Mobile App is provided by the firm Shri Venkatesh Multistate Co-op Credit Society Ltd. respects your privacy. This Privacy Policy gives you details about our data collection methods and usage. You are advised to please read the Privacy Policy carefully. By accessing the services provided by Peocit Software Solutions Pvt.Ltd., you agree to the collection and use of your data by Peocit Software Solutions Pvt.Ltd. in the manner provided in this Privacy Policy.

- "Personal data" refers to data that identifies (whether directly or indirectly) a particular individual, such as information you provide on our registration forms, online applications or similar online fields. Examples may include your name, postal address, email address, telephone number, date of birth
- "Anonymous information" means information that cannot reasonably be used to identify a
 particular individual. Examples may include information about your Internet browser, IP
 address, information collected through tracking technologies, demographic information that
 you provide to us and aggregated or de-identified data.
- "Location information" means information that may be collected by mobile applications that
 identifies your physical location. This information may be collected from your mobile device's
 location-aware features when you request certain services that are dependent on your
 physical location.
- "Device Information" means unique device identifier such as IMEI number, contact lists (in some cases),
- Generation and storing password or PIN in encrypted form based on your request on the Digital Platform;
- Personal data you provide to us about others or others provide to us about you.

Why do we collect the information?

We use your personal information to:

- to get in touch with you when necessary
- to provide the services requested by you
- to preserve social history as governed by existing law or policy
- We use contact information internally to:
 - Direct our efforts for product improvement
 - Contact you as a survey respondent
 - Send you promotional materials from our contest sponsors or advertisers

Retention of Personal Data

- We may retain your Personal Data for as long as required to provide you with services such
 as managing your account and dealing with any concerns that may arise or otherwise if
 required for any legal or regulatory requirements or for establishment, exercise or defence of
 legal claims.
- We may need to retain your information for a longer period where we need the information for our legitimate purposes for e.g. to help us respond to queries or complaints, fighting fraud

and financial crime, responding to requests from regulators, etc. If we don't need to retain information for this period of time, we may destroy, delete or anonymise it more promptly.

Cookies

- "Cookies" are bits of electronic information that can be transferred to your hard drive, mobile
 device, or other device to keep records of your use or visit to our Digital Platform. We may
 use cookies to improve your experiences when visiting or using our Digital Platform. We may
 use cookies to anonymously track interests, and collect aggregate information when you use
 or visit Digital Platform. We do not use cookies to store or transmit any Personal Data.
- Temporary "session" cookies are also used to facilitate customer navigation within our Digital Platform during your visit. "Session" cookies are deleted once you close your internet browser. We may also use "persistent" cookies that are retained on your computer after your visit ends so we can identify your preferences and enhance your future visits to our Digital Platform.

Security

- We take our responsibility to protect your information very seriously. We use physical, technical, and procedural safeguards that comply with applicable legal standards to secure your information from unauthorized access and use, alteration, and destruction.
- We seek to use reasonable organizational, technical and administrative measures to protect
 Personal data within our organization. We require our staff and any third parties who carry
 out any work on our behalf to comply with appropriate compliance standards including
 obligations to protect any information and applying appropriate measures for the use and
 transfer of information.

If we make updates to our privacy practices, we will update this Statement with the changes. Any updates to the Statement become effective when we post the updates on this site. Your use of our Digital Platforms following any update to the Statement means that you accept the updated Statement and consent to the use and sharing provisions identified in the Statement.