

¹Privacy Policy

Scope: This policy covers all natural persons (“individuals”) who interact with Yogakshemam Loans Limited (“YOGLL”) and those whose personal information is collected or received or processed or stored or dealt with or handled by YOGLL.

Policy coverage: This policy covers the “sensitive personal data or information” of the individuals handled by YOGLL in any form or mode.

Sensitive personal data or information covers passwords, financial information including banking related information, financial and credit information, ethnicity, caste, race or religion, health related details of the individuals, sexual orientation, medical records and history, biometric information (“personal information”) provided that, any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as sensitive personal data or information for the purposes of this policy.

Policy statements:

1. By providing the personal information, the individuals provide consent to YOGLL to use the personal information for the usage of the information for the product or services requested or applied or shown interest in and or to enable YOGLL the Individuals verification and or process applications, requests, transactions and or maintain records as per internal or legal or regulatory requirements and shall be used to provide the Individuals with the best possible services or products as also to protect interests of YOGLL.
2. The Information shall not be shared with any external organisation unless the same is necessary to protect the interests of YOGLL or to enable YOGLL to provide you services or to enable the completion or compilation of a transaction, credit reporting, or the same is necessary or required pursuant to applicable norms or pursuant to the terms and conditions applicable to such Information as agreed to with YOGLL or pursuant to any requirement of law or regulations or any Government or court or other relevant authority’s directions or orders.
3. Information may be disclosed without obtaining Individuals prior written consent, with government agencies mandated under the law to obtain information for the purpose of verification of identity, or for prevention, detection, investigation including cyber incidents, prosecution, and punishment of offences, or where disclosure is necessary for compliance of a legal obligation. Any Information may be required to be disclosed to any third party by YOGLL by an order under the law for the time being in force.
4. It may be necessary to disclose the Individuals information to one or more agents and contractors of YOGLL and their sub-contractors, but such agents, contractors, and sub-contractors will be required to agree to use the information obtained from YOGLL only for these purposes.
5. Personal data or Information provided by you are retained (for later of the) (i) as long as the purposes for which such data were collected continue. Or (ii) for such period so as to satisfy legal, regulatory or accounting requirements or to protect YOGLL's interests.
6. Individuals would ensure the accuracy of the information provided. If there are any changes or updation of the same, it would be communicated to YOGLL.

¹ As approved by the Board Committee on Management of the company by its resolution dated 22nd February 2017

7. The Individuals authorises YOGLL to exchange, share, part with all information related to the details and transaction history of the Covered Persons to its Affiliates or banks or financial institutions or credit bureaus or agencies or participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management or any of the aforesaid purposes and shall not hold YOGLL liable for use or disclosure of this information.
8. Privacy policy is subject to change periodically.