regularly to ensure that User understands our current policy. Please refer to the privacy policy in User's subject line. SHFL will attempt to respond to all reasonable concerns or inquiries on a best-efforts basis.

When User registers with the Digital Platforms, User agrees that we or any of our partners/ affiliate/ third party service providers may contact User from time to time to provide the offers/ information of such products/ services that we believe may benefit User. Also, User agrees that we may provide information so collected from User to Company authorities or any court of law as per the applicable laws of India or as per our agreement with our third-party service providers or any third party. The User understands and agrees that, because of the nature of the Internet, we may transmit the information collected from User to another or third-party service providers, for purposes such as storage, or carrying out the processing detailed above, for their business purpose, or because of location of our servers.

SHFL may change this Privacy terms from time to time at its discretion and will update the latest version on the Digital Platforms . Customer Responsibilities: To ensure the security of the information, it is recommended that the Customers choose their passwords carefully such that no unauthorized access is made by a third party by the way of guessing. To make the password complex and difficult for others to guess, the Customers should use combination of Alphabets, numbers and special characters (like !, @, #, \$ etc.). The Customers should not disclose their password to anyone or keep any written or other record of the password such that a third party could access it