

Privacy Policy

The domain name www.savitricapital.com (hereinafter referred to as "Website") is owned by Savitri Capital Limited (SCL), a company incorporated under the Companies Act, 1956 with its registered office at : MCB-2033A, First Floor, Mall Road, opposite The Pizzano, Bathinda, Punjab 151001 (hereinafter referred to as "SCL").

For more information, please visit www.savitricapital.com

"We, at SCL, are dedicated to respecting the privacy of all individuals who visit our website and are committed to safeguarding their personal information. This Privacy Policy applies to all visitors of our website."

For this Privacy Policy, the term "You" or "User" shall mean any natural or legal person including online and offline clients visiting this website and the terms "We", "Us", and "Our" shall mean Savitri Capital Limited (SCL).

Use of this Website signifies your acknowledgement and consent to this Privacy Policy. If, however, you object to Your Information being used, processed and transferred by any means or in any way, please do not share your information on the Website.

Type of Personal Information Collected

SCL may have to render its services, and collect personal information as described below:

1. Information that may be provided by you directly for business correspondence in digital form, such as:
 - a) Identification Information: Name, gender, residential / correspondence address, telephone number, date of birth, marital status, email address or other contact information.
 - b) PAN, KYC Status, Signature and Photograph.
 - c) Bank account or other payment instrument details.
 - d) Any other detail which may be required by us for providing services
2. Information that we may collect for Business correspondence, such as:
 - a) Transaction Information: We read, collect and monitor only financial transactional, SMS for a notification of the transactions and the corresponding amounts for credit risk assessment. Other SMS data is not accessed.
 - b) Media Information: We facilitate users to capture/upload relevant documents as may be required to be uploaded during user account management or transaction order placement.
 - c) Device Information: We collect specific information about your device when you access our Services, including the operating system and version, unique device identifier, mobile network information, and information about the device's interaction with our services.
 - d) We read the Name and Phone number information when you select the contact as a reference during the Loan journey. We don't upload your contact list to our servers.

CIN: U65921PB1985PLC006393

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Email: info@savitricapital.com | www.savitricapital.com

3. Log File Information which shall be stored automatically:

If you visit/ log into our website just to browse, read pages or download information, certain information regarding your visit is automatically stored on our systems. This information cannot and does not identify you personally.

The kind of information that is gathered automatically includes without limitation:

- a. The type of browser you are using (e.g. Internet Explorer, Firefox, etc.),
- b. The type of Operating System you are using (e.g. Windows or Mac OS) and
- c. The domain name of your Internet Service Provider, the date and time of your visit and the pages on our website.

We sometimes use this information to improve our website(s) design, and content primarily to give you a better browsing and user experience.

This Policy is not intended to and does not create any contractual or other legal rights in the favour of any user or viewer of www.savitricapital.com or on behalf of any other party.

4. Purpose of Collection and Usage of Information

On our website www.savitricapital.com, we collect, retain, and use information about you only when we reasonably believe that it will help administer our business or provide products, services, and other opportunities to you. Such information is collected for specified business purposes, such as:

- a) to provide you with the services that might be required by you,
- b) to process your financial and non-financial transaction requests,
- c) to undertake research and analytics for offering or improving our services and user experience,
- d) to check and process your applications which may be submitted for availing any financial services,
- e) to share with you any updates/changes to the services and their terms and conditions,
- f) to take up and investigate any complaints/claims/disputes,
- g) to respond to your queries and feedback submitted by you,
- h) for verification of your identity and other parameters,
- i) to fulfill the requirements of applicable laws/regulations and/or court orders/ regulatory directives received by us.

5. Disclosure of Information

The information provided by you may be disclosed to:

- a) RBI/SEBI/KYC Registration Agencies (KRAs) and other such agencies, solely to process your transaction requests to serve you better,

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- b) Another business entity to carry out any business activity or re-organization, amalgamation, restructuring of business or for any other reason whatsoever,
- c) Any judicial or regulatory body,
- d) Auditors,
- e) Other third-party service providers.

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

6. Retention of Information

SCL 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.

By agreeing to avail of the services offered by SCL, you have agreed to the collection and use of your Sensitive Personal Data or Information, as well, by SCL. You always have the right to refuse or withdraw your consent to share/disseminate your Sensitive Personal Data or Information by contacting customer care. However, in the event of your refusal or withdrawal of personal data, you shall not be able to avail any services of SCL to the fullest extent.

7. Disposal of Information

SCL will, under Applicable Law, dispose of records containing User Information after taking all reasonable security measures to prevent unauthorized access to or use of the User Information.

8. Communications & Notifications

When you use the Website 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 Website page. You may choose to opt out of certain means of notification as you may deem fit.

9. Updating or Reviewing Your Information

You may upon written request to us review the personal data or information provided by you. SCL 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.

10. Reasonable Security Practices for Protecting Your Information

SCL uses commercially reasonable physical, managerial, and technical safeguards to preserve the integrity and security of your personal information. These include internal

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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 website is securely stored within the SCL well-controlled database. The database is stored on secured servers; access to which is password-protected and is strictly limited to designated employees based on their roles.

To protect your privacy and security, SCL takes reasonable steps (such as requesting a unique OTP) to verify your identity before granting you access to your account. You are responsible for maintaining the secrecy of your unique password and account information, and for controlling access to your email communications from SCL, at all times

Although we use security measures to help protect your personal information against unauthorized disclosure, misuse or alteration, as is the case with all computer networks linked to the internet, SCL cannot, however, ensure or guarantee the security of any information you transmit to SCL and you do so at your own risk. Once we receive your transmission of information, SCL will make commercially reasonable efforts to ensure the security of such information.

Upon the termination of our business engagement with consumers, our SCL, a Non-Banking Financial Company diligently undertakes the deletion of their data. This process is executed promptly and securely, adhering to privacy regulations. Our commitment to precision in data management reflects our unwavering dedication to transparency and the protection of individual privacy rights. This targeted approach ensures the removal of relevant data, aligning with the stringent standards governing the NBFC sector. By swiftly eliminating unnecessary data, we reaffirm our commitment to maintaining the confidentiality and security of our client's information, even after the conclusion of our business dealings.

11. Links to Other Web Sites

Please note that this Privacy Policy does not extend to third-party sites linked to SCL's website. SCL is not responsible for the content and the privacy practices of such linked websites. It is advisable to read each such linked website's privacy statement before sharing any information.

12. 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 Website to keep you updated. Changes to this Policy shall become effective on the day they are posted on this page. Please visit our website <https://www.savitricapital.com/privacy-policy> to keep yourself abreast of any changes to this Policy.

13. Grievance Redressal:

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Any discrepancies and grievances related to the processing and use of Your information can be raised to the grievance officer appointed by SCL. For further details, you are requested to send an email to customercare@savitricapital.com