Privacy Policy for Users of YARS Website, Mobile & Web Apps, Technology and Consultancy Products and Services

You will be using "YARS" Mobile App or YARS website <u>www.</u>yars.in (Mobile App and website will be called "YARS" or "Product" or "We" hereafter).

This Privacy Policy provides usage and purpose of the information entered by you while using our website and various Solutions like Mobile Apps, Websites and consultancy services and the information which we will save and use for the purpose of Business. It should be read with the Terms of Use Policy of YARS.

1. Collection of Information related to the user using YARS

When you use YARS websites and the various mobile apps, technology product consultancy services developed and provided by us:

- 1. We may collect and store your personal information which is provided by you from time to time while using YARS website, placing orders, updating transaction reference number on YARS created mobile apps and technology products, entering product information for listing, viewing location, browsing our various solutions including consultancy solutions and ideas etc.
- 2. We will not store "Prohibited Information" i.e. your debit or credit card details, CVV, your PIN, secret code, OTP. Your KYC related information may be sought for opening your bank account and providing you credit facilities in case you require them and request us for the same.
- 3. The information provided by you may belong to the following categories:

3.1. Information from you:

- 3.1.1. the internet protocol (IP) address used to connect your computer to the internet;
- 3.1.2. login, email address, and password;
- 3.1.3. the location of your device or computer;
- 3.1.4. device metrics such as when a device is in use, application usage, connectivity data, and any errors or event failures;
- 3.1.5. people, addresses and phone numbers listed in your Addresses;
- 3.1.6. email addresses of your friends and other people;
- 3.1.7. content of reviews and emails to us;
- 3.1.8. your personal description and your photograph;
- 3.1.9. Services metrics (e.g., the occurrences of technical errors, your interactions with service features and content, your settings preferences and backup information,

Page | 1

location of your device running an application, information about uploaded images and files such as the file name, dates, times and location of your images);

- 3.1.10. version and time zone settings;
- 3.1.11. purchase and content use history;
- 3.1.12. the full Uniform Resource Locator (URL) clickstream to, through, and from our websites, including date and time; products and content you viewed or searched for; page response times, download errors, length of visits to certain pages, and page interaction information (such as scrolling, clicks, and mouse-overs);
- 3.1.13. phone numbers used to call our customer service number;
- 3.1.14. corporate and financial information including credit-history related information;
 - 4. This list is not an exhaustive one, and hence other information which is not listed here may also be collected for business and transaction purposes but only after your consent. However, we will never store your "Prohibited Information" which we mentioned at the beginning of this Privacy Policy.
 - 5. We may also use device identifiers, cookies, and other technologies on devices, applications, and our web pages to collect browsing, usage, or other technical information.

5.1. Information from other sources:

In addition to the above information under above Part, we may also collect and save your data/information while you access YARS website and its various solutions, products and services. Other sources including mobile apps such as BharatKa and its variants developed by YARS from where we can obtain your information and which may be:

- 5.1.1. updated delivery and address information from transporters/carriers or other third parties, which we use to correct our records and use it for goods or service delivery purpose;
- 5.1.2. account information, purchase and page-view information from merchants and sellers which provide sales, technical, fulfilment, warehousing, logistics, consultancy, advertising, or other services etc;
- 5.1.3. search results and links;
- 5.1.4. information about internet-connected devices and services linked with such devices provided by us or third parties;

5.1.5. credit history information from credit bureaus, which we use to help prevent and detect fraud and to offer certain credit or financial services to some customers.

This list is not an exhaustive one, and hence other information which is not listed here may also be collected for business and transaction purposes but only after your consent. However, we will never store your "Prohibited Information" which we mentioned at the beginning of this Privacy Policy.

2. Purpose of Collection of Data and Information

The purpose of this collection is:

- 1. To identify your problems, needs, wants and to meet them using resources available with us or available through our associates or partners.
- 2. To provide you advisory if required.
- To provide you technology and products customised as per your needs.
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- 4. To take and handle orders, deliver products and services, process payments, and communicate with you about orders, products and services, and promotional offers
- 5. To provide you a safe, efficient, smooth and customized experience.
- 6. To provide services and features that most likely meet your needs
- 7. To customize our solution to make your experience safer and easier.
- 8. To communicate, understand your behaviour, track certain information about you based upon your behaviour.
- 9. To prevent and detect fraud and abuse in order to protect your security
- 10. To do internal research on your demographics, psychographics, interests, and behaviour to better understand, protect and serve you.
- 11. To assess your credit risk profile.
- 12. To recommend features, products, and services that might be of interest to you, identify your preferences, and personalize your experience with us.
- 13. To establish your place of establishment/supply and to verify your identity for banking purposes etc. Such information can also be used by us to comply with legal obligations as per Country's laws.
- 14. To display interest-based ads for features, products, and services that might be of interest to you.

