

INTRODUCTION

Welcome to SK Finance Limited. The domain name **www.skfin.in** (hereinafter referred to as "Website") is owned by SK Finance Limited, registered with The Reserve Bank of India as a systemically important non deposit taking Non-Banking Financial Company ("NBFC") as defined under section 45-IA of the Reserve Bank of India Act, 1934 and is primarily engaged in the business of lending having its registered and corporate office in Jaipur (Rajasthan).

SK Finance Limited is engaged in the business of asset financing, lending to Small and Medium Enterprises and allied activities. For more information please visit www.skfin.in. We, at SK Finance Limited are strongly committed to protect the personal and financial information that the customer submits to us and would endeavour to protect it from unauthorised use. 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 SK Finance in any way, please do not share your information on the Website.

TYPE OF PERSONAL INFORMATION COLLECTED

SK Finance may for the purpose of rendering its services, collect personal information as described below:

1. Information that may be provided by you directly, 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.

INFORMATION THAT WE MAY COLLECT FROM YOUR USE OF OUR SERVICES, SUCH AS:

- A. Transaction Information: We read, collect and monitor only financial transactional SMS for description of the transactions and the corresponding amounts for credit risk assessment. Other SMS data is not accessed.
- B. Storage Information: We may facilitate user to download and display information such as scheme commission details which a user may refer to, or to upload relevant documents as per various processes during user account management or transaction order placement.

c. 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.

D. Device Information: We collect specific information about your device when you access our Services, including your storage, hardware model, operating system and version, unique device identifier, mobile network information, and information about the device's interaction with our services.

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 include 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).
- 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 experience.

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

PURPOSE OF COLLECTION AND USAGE OF INFORMATION

On our site 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:

1. RBI/SEBI/ Collecting Banks / KYC Registration Agencies (KRAs) and other such agencies, solely for the purpose of processing your transaction requests for serving you better.
2. To provide you with the services that might be required by you.

3. To process your financial and non-financial transaction requests.
4. To undertake research and analytics for offering or improving our services.
5. To check and process your applications which may be submitted for availing any financial services.
6. To share with you any updates/changes to the services and their terms and conditions.
7. To take up and investigate any complaints/claims/disputes.
8. To respond to your queries and feedback submitted by you.
9. For verification of your identity and other parameters.
10. To fulfil the requirements of applicable laws / regulations and / or court orders / regulatory directives received by us.

DISCLOSURE OF INFORMATION

The information provided by you may be disclosed to:

1. RBI/SEBI/ Collecting Banks / KYC Registration Agencies (KRAs) and other such agencies, solely for the purpose of processing your transaction requests for serving you better.
2. Another business entity to carry out any business activity or re-organization, amalgamation, restructuring of business or for any other reason whatsoever.
3. Any judicial or regulatory body.
4. Auditors
5. Other third party service providers.

We shall not publish the sensitive personal data or information or disclose it further, without your consent, for any purpose other than stated above. Service Providers We may employ third party Service providers and individuals due to the following reasons:

- A. To facilitate our services.
- B. To provide services on our behalf.
- C. To perform service related services.
- D. To assist us in analysing how are services are used.

You are hereby informed that the third party service provider/ agents/ agencies will have access to your personal information on a need basis to assist SK Finance in rendering service and are restricted from using the same day for any other reason. The third party service provider is obligated not to disclose or use the information for any other purpose.

Retention of Information

SK Finance 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 the services offered by SK Finance, you have agreed to the collection and use of your Sensitive Personal Data or Information, as well, by SK Finance. You always have the right to refuse or withdraw your consent to share/disseminate your Sensitive Personal Data or Information by contacting the customer care.

However, in the event of your refusal or withdrawal of personal data, you shall not be able to avail any services of SK Finance to the fullest extent.

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.

Updating or Reviewing Your Information

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

REASONABLE SECURITY PRACTICES FOR PROTECTING YOUR INFORMATION

SK Finance uses commercially reasonable physical, managerial, and technical safeguards to preserve the integrity and security of your personal information. These include internal 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 SK Finance controlled database. The database is stored on secured servers; access to which is password-protected and is strictly limited.

To protect your privacy and security, SK Finance takes reasonable steps (such as requesting a unique password) 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 SK Finance, at all times.

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

Links to Other Web Sites

Please note that this Privacy Policy does not extend to third party sites linked to this website. SK Finance 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 prior to sharing any information.

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 to keep yourself abreast of any changes to this Policy.