Last Updated as on Wednesday, 23 July 2025. [To see prior version, please visit https://e-yugam.com/]

E-Yugam is developed, owned and operated by **Metonymy LLP**, a limited liability partnership, incorporated under the Limited Liability Partnership Act, 2008 with its registered office at B - 402, Mahakaleshwar Link Road, Kandarpada, Dahisar, Mumbai, Maharashtra, India, 400068 (hereinafter referred to as **"Entity"**).

The full-fledged **E-Yugam** marketplace (hereinafter referred to as **"E-Yugam"**) is a mobile application hosted and accessible at iOS Appstore and Android Play store. The full-fledged E-Yugam marketplace services may, as and when deemed necessary, for technical reasons or otherwise, be made available through other means under the ownership of Metonymy and/or E-Yugam.

The E-Yugam website hosted at https://e-yugam.com/ (hereinafter referred to as "Website") is only a secondary platform that enables new and existing users to avail limited services namely, business and consumer registration, E-Yugam policies and user support services.

For buying and selling from the E-Yugam marketplace, you need to download the E-Yugam mobile application from iOS Appstore or Android Play store.

The latest version of this Privacy Policy governs your use of E-Yugam, regardless of the means of access.

Privacy Policy

We value the trust you place in us. That's why We insist upon the highest standards for secure transactions and customer information privacy. Please read the following statement to learn about our information gathering and dissemination practices. This Privacy Policy is formulated in accordance with the Information Technology Act, 2000 ("IT Act") read along with the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 ("IT Rules") and the Digital Personal Data Protection Act, 2023 ("DPDP Act") and Digital Personal Data Protection Rules, 2025 ("DPDP Rules") made thereunder including any amended provisions pertaining to digital data and electronic documents and records in various statutes as amended thereunder. This Privacy Policy does not require any physical, electronic or digital signature. E-Yugam and the Website can be accessed by the User in English. The Privacy Policy is to be read together with the Terms of Use and all other policies listed and notified on E-Yugam and the Website. This Privacy Policy outlines our privacy practices regarding the collection, use disclosure, processing, transfer, storage and safeguarding of the information provided to us by You through E-Yugam and the Website and the services offered thereupon.

1. Definitions

- "We", "Our", and "Us" shall mean and refer to Entity,
- "You", "Yourself" and "User" shall mean and refer to natural and legal individuals who access or use or transact on E-Yugam and the Website and avail Services for a commercial purpose,
 - "E-Yugam" shall mean full-fledged marketplace available as a mobile application at iOS Appstore an Android Play store
 - "Website" shall mean and refer to domain name https://e-yugam.com/
- "Personal Data" shall mean and refer to any personally identifiable information that We may collect from You. Please refer to Clause 2 for details.

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- "Third Parties" refer to any website, app, company or individual apart from the User and the Creator of the Website/App.
- Unless otherwise mentioned, User shall refer to all Users registered on the E-Yugam mobile app and / or Website.

2. Collection of Information for Personal Identification

We collect a variety of information which reasonably allows you to be identified (including email address, name, phone number, etc.) when you set up a free account (if eligible) with E-Yugam and/or the Website. While you can browse some sections of E-Yugam and/or the Website without being a registered user, certain activities (such as placing an order) do require registration. We do use Your contact information to send you offers based on Your previous orders and Your interests. We may also maintain a record of Your product interests and acquire information about you for our present and/or future affiliates.

E-Yugam and the Website shall endeavour to keep its records updated and accurate with your latest information. You shall be responsible for ensuring that the information or data you provide from time to time is and shall be correct, current and up-to-date and you have all the rights, permission and consents to provide such information or data.

3. Personal Information and Sensitive Personal Data or Information

The DPDP Act defines personal data as any data about an individual who is identifiable by or in relation to such data.

Data as per the DPDP Act means a representation of information, facts, concepts, opinions or instructions in a manner suitable for communication, interpretation or processing by human beings or by automated means.

4. Collection of Sensitive Personal Data or Information

We collect and you may provide us with personal information and/or sensitive Personal Data or information solely for the purposes of Know Your Customer (KYC) and identity verification, in accordance with the IT Act, the IT Rules and the DPDP Act and DPDP Rules. In addition to such sensitive Personal Data or information, you may also provide us with information like financial information such as Bank account or credit card or debit card or other payment instrument details, password, sex, etc. (collectively "Sensitive Information";) for availing the services at E-Yugam.

