

PRIVACY POLICY

The Privacy Policy governs the use of this website www.shriramhousing.in (“**Website/Site**”) of Shriram Housing Finance Limited (“**Shriram Housing /the Company/ We**”) and Shriram Housing values the privacy of the user of the Site, borrowers, employees, service providers, vendors, co-lenders, and all other natural persons whose personal data may be collected by the Company (“**Individual/ You**”).

By recording your consent through the Website, on an application form, or through other means, You confirm that You have the capacity to enter into a legal binding contract, have read, and understood the Privacy Policy, and consent to the collection, storage and processing of your Personal Data, including SPDI (*as defined below*) under the terms hereof.

All or any personal information so provided will be as and on basis and the Company shall not responsible for the authenticity of the personal information supplied by you. This personal information which is provided is collected from you and solely used for the purposes connected with the terms of use which has been agreed by you, in order to provide various services by the Company.

Information Collected

All personal data including ‘sensitive personal data or information’ as defined under applicable law (“**Personal Data**”) that we collect about you will be recorded, used, and protected by us in accordance with applicable data protection legislation and this Privacy Policy. Personal Data, for purposes of this Policy, shall include that identifies you, such as your Name, Date of birth, Bank Account details or Credit Card or Debit Card, Phone number, Fax number or email address etc.

In the course of providing services through the Website and other interactions between Shriram Housing and you, we collect the following information:

- (a) From users of the Site: Shriram Housing is committed to protecting your privacy and working towards offering you a powerful, safe, online experience. Our website www.shriramhousing.in does not collect personal information about individuals except when such individuals specifically provide such information on a voluntary basis which information will not be sold or otherwise transferred to unaffiliated third parties unless otherwise stated at the time of collection or with the approval of the Individual as the case may be.
- (b) From employees, consultants and other personnel, including prospective employees: Shriram Housing may during the course of its business, appoint an Individual as an employee or a consultant. During the course of employment with Shriram Housing, Personal Data essential for the purpose of the Individual’s appointment will be collected to from them. This Personal Data will not be transferred to any unaffiliated party/ies unless otherwise stated at the time of collection or with the approval of the Individual as the case may be.
- (c) From third-party vendors, service providers, DSAs, etc: Shriram Housing may during the course of its business, engage various third party vendors, service providers or DSAs. During the course of engagement with Shriram Housing, Personal Data related to the Individual will be collected, however this Personal Data will not be transferred to any unaffiliated party/ies unless otherwise stated at the time of collection or with the approval of the Individual as the case may be.

Use and Disclosure of Personal Data

Shriram Housing collects personal information and SPDI from different categories of individuals for the following purposes:

- (a) For users of the website: Providing and enhancing services on the Website, fulfilling requests for products and services offered and subscribed, communicating, including through delivery of administrative notices, alerts, advice, about products and services offered and subscribed, and personalizing your experience.
- (b) For borrowers: Processing loan applications, managing accounts, verifying identity, and complying with regulatory requirements.
- (c) For employees: Managing employment records, payroll, and benefits administration.
- (d) For service providers and vendors: Contract management, due diligence, and meeting regulatory and operational requirements.
- (e) For co-lenders and DSAs: Supporting loan processing, servicing, and customer engagement.
- (f) To share with group companies and other third parties in so far as required for joint marketing purposes and / or to similar services to provide you with various value-added services.
- (g) For market research, project planning, troubleshooting problems, detecting, and protecting against error, fraud or other criminal activity.
- (h) To third-party contractors that provide services to the Company and are bound by these same privacy restrictions.
- (i) To the extent necessary, for any regulatory filing or for responding to government authorities, to establish and pursue claims or defend against claims, responding to judicial process and provide information to law enforcement agencies, for any other purposes that are permissible under applicable law.
- (j) To enforce SHFL's Terms of Use.

Shriram Housing treats your Personal Data or your use of the service as private and confidential and does not check, edit or reveal it to any third parties except where it believes in good faith, such action is necessary to comply with the applicable legal and regulatory processes or to protect and defend the rights of other users or to enforce the terms of service which are binding on all the users of www.shriramhousing.in Shriram Housing and/or its affiliates will share / sell some or all of the Individual's personal information with another business entity, should the Company (or its assets) plan to merge with, or be acquired by that business entity, or re-organization, amalgamation, restructuring of business. In the event such a transaction occurs, that other business entity (or the new combined entity) will have your consent to process Personal Data, including SPDI, under this Privacy Policy or such other policy as may be published by the new entity.

