



PRIVACY POLICY

Introduction:

This Privacy Policy lays down the policies and guidelines governing the protection of your Personal Information (as defined below) including Sensitive Personal Data collected, processed, and stored by Muthoot Fincorp Limited and/or Ixora Media Private Limited and/or our employees/representatives and/or external mentors/experts (“MFL” or “Muthoot” or INK or “We” or “Us” or “Our”) while the user (“User” or “You” or “Your”) use or access the #RestartIndia website . We respect the privacy of the user of #RestartIndia website and believe that you as a user have the right to know the practice and procedure adopted by us for protecting your Personal Information which we may collect, process and store when you use the #RestartIndia website.

By using or accessing the #RestartIndia website, you agree to the terms of this Privacy Policy and you expressly consent to the collection, usage, and disclosure of your information. You can opt out from sharing your Personal Information with us by not using or accessing the #RestartIndia website.

This Privacy Policy is effective from 13 July 2020 and it supersedes all existing Privacy Policies.

Personal Information:

Personal Information means any information that may result in the identification of an individual, like full name, email address, mobile number etc. Non-Personal Information means any information that does not result in the identification of an Individual.

Sensitive Personal Data:

Sensitive Personal data refers to the information of a person that is more sensitive in nature including but not limited to passwords, financial information namely bank account, biometric information, etc.

Our Commitment:

We are committed to protect the privacy of personal information shared by you either through online or offline and/or any personal information which may be collected by us, affiliated entities, subsidiaries, our employees/representatives, external mentors/experts, agents/agencies, our server from the User’s browser.

Collection of Personal Information:

The personal information pertaining to your identity and demographics shall be collected by us for enabling us to provide better services to you.

Usage of your Personal Information:

Any of the information we collect from you may be used in one of the following ways:

1. To provide you with guidance - We will provide you with guidance regarding this Privacy Policy and also with respect to collection, usage, and disclosure of your Personal Information.
2. To personalize your experience - Your information helps us to respond to your individual needs in a better way.
3. To verify your identity as per applicable laws



4. To improve your experience with our website - We continually strive to improve our website offerings based on the information and feedback we receive from you
5. To improve customer service - Your information helps us to respond to your service requests and support needs more effectively
6. To administer a contest, promotion, survey, or other site feature – We shall reach out to you when we are conducting any contests or surveys. You may opt out if you do not wish to be included
7. To send periodic emails, SMSs & WhatsApp messages - The email address or mobile number that you provide may be used to send you information, respond to inquiries, and/or other requests or questions.
8. To keep you informed about our new products or services unless you unsubscribe to our emails
9. To carry out research and analysis to study customer use and experience on an anonymous or personalized basis
10. Other usages that you may consent to including WhatsApp for Business

Your information, whether public or private, will not be sold, exchanged, transferred, or given to any other company for any reason whatsoever, without your consent, other than for the express purpose of delivering the purchased product or service requested. We may, however, share personal information to Muthoot Pappachan Group companies, for providing better services to you, if you expressly consent to do so.

Acknowledgment of the User:

You agree that ourselves and /or other companies under Muthoot Pappachan Group shall have every right to use the Information to initiate the dialogue with you with respect to various products, services and other allied and necessary requirements as may be deemed necessary by us and /or other companies under Muthoot Pappachan Group.

You acknowledge that you are completely aware about the potential risk of data/privacy breach and hereby confirms that you shall be solely liable for any unauthorized disclosure/breach of personal/sensitive personal information, etc. and any direct/indirect losses suffered. Hence, you shall exercise utmost caution to ensure that your information is NOT shared/stored/made accessible through:

- (i) any physical means with or without your knowledge (disclosure to any person/third party; etc.) or
- (ii) through any electronic means, by exercising the following precautions/safety measures:
 1. You shall always check if “https” appears in any website’s address bar before making any online transaction, to ensure that the webpage is encrypted.
 2. You shall avoid using third party extensions, plug-ins, or add-ons on the/your web browser, as it may result in the risk of tracking or stealing of personal details.
 3. You shall always type the information and not use the auto-fill option on web browser to prevent the risk of storage of my personal/sensitive personal information.
 4. You shall NOT access darknet, unauthorized/suspicious websites, suspicious online platforms, downloading applications from unreliable sources.
 5. You shall ensure to disable cookies before accessing any domain/website, to ensure that your personal information is not tracked by any third party, unless otherwise consciously permitted



by you by accepting the same, for which, you are solely responsible for the consequences thereof.