5. Use of Personal Information and Sensitive Information

The personal information and/or Sensitive Information is shared with the data processors who process personal data on behalf of us to provide the services you request. To the extent the data processors use Your personal information and/or Sensitive Information to market to you, We will provide you the ability to opt-out of such uses. Your personal information and/or Sensitive Information is used to resolve disputes; troubleshoot problems; help promote a safe service; collect fees owed; measure consumer interest in our products and services, inform you about online and offline offers, products, services, and updates; customize Your experience; detect and protect us against error, fraud and other criminal activity; enforce our terms and conditions; and as otherwise described to You at the time of collection.

You may be asked to provide your information anytime you visit, access, use or browse E-Yugam and/or the Website. We share this information with the data processors and use it in conformance with the 23 July 2025

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provisions of this Privacy Policy. We may also combine it with other information to provide and improve our products and services.

6. Sensitive Permissions Summary

E-Yugam requires and requests access to certain sensitive permissions to provide you with essential features and a smooth user experience namely,

Location: Used to show nearby service centers, deliver location-based services, and personalize content based on your area.

SMS: Used for automatically reading one-time passwords (OTP) during login and verification to simplify sign-in.

Phone: Required to initiate calls from within the app and verify your device identity for security purposes.

Camera and Microphone: Used for scanning QR codes, capturing images, and enabling voice features or support.

Contacts: Enables contact-based features such as sharing or saving customer support numbers and inviting friends.

Media Access: Required for uploading profile images and accessing in-app media features.

Notifications: Used to send you important alerts, reminders, or updates related to your account or services.

We do not share your personal data with third parties without consent. All data is used strictly for providing app functionality and improving user experience in accordance with applicable data protection laws.

7. Verification

To comply with the standards and basic principles of our privacy and legal policies, E-Yugam and the Website require the Users to verify their identity with government-issued IDs as set out herein below. Such verification may form part of our User Identification Process also known as (aka) KYC Verification process.

We accept the following government-issued IDs:

- For all buyers / consumer users (hereafter "CU")
 - Identity can be verified using Aadhar or individual PAN
- For all sellers / service providers / business users (hereafter "BU")
 - (a) Registered legal entities incorporated in India: Identity can be verified using corporate PAN and / or GST; and
 - (b) Unregistered businesses with no legal incorporation: Identity can be verified using individual PAN and / or Aadhar.

E-Yugam and the Website reserves the right to deny access to the Users if their identity cannot be verified. The access can be denied in whole or in part, and E-Yugam and the Website will endeavour to inform the Users of the denial and provide an explanation and the reasons for the denial.

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This User Identification Process is optional for CUs. However, only verified CUs can access all the features of E-Yugam and the Website. This User Identification Process is mandatory for BUs. However, the BUs can be provided with exceptions from the User Identification Process under the following circumstances:

- BUs opting for a restricted access to the platform during a free trial period ("Free Trial Users" i.e.
 "FTU"). The free trial period is a fixed number of days as determined by the platform from time to time.
 The platform reserves the right to restrict, withdraw or modify the free trial period at a short notice and without any prior intimation.
- BUs accessing the platform for basic services that do not require authentication, such as browsing publicly available content or making any general inquiries.
- BUs who are in the process of applying for a valid government-issued ID or amending / modifying the
 existing government-issued ID.

E-Yugam and the Website have sole discretion in matters relating to granting exception to BUs from undergoing User Identification Process.

Further, the data of the Users may be electronically shared with the government authorized third-party service providers solely for verification purposes against records maintained in the government-managed repository.

There may exist unknown risks at the premises of third-party service providers responsible for verifying the data of the Users and, that E-Yugam and the Website has no control or oversight of the data protection & security and / or risk mitigation measures implemented by such third-party service providers.

8. Cookies

A "cookie" is a small piece of information stored by a Web server on a Web browser so it can be later read back from that browser. Cookies are useful for enabling the browser to remember information specific to a given user. The Website places both permanent and temporary cookies in Your computer's hard drive. E-Yugam and the Website's cookies do not contain any of Your personal information or Sensitive Information. You may have an option to disable cookies through Your browser settings, kindly note that some features of E-Yugam and the Website may not function properly if cookies are disabled.

9. Sharing of personal information

We may share personal information and/or Sensitive Information with our other corporate entities and affiliates to: help detect and prevent identity theft, fraud and other potentially illegal acts; correlate related or multiple accounts to prevent abuse of our services; and to facilitate joint or co-branded services that you request where such services are provided by more than one corporate entity. Those entities and affiliates may not market to you because of such sharing unless you explicitly opt-in.

We may disclose personal information and/or Sensitive Information if required to do so by law or in the good faith belief that such disclosure is reasonably necessary to respond to subpoenas, court orders, or other legal process. We may disclose personal information to law enforcement offices, Third Party rights owners, or others in the good faith belief that such disclosure is reasonably necessary to: enforce our Terms of Use or Privacy Policy; respond to claims that an advertisement, posting or other content violates

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the rights of a Third Party; or protect the rights, property or personal safety of our users or the general public.

