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At Sanghamithra Rural Financial Services (SRFS), we value the trust you place in us and are committed to protecting your personal and financial information. This Privacy Policy outlines how we collect, use, store, share, and protect your information when you engage with us—whether through our branches, digital platforms, or partner channels.

In accordance with this privacy notice and in compliance with the relevant data protection regulation and laws. This notice provides you with the necessary information regarding your rights and our obligations, and explains how, why and when we process your personal data.

We act as the data controller when processing employees' and visitors' data and as a data processor for processing customers' information through our various applications.

1. Scope and Applicability

This policy applies to all individuals (customers, applicants, employees, agents, and partners) who interact with SRFS, including through our website, mobile applications, and customer support channels.

2. Information We Collect

We may collect the following types of information:

a. Personal Identification Information

- Full name
- Date of birth
- Gender
- Photograph
- Aadhaar number (with consent)
- PAN card, Voter ID, Driving License, etc.
- CKYC details

b. Contact Details

- Address (permanent and current)
- Email address
- Phone numbers

c. Financial Information

- Bank account details
- Credit history
- Income details
- Loan repayment data
- UPI and eNACH mandate data

d. Transactional and Usage Data

- Loan applications and repayment transactions
- Access logs and app usage statistics
- Location data (with permission)

e. KYC Data

- Captured only with explicit consent for onboarding or regulatory purposes

3. How We Use Your Information

We use your data to:

- Process loan applications and disbursements
- Verify identity and perform due diligence (as per KYC/AML guidelines)
- Create and maintain your customer profile
- Collect repayments and send reminders
- Facilitate eMandate (eNACH) and UPI payments
- Improve our services and ensure security
- Comply with regulatory and legal obligations

4. Sharing of Information

We do not share or disclose any of your personal information without your consent, other than for the purposes specified in this notice or where there is a legal requirement.

- Regulatory and statutory bodies (e.g., RBI, CKYC, CIBIL, CRIF, Equifax, Experian)
- Partner banks, NBFCs, and payment gateway service providers
- Technology and analytics partners (under strict confidentiality clauses)
- Legal or enforcement authorities when mandated by law

5. Data Retention

We retain your data only as long as necessary for:

- The purpose it was collected
- Legal or regulatory retention periods
- Internal audit and compliance purposes

6. Data Security

We implement industry-standard security measures to protect your data, including:

- Data encryption and secure transmission protocols
- Role-based access control
- Regular security audits
- Two-factor authentication (2FA) on critical systems

7. Your Rights

You have the right to:

- Withdraw consent (where processing is based on consent)
- Request deletion of your data (subject to legal obligations)
- Lodge a grievance through our designated officer

8. Cookies and Tracking

Our digital platforms may use cookies or similar technologies to improve user experience. Internal User can control cookie preferences through your browser settings.

9. Third-Party APIs

Our platforms may contain links to third-party APIs for Credit Check, E-KYCs, CKYC, OTP & SMS. SRFS is not responsible for the privacy practices of such external entities.

10. Grievance Redressal

If you have any concerns or complaints regarding your data, please contact:

Grievance Office

Sanghamithra Rural Financial Services

612, 1C, Main Rd, Defence Colony, Domlur, Bengaluru, Karnataka 560071

Email: info@sanghamithra.org **Phone:** +91 80 25350301 **Timings:** 9:30 a.m. to 5:30 p.m. (Mon-Sat, 2nd & 4th Sat Holiday)

11. Policy Updates

This policy may be updated periodically to reflect changes in technology, legal requirements, or business practices. Updated versions will be published on our website with the effective date.

12. Governing Law

This policy is governed by the laws of India. Any disputes shall be subject to the jurisdiction of the courts in Bengaluru/Karnataka.

Your privacy is important to us. By using our services, you agree to the terms of this Privacy Policy.