6. You shall NOT respond to any generic emails from an unknown/unidentified source.
7. You shall check the Privacy Policy of the website/application to know the type of information that may be collected from you and the manner in which it may be processed by the website/application before accepting/proceeding/transaction on any website/application.
8. You shall always verify and install authentic web/mobile applications from reliable source on User's computer/laptop/tab/ipad/smart phone or any other electronic device.
9. You shall NOT to access any unidentified weblinks, bitly link or any other electronic links shared over electronic platform (such as email, sms, social media, websites).
10. You understand and acknowledge that :
 - a) The questions you submit on the website will be shared with our employees/representatives, external mentors/experts, affiliates, partners, service providers, individuals, and other organizations based on their relevant areas of expertise in order to receive responses to your questions. The questions may also be edited and modified before they are processed further and also before they are published with the answers on the website.
 - b) We or our employees/representatives, external mentors/experts, affiliates, partners, service providers, individuals or organizations who are part of this initiative have the discretion to either develop a response to your question or not. They may respond to those questions that are valid and also most relevant and hence may screen out the remaining questions. They may not respond if for e.g. the question has already been answered and published, the question submitted contains any content deemed objectionable/inappropriate by them, if the question submitted is not relevant to the #RestartIndia forum, if they do not have the right expertise to comment on it or for any other reason as applicable. The questions submitted by you may also be deleted at the discretion of our employees/representatives, external mentors/experts, affiliates, partners, service providers, individuals or organizations who are part of this initiative in case they are found to be invalid or irrelevant.
 - c) A question once submitted to the website will be retained and processed further for response, review of the response and editing of the response as applicable. It cannot be automatically retracted once submitted. Any retraction request should be made in writing to this email address and the team will address the same appropriately
 - d) These responses to questions and any allied information as well as other content on the website like videos, workshops, webinars, resource links provided are opinions and a consolidation of research, trends and opinions shared by our employees/representatives, external mentors/experts, affiliates, partners, service providers, individuals or organizations partnering on this initiative who are sharing guidance, suggestions and recommended solutions basis their best judgement and as a result of their years and depth of expertise in respective industry or functional areas. You choose to use the information on the website, specific question responses or follow the advice given or solutions recommended at your own risk and you will not hold liable for these responses either of us or our employees/representatives, external mentors/experts, affiliates, partners, service providers, individuals or organizations who are directly associated with #RestartIndia website or invited by us and all those who are associated with the #RestartIndia website and initiative.



- e) The questions you ask and the response that is developed for the same will be uploaded on the #RestartIndia website as a public information for viewing along with your full name and city by anyone who visits the site.
- f) As part of the experience, you will receive WhatsApp messages and emails from #RestartIndia to acknowledge your engagement, confirm your request, inform you that your question has been answered and any other reasons as applicable.
- g) We collect the information or questions or content that you post on #RestartIndia website, including your questions, answers, photos, and comments. Unless otherwise you post certain information or questions or contents anonymously, your information or questions or content, date and time stamps, and all associated comments will be publicly viewable on the #RestartIndia website, along with your name. This also may be indexed by search engines and be republished elsewhere on the Internet

Protection of Personal Information:

We implement a variety of security measures to protect your personal information from unauthorized access or disclosure. Further our employees who have limited access to your personal information are bound by Non-Disclosure and Confidentiality Policies. You will appreciate the fact that no method of transmission, whether in physical form or over the internet, or method of electronic storage is 100% secure and maybe subjected to unintentional risks, due to reasons beyond our control.

Disclosure of Personal Information:

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information. This does not include trusted third parties who assist us in operating our website, conducting our business, or servicing you, so long as those parties comply with applicable laws and agree to keep this information confidential.

1. Your Personal Information may be transferred to outside parties under following circumstances: We may share the personal information with other Group Companies or other trusted entities or agents or representative who act on our behalf to call and communicate with you about products offerings through Telephone/Mobile/SMS/Email/Whatsapp.
2. We may share the personal information with the statutory and/or regulatory authorities, government institutions where required for compliance with legal requirement.
3. We may use the personal information to respond to court orders or legal process to establish or exercise our legal rights or defend against legal claims.
4. We may share the personal information in order to investigate, prevent, or take action against any illegal activities, suspected fraud, or as otherwise required by law.
5. We may share the personal information in order to protect or enforce our rights and claims.

Retention of Personal Information:

We will retain your Personal information for as long as necessary to provide you the services, or for complying with our statutory/regulatory obligations, resolving disputes, defending the claims, and



enforcing our policies.

Changes to the Privacy Policy:

This Privacy Policy shall be amended from time to time to comply with our business requirements and applicable laws. The amendments made to this Privacy Policy shall be updated on this website. You may visit this website to view the changes in policy. These changes are effective immediately after they are posted on our website. Please regularly check this Privacy Policy to ensure you are aware of the latest updates.

Contact us:

In case if you may want to share your concern, we welcome you to easily reach out to us through multiple contact options displayed on the #RestartIndia website.