We may disclose personal information and/or Sensitive Information to Third Party service providers, with whom We have executed appropriate agreement/contracts, and hence, they cannot misuse Your Personal Data which is outside of the scope of the agreement/contract entered by us. They hold it securely and retain it only for the period specified in our contracts with them. The reasons for disclosing personal information and/or Sensitive Information with such a Third-Party service provider are as follows:

- a. providing you with products or services,
- b. initiation and completion of a payment by you,
- c. to assist with detecting and preventing fraud,
- d. legitimate business reason for doing so,
- e. sending you information and promotional material regarding our products and services,
- f. asking you for Your consent to share it, and you've agreed; and / or
- g. improving Your online/offline experience for using our product.

The link to those Third-Party Websites will be made available here when we enter a legal contract / arrangement for all, or any of the purposes identified above.

Analytics:

We may develop tools and utilities to enable analytics that may be useful to enhance and improve the services offered by E-Yugam.

Alternatively, we may engage third party entities or individuals, and they may develop custom and purposebuilt tools, or we may apply off-the-shelf solutions provided by such third parties. We will mention in this section of the document, such third-party entities whom we may contract and / or legally engage.

Further, we may use data received on the E-Yugam mobile app or the website in the normal cause of business. Such data may be incidental to the nature of business. We may, if felt necessary to improve and enhance our services, collect data separately from you with your consent in this regard. At all times, we will make every effort to secure and protect your data from misuse.

Payments:

- As a Business User accessing E-Yugam via iPhone, you will be directed to In App purchases at iOS Appstore to purchase your subscription as Advertiser or Seller at E-Yugam.
- If you are a Business User accessing E-Yugam via Android phones, you will be directed to a secure Third-Party Payment Gateway provider to purchase your subscription at E-Yugam
- Any User buying goods or services from the E-Yugam marketplace will be directed to a secure Third-Party Payment Gateway provider to complete your payment
- At any point in time, the Entity reserves the right to revise the payment methods mentioned above and / or change the Payment Gateway / Payment Service providers.

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Login and OTP Handling:

For security purposes and to prevent theft of your identity, all users logging in to E-Yugam will be authenticated by means of a One Time Password (hereafter 'OTP') sent to the registered mobile number as a SMS message.

While users may enter the OTP manually, E-Yugam will auto-fetch and auto-fill OTP to enhance user experience during verification processes.

OTP is accessed solely to assist with automatic entry during authentication. We do not store, share, or use the OTP for any other purpose beyond this one-time verification. The OTP is neither saved in our databases nor accessible after the verification is complete.

Your privacy and security are of utmost importance to us and we will endeavour to protect your data and identity whilst improving the convenience of usage of the E-Yugam marketplace.

10. Links to Other Sites

[E-Yugam and the Website links to other websites that may collect personally identifiable information about you. Entity is not responsible for the privacy practices or the content of those external linked websites. We encourage you to read the privacy policies on the other websites you visit before providing them with your personal information.]

11. Information Security Practices and Procedures

The Entity endeavours to maintain physical, technical and procedural safeguards that are appropriate to protect Your personal information including Sensitive Information against loss, misuse, copying, damage or modification and unauthorized access or disclosure. E-Yugam and the Website has stringent security measures in place to protect the loss, misuse, and alteration of the information under our control. Whenever you change or access Your account information, We offer the use of a secure server. Once Your information is in our possession We adhere to strict security guidelines, protecting it against unauthorized access.

12. Choice/Opt-Out

E-Yugam and the Website allows users to opt-out of receiving non-essential (promotional, marketing related) communications from us on behalf of our partners, and from us in general, after setting up an account. If you want to remove Your contact information from E-Yugam and Our Website, lists and newsletters, please visit send an email to support@e-yugam.in

The information contained on E-Yugam and the Website is for general information purposes only. The information may be provided by users registered on E-Yugam in various capacity including buyers (consumer users) and sellers (business users) and; while we endeavour to keep the information up to date and correct, We make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability or availability with respect to E-Yugam and the Website or the information, products, services, or related graphics contained on E-Yugam and the Website for any purpose.

Any reliance you place on such information is therefore strictly at Your own risk. In no event shall We be liable for any loss or damage including without limitation, indirect or consequential loss or damage, or any **23 July 2025****Page 6 of 9

loss or damage whatsoever arising from loss of data or profits arising out of, or in connection with, the use of E-Yugam and the Website.

Through E-Yugam and the Website you can link to other websites which may not be under our control. We have no control over the nature, content and availability of third-party sites. The inclusion of any links does not necessarily imply a recommendation or endorsement of the views expressed within them.