We may collect information from you which may include the URL that you just came from (whether this URL is on our Solution or not), which URL you next go to (whether this URL is on our Solution or not), your browser information, and your IP address.

Page | 3

3. Information sharing with third parties and Whether we Sell your Personal Information?

- 1. We will use your information to perform Data Analytics at our end and the outcome or result of such Data Analytics Operations will be the sole property of YARS. This processed information which belongs to YARS may be sold to third parties and companies without informing you.
- 2. We provide your information to third parties for the purposes of businesses and transactions associated with delivery of products and services as mentioned under section 2 of this Privacy Policy document, under delivery of your orders, for example, we share your personal information with third parties like sellers, transporters, any other intermediary used to deliver products and services at your location.
- 3. We will store your personal information within the Indian territory and the cloud providers where we host our services and information stick to the Indian policies related to hosting of information.
- 4. We may exchange information with other companies and organizations (including public and private) for fraud protection and credit risk reduction. This can be done to protect ourselves and third parties such as sellers, transporters etc associated with us or other users who transact through our website or our solution.
- 5. We can release your personal information to competent authorities when we believe release is appropriate to comply with the law; enforce or apply our Terms of Use Policy and other agreements; or protect the rights, property, or safety of YARS and the third parties including the sponsor of solution associated with it if any.
- 6. We will never store your "Prohibited Information" which we mentioned at the beginning of this Privacy Policy. Therefore, no such "Prohibitive Information" will be sold to third party.

4. Information you can access through our Products and Services include:

- 1. status of recent orders (including subscriptions);
- 2. your complete order history;
- 3. personally identifiable information (including name, email,mobile number, district, state,, and address you mentioned at the time of registration or latest address updated by you);

Page | 4

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- 4. email notification settings (including Product Availability Alerts, Delivers, Special Occasion Reminders and newsletters);
- recommendations and the products you recently viewed/sold that are the basis for recommendations (including Recommended for You and Improve Your Recommendations);
- 6. shopping/selling lists;
- 7. your content, devices, services, and related settings, and communications and personalized advertising preferences;
- 8. content that you recently viewed;
- 9. Your Profile (including your product Reviews, Recommendations, Reminders and personal profile);

5. Cookie Policy

A "cookie" is a small piece of information stored by a web server on a web browser so it can be later read back from that browser. Cookies are useful for enabling the browser to remember information specific to a given user. We place both permanent and temporary cookies in your memory storage device. The cookies do not contain any of your personally identifiable information.

- 5.1.We use data collection devices such as "cookies" on certain pages of the Solution to help analyse our web page flow, measure promotional effectiveness, and promote trust and safety.
- 5.2.We may offer certain features that are only available through the use of a "cookie".
- 5.3.Cookies may also help us provide information that is targeted to your interests.
- 5.4.Most cookies are "session cookies," meaning that they are automatically deleted from your hard drive at the end of a session.
- 5.5.You are always free to decline our cookies if your browser permits, although in that case you may not be able to use certain features on the Solution.
- 5.6.You may encounter "cookies" or other similar devices on certain pages of the Solution that are placed by third parties. We do not control the use of cookies by third parties.

6. General Terms in Privacy Policy

6.1.We can collect personally identifiable information (email address, name, phone/ mobile number, bank account number(s), PAN, IFSC(s), residential and official

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Page | 5
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address with PINCODE, latitude and longitudes of your location etc.) from you when you set up a free account with us through our website, websites, mobile apps and consultancy services.

- 6.2.We may use your contact information to send you offers based on your previous buy and sell orders and your interests.
- 6.3.If you choose to buy, sell or deliver through YARS websites, its platforms, mobile apps and use Consultancy and advisory services provided by YARS, we collect information about your buying, selling, transportation and transaction behaviour.
- 6.4.If you choose to post messages on our message boards, through the contact us page, chats or other message areas or leave feedback, we may collect that information you provide to us.
- 6.5.Grievances related to matters associated with YARS can be raised only to competent authorities and you may enquire about the email address of the competent authority to communicate with him/her.
- 6.6.We retain this general information as necessary to resolve disputes, provide customer support and troubleshoot problems as permitted by law.
- 6.7.If you send us personal correspondence, such as emails or letters, or if other users or third parties send us correspondence about your activities or postings on the Website, we may collect such information into a file specific to you.

