

SVATANTRA MICRO HOUSING FINANCE CORPORATION LIMITED

PRIVACY POLICY (w.e.f. 01.04.2022)

This Privacy Policy sets out how Svatantra Micro Housing Finance Corporation Limited (SMHFC) uses and protects any information that you share with SMHFC through services. SMHFC may collect and store information about you when you visit our site, apps, use our services. This Privacy Policy applies to all the product and services offered by SMHFC.

Collected Information:

Svatantra Micro Housing Finance Corporation Limited (SMHFC) may collect personal information that you submit to us through the Services, which include:

- Name
- Home address
- Email address
- Telephone number
- Date of birth
- Job position
- Occupation
- Company
- Financial information such as income, assets and your financial investment strategy and investment background.
- Documents that you provide to us to verify your identity, such as pictures of your passport, utility bills, and/or bank statement or your company incorporation details.

How we use collected Information:

- To assess credit worthiness for our customers and sanction home loans as per their repayment capacity.
- To improve customer service. The information you provide helps us respond to your service requests and support your needs more efficiently.
- Monitoring your compliance with any terms and conditions associated with our services, including to confirm your identity
- To process payments.
- We may use the email address, phone numbers to respond to your inquiries, questions, and/or other requests.

How we protect Information:

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. SMHFC will take reasonable technical and organizational precautions to prevent the loss, misuse or alteration of your personal information.

Changes to privacy policy:

The Management shall have the right to amend the Privacy Policy from time to time. The Policy shall be reviewed every year along with the other policies of the company. However, it shall be reviewed earlier if need arises for the same and/ or under special circumstances. Such changes shall be effective immediately upon posting to this site.

Sell, trade or disclose to third parties:

We do not sell, trade, or rent Users personal identification information to others. We may share generic aggregated demographic information not linked to any personal identification information regarding visitors and users with our business partners, trusted affiliates and advertisers for the purposes outlined above. However, as required by Reserve Bank of India ("RBI") Master Directions, we share the required customer data with the 4 credit bureaus in India namely CIBIL, CRIF High Mark, Experian and Equifax.

Contact Information:**Customer Service Cell**

Address: Office no. 1,2,3,4, Ground Floor,
Pushpak Co-operative Housing Society Ltd.,
Malaviya Road, Vile Parle (East), Mumbai 400 057
Phone: 1800 1234 427
Email: customerservices@mhfcindia.com