Every effort is made to keep E-Yugam and the Website up and running smoothly. However, Metonymy takes no responsibility for, and will not be liable for, E-Yugam and the Website being temporarily unavailable due to technical issues beyond our control.

13. Consent

By visiting E-Yugam and the Website or by providing Your information, you consent to the collection, use, storage, disclosure and otherwise processing of Your information (including sensitive personal information) on E-Yugam and the Website in accordance with this Privacy Policy.

You, while providing Your personal information over E-Yugam and the Website or any partner platforms or establishments, consent to us (including our other corporate entities, affiliates, lending partners, technology partners, marketing channels, business partners and other Third Parties) to contact you through SMS, instant messaging apps, call and/or e-mail for the purposes specified in this Privacy Policy. If you disclose to us any personal information relating to other people, you represent that you have the authority to do so and permit us to use the information in accordance with this Privacy Policy.

You have an option to withdraw Your consent that you have already provided by writing to the Grievance Officer at the contact information provided under the Grievance Officer section of this policy. Please mention "Withdrawal of consent for processing personal information" in Your subject line of Your communication. We will verify such requests before acting on our request. Please note, however, that withdrawal of consent will not be retrospective and will be in accordance with the terms of this Privacy Policy, related terms of use and applicable laws. In the event you withdraw consent given to us under this Privacy Policy, we reserve the right to restrict or deny the provision of our services for which We consider such information to be necessary.

14. Data Retention

We retain Your personal information on our systems or with Third Parties for a period no longer than is required for the purpose for which it was collected or as required under any applicable law. However, We may retain data related to you if there is a legal obligation to retain the data; if required to comply with any applicable statutory or regulatory retention requirement by law; if We believe it may be necessary to prevent fraud or future abuse; to enable Entity to exercise its legal rights and/or defend against legal claims; or for other legitimate purposes. We may continue to retain Your data in anonymised form for analytical and research purposes.

15. Disposal of Data

We shall take reasonable steps to delete or permanently de-identify Personal Data that is no longer needed; and We will also stop sharing data to our Third-Party SDKs, advertising networks or other entities of Entity that will have access to Your data when you:

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- opt out of some collection or uses of Your Data, including the use of cookies, pixels and similar technologies and the use of Your Data for marketing purposes, OR
- request its deletion or anonymization, OR
- request to restrict or object to its processing, OR
- change or edit information submitted to us, OR
- withdraw any consent provided or alter your preferences.

Even if We delete Your Data, it may or some part of information (like email, phone) may persist on backup systems or archival media for sales/order audit, legal, tax or regulatory purposes.

To request for a review, update, or delete Your personal information or to otherwise reach us, please submit a request by emailing us at support@e-yugam.in

16. Territory

While you may be able to browse E-Yugam and the Website from countries outside of India, however, please note We do not offer any product/service under E-Yugam outside India. By visiting E-Yugam and the Website or providing Your information, you expressly agree to be bound by this Privacy Policy and agree to be governed by the laws of India including but not limited to the laws applicable to data protection and privacy. If you do not agree please do not use or access E-Yugam and our Website.

17. Grievance Officer

Entity shall appoint a Grievance Officer and all queries with respect to the implementation and extent of the Privacy Policy shall be directed to such person. In the event you have any questions, concerns, grievances or queries regarding this privacy policy you may contact [Name To be updated] at [Contact Details to be updated]. The Grievance Officer at the time of constitution of this policy is [•] and you may contact [him/her] at [•].

18. Children's Privacy

We do not knowingly collect personally identifiable information (hereafter PII) from any user below the age of 18 (eighteen) years. In case we discover that a person is under the age of 18 (eighteen) years has provided Us with personal information, we may immediately delete the data from Our servers. If You are a parent and/or guardian and You are aware that Your child has provided Us with personal information, please contact us at https://e-yugam.com/ so that We are able take necessary actions.

19. Severability

Each paragraph of this privacy policy shall be and remain separate from and independent of and severable from all and any other paragraphs herein except where otherwise expressly indicated or indicated by the context of the agreement. The decision or declaration that one or more of the paragraphs are null and void shall have no effect on the remaining paragraphs of this privacy policy.

20. Disclaimer

As a user of E-Yugam and the Website, you assume all responsibility and risk for your use of E-Yugam and the Website, and the personal information you post or access and for your conduct on and off E-Yugam and the Website.

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21. Changes To This Privacy Policy

We may update or modify our Privacy Policy from time to time on this page. You are advised to review this Privacy Policy periodically for any changes. Any changes will be posted on this page, and the date of the most recent revision will be indicated at the top of the Privacy Policy. We encourage You to review this Privacy Policy periodically to stay informed of how we protect your information.

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