

Privacy Policy

Kritin Digital Solutions Private Limited is maintaining a portal (collectively it will be called a **Portal** made of Web Application, Mobile Application and Other Third Party Application(s)) for amusement of potential general **"User"** which can be referred hereinafter as **"You"** or **"Your"** of India. Kritin Digital Solutions Private Limited hereinafter means **"We"** or **"Our"** or **"Us"**. Users who will be utilizing the application for any reason which can extend from surfing through portal to taking part in the activities on our portal, all such users will be bound by our Privacy policy. Our Privacy Policy covers all those data which have been intentionally provided by the user, collected by us during their access (navigation) to the portal or collected by third party on user using their services to gain access of our content(s).

- General

KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED under its name are building **Kritin Digital Solutions Private Limited app** which is maintaining a portal (collectively it will be called a **Portal** of Web Application, Mobile Application and Other Third Party Application(s)) for amusement of potential general **"User(s)"** which can be referred hereinafter **"You"** or **"Your"** of India which is providing a mobile application for account management and operation management of day to day business of small scale vendors. **Kritin Digital Solutions Private Limited app** of KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED hereinafter means **"We"** or **"Our"** or **"Us"**. For the purpose of this document we will be referring **Kritin Digital Solutions Private Limited** to be the lead company under which Kritin Digital Solutions Private Limited app is being developed and managed and will be developed and managed in future or any other arrangement for Kritin Digital Solutions Private Limited app that company may think fit for common benefit of the product, users, company or any other party associated with Kritin Digital Solutions Private Limited app. As being lead company collection of data will be carried out by Kritin Digital Solutions Private Limited since it holds the rights over Kritin Digital Solutions Private Limited app. Users who will be utilizing the application for any reason which can extend from surfing through portal or engage in contents, posts or any digital materials, all such users will be bound by our Privacy policy. Our Privacy Policy covers all those data which have been intentionally provided by the user, collected by us during their access (navigation) to the portal or collected by third party on user using their services to gain access of our content(s).

It is our prime responsibility to safeguard details of our users that we are collecting/ getting collected. While carrying on with our platform, KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED, collects personal information about people who:

1. apply to become or are already KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED members,
2. visit our website <https://kritin.in/> / Kritin Digital Solutions Private Limited app, or use our mobile phone sites or tablet applications (together the website);

3. send us queries or information;
4. provide services to us or on our behalf
5. apply to become or are our employees.
6. provide services to us or on our behalf

In this Privacy Policy, 'personal information' means information or an opinion about an identified individual, or an individual who is reasonably identifiable (whether the information is true or not, and whether it is recorded in any form or not).

- Personal Information Collection

The types of personal information we collect and how we collect it depends on the circumstances. If you apply to be, or are, a KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED member, we collect personal information about you:

1. To process your application for **Kritin Digital Solutions Private Limited app** membership;
2. To identify you as a member for security purposes and to comply with our legal obligations;
3. To maintain and manage your account;
4. To upgrade and enhance your experience when using our website;
5. To tailor or develop information, services or products which we think may suit your needs.

For marketing related purposes, including conducting research, conducting promotions and informing (including via emails, SMS or calls) about products or services (we think may be of interest to you), and the kinds of personal information that KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED generally needs to collect about KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED members and applicants for membership is:

1. name
2. residential address
3. date of birth
4. gender
5. email address
6. phone number(s)
7. personally-submitted preferences
8. bank account along with debit/ credit card information
9. Permanent Account Number (PAN)
10. financial information
11. identity verification information
12. recordings of all website activity and emails

We will ordinarily collect your personal information directly from you, primarily through your use of the website or over the telephone. We may also collect personal information indirectly, for example through

agents or affiliates we engage to undertake marketing activities. We are required by law to collect some personal information about people who use our services.

We may also collect personal information from job applicants, our employees and individuals associated with our business partners and service providers. Usually this information is limited to name and contact details and the other information we need for the purpose of managing the employment or business relationship.