Except where specifically agreed or necessary for operational or regulatory reasons, Shriram Housing will not send you any unsolicited marketing communication. If you do not opt out, Shriram Housing may use any of your e-mail addresses to send occasional e-mails pertaining to information on product and services. Individuals, who believe they are receiving our communications in error or no longer desire to receive them, should inform us at Contact@shriramhousing.in and we will remove those names from our mailing lists. Shriram Housing will be judicious in the use of e-mail and paper mail to communicate with users.

The Individual can nevertheless unsubscribe from receipt of such e-mails by following instructions herein. Shriram Housing may collect statistics or other information, which does not personally identify

you. Shriram Housing reserves the right to perform statistical analysis of user behaviour and characteristics in order to measure interest in and use of the various areas of the Site and to inform advertisers of such information as well as the number of users that have been exposed to or clicked on their advertising banners. We will provide only aggregated data from these analyses to third parties.

Information on Website

Shriram Housing reserves its right to correct any part of the content of the Website at any time as and when required at its sole discretion. The content of this Website shall not be displayed or printed in any form in part or whole without the prior written approval of Shriram Housing. The information contents provided on this site or the company logo cannot be copied, modified, uploaded, downloaded, published or republished, transmitted or otherwise distributed for commercial purposes without prior and explicit permission from Shriram Housing. Reproduction of any information or material provided on this Website, with or without any modification, is prohibited unless, with prior permission of Shriram Housing, and shall amount to violation of copyright and would be deemed an illegal act. You are requested to note that our financial products and the information, tools and planners contained in the Site, www.shriramhousing.in are meant for your general information only and not to be used for deciding on your financial requirements. You are specifically advised to contact one of our Branches for any of your particular financial needs.

User Rights

The Company provides the Individuals with reasonable access to view and review their Personal Data and request correction and deletion where appropriate or withdraw consent. In order to protect the Individual's right to privacy, the Company will take reasonable steps to verify their identity before granting access to Personal Data.

The Individuals have the right to:

- (a) withdraw consent from the collection, processing, and storage of Personal Data, which must be withdrawn in writing and in accordance with the terms of the Privacy Policy. Withdrawal of consent will not be retrospective in nature and shall be applicable prospectively;
- (b) request a copy of the Personal Data held by the Company;
- (c) request deletion of Personal Data in the Company's records; or
- (d) request changes to Personal Data.

These rights may be exercised by contacting the Grievance Officer, as set out herein.

You have the option not to provide or agree to the collection of Personal Data. In case Personal Data or consent for usage of Personal Data is not provided, or consent is subsequently withdrawn, the Company reserves the right to discontinue the services for which the said information was sought or modify the terms of your employment.

The aforementioned rights will not be available in respect of any Personal Data or information which cannot be corrected or amended pursuant to any applicable law, law enforcement requests or judicial proceedings or the like.

In the event an update to the Personal Data or modification is not verifiable by the Company, or leads to such information being incorrect, the Company will be unable to provide the Individuals with access to our Website or the services.

Some of the Personal Data may have also been shared on third-party websites and may still continue to be available there even after exercise of the rights as set out herein, as the Company does not have control over these websites.

Protection of Privacy of Children/Minor

Use of the Website is available only to persons who can form legally binding contracts under applicable law. Persons who are "incompetent to contract" within the meaning of the Indian Contract Act, 1872 including those under eighteen (18) years of age, un-discharged insolvents, etc. are not eligible to use the Website or transact with Shriram Housing.

