

PRIVACY POLICY

In the course of using the Samarohi Micro Finance Bank website, mobile banking application or its custom extensions or availing the products and services vide the online application forms and questionnaires by the customers, Samarohi Micro Finance Bank and its affiliates may become privy to the personal information of its customers, including information that is of a confidential nature (Mobile Number, Date of Birth, etc.).

Samarohi Micro Finance Bank is fully committed to protecting the privacy of its customer's information and shall take all necessary and reasonable measures to protect the confidentiality of the customer's information and its transmission through the World Wide Web. However, the Bank shall not be liable for the consequences, if any, arising out of disclosure of the confidential information in accordance with its privacy commitment, in terms of the agreement, terms and conditions of the products and services etc. entered between the Bank and the customers.

Samarohi Micro Finance Bank will endeavour to safeguard and ensure the security of the information provided by the customer. Samarohi Micro Finance Bank uses 128 bit or above encryption, for the transmission of the information, which is currently the permitted level of encryption in India. When the information provided by the customer is not transmitted through this encryption, the customer system (if configured accordingly) will display an appropriate message ensuring the best level of secrecy for the customer's information. When customer visit the application, bank uses cookies and similar technologies to collect information about how customer use the application and provide features to you. Bank is also using third-party analytics tool to help us measure traffic and usage trends for the application. These tools collect information sent by customer devices or our application, including the pages you visit, add-ons, and other information that assists us in improving the application. Bank collect and use this analytics information with analytics information from other Users so that it cannot reasonably be used to identify any individual User. Customer information collected through the application is stored and processed using AES 256-bit encryption where the Samarohi Bank maintains facilities. The Bank or its service providers are retaining information (including customer profile information) for a reasonable time for backup, archival, and or audit purposes.

Samarohi Micro Finance Bank will limit collection and use of customer information only on a need to know basis to deliver better services to the customer. The Bank may use and share the information provided by the customers with its affiliates and third parties for providing services and any service related activities such as collecting subscription fees for such services and notifying or contacting the customers regarding any problem with, or the expiration of such services. In this regard, it may be necessary to disclose the customer information to one or more agents and service providers of Samarohi Micro Finance Bank and their sub-contractors, but such agents, contractors and subcontractors will be required to agree to use of information obtained from Samarohi Micro Finance Bank only for the purposes for which the information is shared.

To enhance the security of Samarohi Mobile Banking App and ensure end-user data protection, we have integrated with AppProtect SDK, which enables Run-Time Security.

The system does not capture any personal information like - Name, Mobile numbers, and e-mail addresses. AppProtectt SDK captures only Meta Data for security like - Device Id & Configuration, OS, Model details & App Signatures. The location information is processed locally to determine the safety of the connected Wi-Fi network. It should be noted that the data processed by AppProtectt will not be used for any commercial purposes.

Samarohi Micro Finance Bank undertakes not to disclose the information provided by the customer to any person, unless such action is necessary to:

1. Confirm to legal and statutory requirements or comply with legal process.
2. Protect and defend Samarohi Micro Finance Bank's, it's affiliates, it's members, constituents, or of other persons rights, interests, or property and/or
3. Enforce the terms and conditions of the products or services.

NOTICE OF CHANGE: - The Bank may, from time to time, change this, Policy. The effective date of this Policy, as stated below, indicates the last time this Policy was revised or materially changed.