By accepting our terms and conditions upon registration You have given consent for <https://kritin.in/> to disclose your name, residential address and date of birth to a third party service provider to provide an assessment of whether the personal information so provided matches (in whole or in part) personal information contained in the identification verification and other official documents provided by the user. The third party service provider may prepare and provide <https://kritin.in/> / Kritin Digital Solutions Private Limited app with such an assessment and may use your personal information including the names, residential addresses and dates of birth contained in credit information files of you and other individuals for the purposes of preparing such an assessment.

- Notification and Collection of Personal Information

When we collect personal information about you, we are required to take reasonable steps to ensure that you are aware of certain information relating to our collection, use, disclosure and handling of personal information. We generally do this by ensuring that a 'collection statement' is provided when the personal information is collected.

When you become a KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED Member, and in other situations where you provide personal information to us, we may deem your provision of personal information to be consent to KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED collecting, using and disclosing your personal information in accordance with the relevant collection statement.

- Us and Disclosure of Personal Information

KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED only uses and discloses personal information for purposes that are related to the purposes for which we have collected the information. For KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED members and applicants for membership, this means we mainly use personal information for purposes connected with establishing and administering the membership and providing services and products related to Kritin Digital Solutions Private Limited app.

KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED may use personal information to create aggregate data about KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED members through demographic profiling and statistical analysis of its database, in order to allow for more efficient operation of KRITIN DIGITAL

SOLUTIONS PRIVATE LIMITED business. We may provide the information derived from such profiling or analysis in de-identified form to potential and existing stakeholders.

KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED may disclose your personal information:

1. to our agents and affiliates who undertake promotional and marketing activities on our behalf (including contacting you with special offers that may be of interest);
2. to organizations that provide services (including IT, consultancy and advisory services) to us;
3. to any particular third parties or classes of third parties that KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED notifies you at the time of collecting your personal information that your personal information may be disclosed to;
4. for taking appropriate action if we have reason to suspect that unlawful activity or misconduct of a serious nature in relation to our services has been, is being or may be engaged in;
5. here you have consented to the disclosure either expressly or by the circumstances and your conduct;
6. where we consider disclosure is reasonably necessary to eliminate or minimize a risk to public health or safety,
7. where we consider disclosure is reasonably necessary to investigate or deal with unlawful activity or serious misconduct;
8. where we consider disclosure is reasonably necessary to locate missing persons;
9. to establish or defend a legal claim;
10. where the disclosure is required or authorized by law.

KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED will take all reasonable steps to ensure that any personal information which is disclosed to a third party is protected by that party in accordance with our policy and is used only for the purpose or purposes for which we supplied that information to them. Usually we do this by imposing contractual requirements on or seeking assurances from third parties as to their compliance our Privacy Policy.

KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED does not disclose personal information to persons outside India.

- Direct marketing and opting out

When registering as a KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED member, you may choose to receive promotional or marketing information from KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED by selecting the appropriate option on the registration page. If you do, from time to time we may use your personal information to inform you about KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED products or

services or about promotional activities, which KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED believes, may be of interest or of benefit to you. We may do this via email, SMS, telephone or mail.

If you no longer wish to receive marketing or promotional material from KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED at all or in any particular form, you may contact us at any time by email to contact@kritin.in with your request with which we will comply as soon as is practical. Where we send you commercial electronic messages for direct marketing purposes, each message will contain a functional means for you to opt-out of receiving such messages.

From time to time we may contact you in relation to the management and administration of your KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED account. These communications can be via any of the modes of contact recorded when registering as a Member. Such communication is not affected by your opt-in or opt-out status for direct marketing communications.

- Personal information and our website

In using the website you agree to be bound by the terms of this Privacy Policy. KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED may review, change or update this Privacy Policy periodically and reserves the right to change the Privacy Policy at any time at its discretion by posting such changes on the website. We will publish our current Privacy Policy on the website and changes will take effect immediately at the time of publication. Your continued use of the website following publication will constitute your acceptance of those changes. You should review this Privacy Policy regularly and remain familiar with its terms.

This Privacy Policy will not apply to other websites which are linked to the website and over which KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED has no control. KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED is not responsible for, the use of, or the protection of information provided to, such websites.

