

STATEMENT ON PRIVACY AND SECURITY

At SCFC CHIT FUNDS PRIVATE LIMITED (SCFC), we are strongly committed to protecting the personal and financial information that you submit to us. This information is provided when you register to receive certain SCFC services or products, such as new schemes of chit series and incentives if any. The personal information we get from you will help us provide you with improved services and products that match your needs as closely as possible.

We shall not sell your personal information to any third party. However, under certain conditions we would share this information.

We share information as part of normal business operations, such as providing you with any services to which you subscribe, and any activity related to these services such as collecting fees for those services, and informing you about these services; as part of normal legal/regulatory purposes required by the regulatory and other government entities.

We may occasionally invite selected third parties to participate in offers we feel would be attractive to customers of SCFC. Your account information is protected by placing it in the secure portion of our website, which is why you need to enter your unique login username and password each time you want to access your account information. Do help us protect your privacy by maintaining the secrecy of the username and password you use for any of our services. Please note that this privacy policy does not create any contractual or other legal rights in or on behalf of any party, nor is it intended to do so. Welcome to SCFC CHITFUNDS Private Limited. The domain name www.scfcchitfunds.com (hereinafter referred to as " SCFC Website") is owned by SCFC, a company incorporated under the Companies Act, 1956, having its registered office at GROUND & 1st FLOOR, 9-1- 151, SCFC, SCFC COMPLEX, OPP:RTC BUS STAND COMPLEX, KOTHAGUDEM-507101, Bhadradri Kothagudem dist., Telangana, India and SCFC Technology center @10-4-141/1, R.R.Valley Gardens, Sainikpuri, Kothagudem-507101, Bhadradri Kothagudem dist., Telangana, India.

For the purpose of this Privacy Policy, wherever the context requires the term "You" or "User" shall mean any natural or legal person including online and offline clients and the term "We", "Us", "Our" shall mean SCFC. We, at SCFC, acknowledge and accept that the personal details that you impart to us, is to be kept in strict confidentiality and to use the information only in the manner which would be beneficial to our customers. We consider our relationship with you as invaluable and strive to respect and safeguard your right to privacy. We shall protect the personal details received from you with the same degree of care, but no less than a reasonable degree of care, to prevent the unauthorized use, dissemination, or publication of these information as we protect our own confidential information of a like nature. We shall use the personal information to improve our service to you and to keep you updated about our new product or information that may be of

interest to you. The information collected from you would be used in the right spirit and context in which it is intended to be used. Your information would be used by us to process your subscription and execution of bid request and to carry out the statement of accounts as per your obligations.

We understand clearly that You and Your Personal Information is one of our most important assets. We store and process Your Information including any sensitive financial information collected (as defined under the Information Technology Act, 2000), if any, on computers that may be protected by physical as well as reasonable technological security measures and procedures in accordance with Information Technology Act 2000 and Rules there under. If You object to Your Information being transferred or used in this way, please do not provide the details of your information on the Website.

To ensure security of access to the personal information and transaction details, the access to the secured zone of our website is restricted by the unique login ID and Password selected by you. You should be very careful in handling the ID and password and you should ensure that you do not reveal it to anybody, nor do you keep it in writing. You should keep changing your password periodically. Our offices and we will share/convey some or all of your personal information with another business entity to carry out any business activity or re-organization, amalgamation, restructuring of business or for any other reason whatsoever. Once you provide your information to us, our offices may use such information to provide you various services with respect to your transaction conducted on www.scfcchitfunds.com.

1.Communications:

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 records and You consent to receive communications via electronic records from us periodically and as and when required. We may communicate with you by email or by such other mode of communication, electronic or otherwise.

2. Collection of Sensitive Personal Data or Information:

SCFC may for the purpose of rendering its services, collect personal information such as name, gender, residential / correspondence address, telephone number, date of birth, marital status, email address or other contact information.

3. Cookies and Tracking Technology:

A cookie is a small data file that certain websites write to your hard drive when you visit them. Cookies cannot be used to run programs or deliver viruses to your computer. A cookie file can contain information such as a user ID that the site uses to track the pages you have visited, but the only personal information a cookie can contain is information you supply yourself. A cookie can't read data off your hard disk or read cookie files created by other sites. Cookies save your time, for example, if you personalize a web page, or

navigate with in a site; a cookie recalls your specific information on subsequent visits. www.scfcchitfunds.com also uses cookies to track user traffic patterns. We do this in order to determine the usefulness of our website information to our users and to see how effective our navigational structure is helping users reach that information. You may accept or decline cookies. Most web browsers automatically accept cookies; however, you can modify your browser setting to decline cookies. In addition to cookies, our site uses a variety of technical methods for tracking purposes, which may include web beacons. Web beacons are small pieces of data that are embedded in images on the pages of websites. www.scfcchitfunds.com also uses these technical methods to analyze the traffic patterns on our web site, such as the frequency with which our users visit various parts of our website.

4. Disclaimer as to Loss:

We take appropriate steps to maintain the security of Personal Information we collect from you. But you must understand that the open nature of the Internet is such that data may flow over networks without security measures and may be accessed and used by people other than those for whom the data is intended. SCFC Chitfunds Private Limited (SCFC) assumes no responsibility of whatsoever nature for the losses and damages you may incur, due to privacy and/or security breach of your Personal Information.

5. Changes to Our Privacy Policy:

Please note that this policy may change from time to time. If SCFC changes its privacy policies and Procedures, SCFC will post those changes to SCFC website to keep you/users aware of what information SCFC collects, how SCFC Chit Funds Private Limited use it and under what circumstances SCFC may disclose it. Changes to this Privacy Policy are effective when they are posted on this page. Please visit our website to keep yourself abreast of any changes to this policy.