

PRIVACY POLICY

This PRIVACY POLICY ("policy") will help you understand how we i.e., Sahaj Retail Ltd. uses, updates, manages, exports and deletes your personal information and protects the data you provide to us when you visit and use <https://retail.sahaj.co.in>. We reserve the right to change this policy at any given time, of which you will be promptly updated. If you want to make sure that you are up to date with the latest changes, we advise you to frequently visit this page and avail the updates and accordingly act upon.

What the company deals with:

The company provides the following services and deals with the consequent or related data concerning various users or our valued customer, associates and clients:

SL.NO.	SERVICE UNDER THE HEAD	NAME OF THE SERVICES
1	Financial Inclusion (Banking Services)	All banking services relating to remittances, cash deposit, cash withdrawal, Account Opening, Micro Insurance, Cash withdrawal through AEPS, FD, Recurring Deposit.
2	Financial Services	Sahaj works as a marketing & promotion agent, distribution, premium collection for various Insurance Companies.
3	G2C	Sahaj provides all e-District online Government services.
4	E-learning	Sahaj is in the distribution of various e-learning products.
5	UDAI	Sahaj provides all Aadhaar related services for various banks.
6	Fastag	Sahaj provides Fastag related services for various banks at Toll Plaza through Vendors.
7	PAN	Sahaj provides various PAN related services.
8	IRCTC	Sahaj works as an Agent for IRCTC for online railway ticket booking.
9	DMT Service	Sahaj provides services for domestic money transfer/ remittance through its

		franchisee network for various customers
10	Stock Hlding Corporation	Sahaj works as a collection and distribution agent for e-court fee related services in various States of India.
11	E-commerce	Sahaj acts as a lead generating, facilitator, distributor, in an assisted e-commerce model for various products of Companies.
12	Other Services	Sahaj through it's franchisee network delivers various other products and services across States of India.

What User Data We Collect:

When you visit the website, we may collect the following data:

- Your IP address.
- Your PAN and banking data.
- Your Aadhaar related data or any other data relating to ID proof e.g., Voter card/ Driving License/ Passport etc.
- Your E-Commerce/ E-Wallet transaction related data.
- Your name, contact information, address, email and centre details.
- Your insurance related health data.
- Other information such as interests and preferences.
- Data profile regarding your online behaviour on our website.
- Other data relevant to the nature and scope of business or arising out of any type of business of Sahaj Retail Ltd.
- Any other data not detailed above but comes under the definition "Sensitive personal data or information" as defined in Rule 3 of Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011.

Why We Collect Your Data:

We are collecting your data for several reasons:

- To better understand your needs.
- To provide our related services and products.
- To improve our services and products.
- To receive any and every kind of communications.

- To send you promotional emails containing the information we think you will find interesting.
- To contact you to fill out surveys and participate in other types of market research.
- To customize our website according to your online behaviour and personal preferences.

How you Consent:

By visiting <https://retail.sahaj.co.in> or related URLs or by filling the Registration Forms or by providing your information, you deem to consent to the collection, use, storage, disclosure of your Personally Identifiable information or nay data relating you or your relatives or nears and dears.

Retention of Data:

Though a reservoir or repository of store house of any sort of data or information relating to or relevant to the User, be it Personally Identifiable data or otherwise, We may retain your personal information for a span of time not exceeding the time which may be required for any specific purpose for which it was collected or as required under any applicable law and again we may be forced to retain data as per our legal obligation to retain the same or for any lawful purpose or right of Sahaj Retail Ltd. Even some of your data may be retained in anonymized form for analytical and research purposes.

Sharing of Personal Information:

Sahaj Retail Ltd. may share personal information with its associated entities for marketing research and other analytical research purposes. Even Sahaj Retail Ltd. may share your data or information to any third parties for any type of service-related issue.

Safeguarding and Securing the Data:

SAHAJ RETAIL LTD. is committed to securing your data and keeping it confidential. SAHAJ RETAIL LTD. has done all in its power to prevent data theft, unauthorized access, and disclosure by implementing the latest technologies and software, which help us safeguard all the information we collect online.

In any case SAHAJ RETAIL LTD. shall not be treated as or deemed to be a reservoir or repository of store house of any sort of data or information relating to or relevant to the User, be it Personally Identifiable data or otherwise, except for the purpose mentioned hereinabove and hence in no way responsible for any kind of data privacy breaches or security breaches for any cyber incidents arising out of or relating to those data of the user.

Our Cookie Policy:

Once you visit our website, you automatically agree to download cookies, you also agree to use the data it collects regarding your online behaviour (analyze web traffic, web pages you spend the most time on, and websites you visit). The data we collect by using cookies is used to customize our website

to your needs. After we use the data for statistical analysis, the data is completely removed from our systems. Please note that cookies don't allow us to gain control of your computer in any way. They are strictly used to monitor which pages you find useful and which you do not so that we can provide a better experience for you.

If you want to disable cookies, you can do it by accessing the settings of your internet browser. (Provide links for cookie settings for major internet browsers).

Links to Other Websites

Our website contains links that lead to other websites. If you click on these links SAHAJ RETAIL LTD is not held responsible for your data and privacy protection. Visiting those websites is not governed by this privacy policy agreement. Make sure to read the privacy policy documentation of the website you go to from our website.

Restriction on the use of personal data:

SAHAJ RETAIL LTD will not lease, sell or distribute your personal information to any third parties, unless we have your permission. We might do so if the law forces us. Your personal information may be used for the research and other purpose for understanding the business and equip ourselves for providing better service in future. Your personal information will be used when we need to send you promotional materials if you agree to this privacy policy.

Miscellaneous Issues

SAHAJ RETAIL LTD is not in any way responsible for the personally identifiable data or any other personal data of end customers or any other persons which is collected, used or processed by you or by any of its franchises or any associate, whoever name they may be called.

SAHAJ RETAIL LTD is displaying the name and other details of the partner companies with which it is associated on its website and when you are agreeing to disclose data with this company, you have no objection whatsoever for the same.

Whenever your data or any other data which SAHAJ RETAIL LTD collects, process or deals gets compromised or hacked or unauthorizedly accessed or manipulated in all sorts of ways from the database of SAHAJ RETAIL LTD, SAHAJ RETAIL LTD will disclose the incidence within 72 hours from the time SAHAJ RETAIL LTD gets clear information by displaying the same in its Website (<https://retail.sahaj.co.in>) and disclosing the same in the Website is the full compliance of the above process. You are requested to check the website regularly.

Disclaimer:

By entering into any transaction with us through virtual or physical mode or in other ways, it is deemed that you accept our details and entire privacy policy, more specifically the ways to deal with your personally identifiable data or any sort of your data or “Sensitive personal data or information” defined under Rule 3 of IT Rule 2011 or under any law of the land.

In consequent upon the relentless changes taken place in the techno-legal aspect of any kind of virtual transaction, the SAHAJ RETAIL LTD. may update, modify, change from time to time this Privacy Policy which will be notified or published to this webpage or website and any updating or upgradation or change or modification made in the policy time to time will be deemed to have notice by the person or entities dealing with The SAHAJ RETAIL LTD. In any capacity whatsoever for availing any service or product or otherwise.