You acknowledge that no data transmission over the Internet is totally secure. Accordingly, KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED does not warrant the security of any information, which you transmit to it. Any information that you transmit to KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED is transmitted at your own risk. You further acknowledge that Information posted on bulletin boards or communicated within a social media environment (for example, Facebook, Twitter, Chat Rooms) becomes public information. KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED does not guarantee the security of this type of information.

Personal information has the potential to be collected when you use our website through the use of cookies. Cookies are pieces of data stored by your web browser on your hard drive which contain information relating to your use of the website. When you access the website, cookies may record details relating to your use of the website, including what pages you view from the website. KRITIN DIGITAL SOLUTIONS PRIVATE

LIMITED uses cookies for the detection of fraud, statistical analysis, systems administration and internal management purposes only.

We may use third parties to serve ads on our website. The advertisers may employ cookies and action tags (also known as single pixel gifs or web beacons) to measure advertising effectiveness. Any information that these third parties collect via cookies and action tags is completely anonymous.

- Management and security of personal information

KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED will take all reasonable steps to ensure that the personal information, which it collects, uses or discloses, is correct and is stored in a secure environment that is accessed only by authorized persons.

KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED will destroy or permanently de-identify personal information when it is no longer required for any purpose permitted under the APPs, including our legal or operational obligations. KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED holds personal information in electronic database owned and operated by KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED. Once KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED receives your transmission, KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED will take reasonable steps to protect your personal information from misuse, loss and unauthorized access, modification and disclosure including by using password protected systems and databases and Secure Socket Layer ("SSL") technology.

KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED employees, agents and contractors are required to maintain the confidentiality of members' personal information.

KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED takes reasonable measures to ensure that personal information which it collects is accurate, complete and current and also when it uses and discloses it, that it is relevant, having regard to the purpose for which it is being used or disclosed. We give you the opportunity to correct and update personal information at any time, and may contact you on a periodic basis to seek the most up-to-date information from you. We will correct your personal information if we are satisfied that it is accurate and needs to be corrected.

- Personal information about children

Persons under the age of 18 ('Children') cannot become KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED members and are excluded from access to our services. We will not accept their information for the purposes of opening an account. It is however, ultimately the responsibility of parents or guardians to monitor their children's Internet activities including where appropriate by using Internet screening software.

You are responsible for the security of and access to the website. You must log out of your account when you have completed your time on the website, and should not disclose your username, password or any account information to any other person.

- Access to and correction of personal information

You may access personal information about you held by KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED by following the "My Account" link on the website or by contacting us at contact@kritin.in. To do so, you will need to provide evidence to confirm your identity before we can provide access. We will generally respond to all requests for access within 30 days of the request. If your request is particularly complex, or requires detailed searching of our records, there may be a cost to you in order for us to provide the information.

However, we may refuse a request for access in certain circumstances set out in the Privacy Policy, including where: providing access would be unlawful; we are required or authorized to do so by or under an Indian law or court/ tribunal order; or where giving access would be likely to prejudice enforcement related activities by or on behalf of an enforcement body.

If we refuse your request or cannot give you access in the manner you have requested, we will do what we can to meet your requirements by other means. If we refuse access to your personal information, we will advise you in writing of the refusal, the reasons for the refusal, and the complaint mechanisms available to you.

If you believe that the personal information KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED holds about you is inaccurate, incomplete or not current, please let us know and we will investigate and correct any inaccuracies if we are satisfied that a correction is required. Your personal information can be updated or corrected by you in the "Profile" section of the website at any time after you log in. If there are any details you wish to update which you cannot please contact contact@kritin.in.

- Complaints and further information

If you believe your privacy has been interfered with and wish to make a complaint, please contact our Compliance Manager. The Compliance Manager will investigate your complaint and notify you of the outcome. If your complaint indicates that there has been an interference with your privacy by a person other than KRITIN DIGITAL SOLUTIONS PRIVATE LIMITED, the Compliance Manager may discuss your complaint with that other person in an attempt to resolve it.

If you have any queries, requests for access or correction or further information on our Privacy Policy, or if you have any concern about the handling of your personal information or wish to make a complaint, please contact us at contact@kritin.in.