7. Use of Demographic / Profile Data / Your Information

We use personal information to provide the services you request. We use your personal information to:

- 7.1.resolve disputes;
- 7.2.troubleshoot problems;
- 7.3.help promote a safe service;
- 7.4.measure consumer interest in our products and services;
- 7.5.inform you about online and offline offers, products, services, and updates;
- 7.6.customize your experience;
- 7.7.detect and protect us against error, fraud and other criminal activity;
- 7.8.enforce our terms and conditions, conditions of use policy and privacy policy; and as otherwise described to you from time to time.
- 7.9.In our efforts to continually improve our product and service offerings, we collect and analyse demographic and profile data about your activity.
- 7.10.We identify and use your IP address to help diagnose problems with our server, and to administer our solution. Your IP address is also used to help identify you and to gather broad demographic information.

7.11.We will occasionally ask you to complete optional online surveys. These surveys may ask you for contact information and demographic information (like zip code, age, or income level). We use this data to enrich your experience through our solution, providing you with content that we think you might be interested in and to display content according to your preferences.

8. Links to Other Sites/Apps

Our solution links to other websites, Apps, Websites that may collect personally identifiable information about you through their own sites and as per their policies. In such cases, YARS will not be responsible for the privacy practices or the content of those linked websites/ Websites/Mobile Apps.

9. Security Precautions

Our solution has stringent security measures in place to protect the loss, misuse, and alteration of the information under our control. We use secure servers and whenever you change or access your account information, we offer the use of a secure server. Once your information is in our possession we adhere to strict security guidelines, protecting it against unauthorized access.

10.Unsubscribe feature

We provide all users with the opportunity to opt-out of receiving non-essential (promotional, marketing-related) communications from us on behalf of our partners, and from us in general, after setting up an account. If you want to remove your contact information from all our lists and newsletters, please visit unsubscribe or call our call centre/helpline number for this.

11.Advertisements on the Website

We may use third-party advertising companies to serve ads when you use YARS website and its various product and services solutions. These companies may use information (not including your name, address, email address, or telephone number) about your visits to the solution and other websites/Websites in order to provide advertisements about goods and services of interest to you.

12.Your Consent

By using YARS (Website, Web App or Mobile app, Products and Consultancy Services) or by providing your information, you consent to the collection and use of the information you disclose on YARS in accordance with this Privacy Policy, including but not limited to Your consent for sharing your information as per this privacy policy.

If we decide to change our privacy policy, we will post those changes on this page so that you are always aware of what information we collect, how we use it, and under what circumstances we disclose it.

By using YARS, you expressly consent to our use and disclosure of your personal information in accordance with this Privacy Policy. This Privacy Policy is also integral part of "Terms of Use Policy" for all Users using YARS and should be read with the Terms of Use Policy The privacy policy is subject to change at any time without notice to you. To make sure you are aware of any changes, please visit and see this policy periodically which can be accessed easily through the website <u>www.yars.in</u> or various Mobile Apps and Web Apps offered by YARS.

13.Grievance Officer & Conflict Management

Related to technology, product design, catalogue creation, product knowledge, product images and specifications and other such matters and any additional questions related to YARS product and services.

Mr.Rahul Krishna Email: rahul@bharatka.com Time: Mon – Sat (9:00 AM – 6:00 PM)

The Grievance Officer shall attempt to acknowledge your grievances/ complaints within 36 (thirty-six) hours of receiving it. The Grievance Officer may requisite such information as he may require in order to look into the grievances/ complaints for resolving the same. The Grievance Officer shall attempt to resolve the grievance/ complaint within 1 (one) week of having received it. You acknowledge that in the event you fail to provide the information sought by the Grievance Officer to look into your complaint, the Grievance Officer shall not be able to proceed with your grievance/ complaint, and as such, the grievance/ complaint may remain unresolved. By agreeing to the Privacy and Terms of Conditions of Use of YARS, you hereby consent and authorize the Grievance Officer to contact you on the basis of the information provided by you, for the purposes of the grievance/ complaint.