Use of Information and Material

The information and materials contained in these pages and the terms, conditions, and descriptions that appear thereon are subject to change. They should not be regarded as an offer, solicitation, invitation, advice regarding any financial product of Shriram Housing. You are therefore requested to verify the veracity of all information with one of the Branches before relying on the same. Financial Products and services shown on the website may be withdrawn or amended or varied at any time at the sole discretion of Shriram Housing. Save and except with the Shriram Housing 's prior written consent, you shall not insert a hyperlink to this website or any part thereof on any other website or "mirror" or frame this website, any part thereof, or any information or materials contained in this website on any other server, website or web-page. Wherever certain information is requested and necessary to enable you to use our web enabled services we gather such information, including personal information, so that we can better develop our relationship with Individuals. You may choose not to share any such information with us, but then you may not be able to take advantage of the features on the site.

Cookies

'Cookies' are computer data storage programs which enable a web site to record a visitor's activities from his/ her computer hard drive. A cookie is placed on our server for as long as a session is active. No data from the user's computer is accessed from our site. Our cookies tag each visitor's browser with a random, unique number. The cookie simply assigns a number and does not disclose any personal information about the person using the browser. Additionally, the Individual may encounter "cookies" or other similar data collection devices on certain pages of the Website that are placed by third parties. Consul hereby disclaims that it does not control the use of and are not responsible for any activities of cookies by third parties.

No Warranty

The information, product descriptions, material, advices, suggestions, illustrations notifications, circulars etc. are collectively stated "the content" in this Website. If the said content contains any mistakes, omissions, inaccuracies and typographical errors, etc. Shriram Housing assumes no responsibility thereof.

The information and materials contained in this Site, are provided "as is," "as available" basis. Shriram Housing does not warrant the accuracy, adequacy or completeness of any of such information and materials. Shriram Housing expressly disclaims any and all liability for errors or omissions in all such information and materials. No warranty of any kind, implied, express or statutory, including but not limited to the warranties relating to non-infringement of third-party rights, title, merchantability, fitness for a particular purpose and freedom from computer virus, is given in conjunction with any of the information and materials published herein.

Limitation and Liability

Shriram Housing shall not be liable for any loss or damage, including without limitation direct or indirect, special, economic, incidental, or consequential damages, losses or expenses arising in connection with this Site or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus

or line or system failure, even if Shriram Housing has been advised of the possibility of such damages, losses or expenses.

Hyperlinks to Other Internet Re-sources

Hyperlinks to other internet resources are for your convenience only and are at your own risk; the content, accuracy, legality of or restrictions imposed or opinions expressed by and other links provided by or for these resources are not investigated, verified, monitored, nor endorsed by Shriram Housing . Shriram Housing is not responsible either for their standards of public order and decency or for their personal data protection policy or the use that could be made of such data. When you access another website through a hypertext link, you are accepting that this access is at your own risk. Consequently, Shriram Housing will not be liable for any loss or damage arising directly or indirectly from the accuracy or otherwise of materials or information contained on the pages of such sites, or for any loss arising directly or indirectly from the defects with such sites.

Change in Privacy Policy

This Privacy Policy shall be subject to change without notice, and an updated version can be seen by You on our Website. Changes to this policy are effective when they are posted on our Website. Shriram Housing recommends visiting this Privacy Policy every time you visits the Website, in order to be informed about change, if any. In the event the modified privacy policy is not acceptable to you, you should discontinue using the Website. However, if you continues to use the service you shall be deemed to have agreed to accept and abide by the modified privacy policy of this Website.

Information

Submission of Information: Submissions to Shriram Housing of information via Shriram Housing 's Web site and pages thereon shall be deemed to be the property of Shriram Housing. Please note that Shriram Housing does not warrant that any e-mail from its Web site is secure and does not guarantee that any such e-mail from you or from Shriram Housing are secure during Internet transmission.

Public Access to Personal Information: Please note that you should exercise caution when deciding to disclose or key-in your personal information on-line, and ensure that no third party is able to access such personal information as you key it in or view it on the screen of your computer. This caution is to be exercised in respect of the information that you may provide, to apply to become a customer of Shriram Housing as well.

Grievance Redressal

If Individuals have any grievances regarding the processing of their Personal Data, they may contact our designated Grievance Officer, as detailed below.

Grievance Officer: Sanjiv Gyani

Contact Information: sanjiv.gyani@shriramhousing.in;

Phone: 022 42410400

Shriram Housing Finance Ltd. | Level 3 | Wockhardt Towers | East Wing | C-2, G Block | Bandra-Kurla Complex |Mumbai - 400 051.