

PRIVACY POLICY

Last Updated: **[1st May 2017]**

This privacy policy (“**Privacy Policy**”) sets forth the policy of Smart Chip Private Limited a company incorporated under the Companies Act, 1956 and having its registered office at 714 Raheja Chambers, 213 Nariman Point Mumbai and head office at D-216 Sector 63, Noida (“**Company**”, “**we**”, “**us**” and/or “**our**”), with regard to the collection, usage and protection of data or information that the users (“**you**”, “**your**”) may provide to us while using the mobile application ‘(MSewa)’ (“**Application**”).

This Privacy Policy is an electronic record in the form of an electronic contract formed under the Information Technology Act, 2000 and the rules made thereunder and the amended provisions pertaining to electronic documents/records in various statutes as amended by the Information Technology Act, 2000. This Privacy Policy does not require any physical, electronic or digital signature.

This Privacy Policy is published for protection ,collection, use, storage and transfer of data or information provided by User while using the Application.

This Privacy Policy shall be read together with the terms of use or other terms and conditions/policies of the Company.

We encourage you to read this Privacy Policy carefully when using our Application.

By using our Application, you are accepting the terms described in this Privacy Policy. If you do not agree with the terms of this Privacy Policy, please do not use our Application.

I. INFORMATION THAT MAY BE COLLECTED FROM YOU

We may collect the following information:

- name, gender, age and ;
- contact information including email address;
- demographic information such as country of residence, pincode, city;
- such other information as may be required as per our registration process.

We may also collect the following information:

- about the pages you visit/access;

- the links you click on theApplication;
- the number of times you access a particular page; and
- the number of times you have interacted on theApplication.

We automatically collect the following information:

- IP address
- your browser type
- language
- device access time

Cookies:

In an effort to improve the quality of our Application, we track information provided to us by your device when you view or use the Application, such as the applications you came from, the type of browser you use, the device from which you connected to the Application, the time and date of access, and other information that does not personally identify you.

We track this information using cookies or small text files which include an anonymous unique identifier to enhance your experience. Cookies are sent to a user's browser from our servers and are stored on the user's device for record-keeping purposes and sometimes to track information about them. Sending a cookie to a user's browser enables us to collect information about that user and keep a record of the user's preferences when using our Application . We may use both session cookies and persistent cookies to better understand how you use our Application . A session cookie enables certain features of the Application and is deleted from your computer/mobile/device when you disconnect from or leave the Application. A persistent cookie remains after you close the Application and may be used by your device on subsequent visits. You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the Application.

Financial information:

We may use your financial information:

- to process payment for the use of our services through our Application

- to protect against or identify possible fraudulent transactions
- as required to provide services to you.

II. WHAT WE DO WITH THE INFORMATION WE GATHER

We will collect personal information from you only if you voluntarily submit such information to us. You can always refuse to supply personal information, except that it may prevent you from engaging in availing our Application related activities. Providing additional information beyond what is required at registration is entirely optional, but enables you to better identify yourself and enable you to utilize the Application in a better manner.

We require this information to understand your needs and provide you with a better service, and in particular for the following reasons:

- to fulfil your requests for the services;
- internal record keeping;
- to improve our services;
- manage your account and to communicate with you and respond to your enquiries
- .

III. WITH WHOM WE SHARE YOUR INFORMATION

We consider your information to be a vital part of our relationship with you. There are, however, certain circumstances in which we may share your information with certain third parties without further notice to you, as set forth below.

- **Service Providers:**

These service providers may have access to your information required to provide better Services to you are not permitted to share or use such information for any other purposes.

- **Other Situations:**

We also may disclose your information:

- in response to a court order or a request for cooperation from a law enforcement or other government agency; to establish or exercise our legal rights; to defend against legal claims; or as otherwise required by law. In such cases, we may raise or waive any legal objection or right available to us in our sole discretion.
- when disclosure is appropriate in connection with efforts to investigate, prevent, report or take other action regarding illegal activity, suspected fraud or other wrongdoing; to protect and defend the rights, property or safety of us, our users, our employees or others; to comply with applicable law or cooperate with law enforcement; or to enforce our website terms and conditions or other agreements or policies.

IV. THIRD PARTY WEBSITES

This Privacy Policy does not address and we are not responsible for the privacy, information or other practices of any third party, any third-party service providers and any other third party operating any software application or website.

There may be a number of links on our Website or our Application where you may click on a link to access other websites that do not operate under this Privacy Policy. For example, if you click on an advertisement or a search result on our Website or Application, you may be taken to a website that we do not control. These third-party websites may independently solicit and collect information, including personal information, from you and, in some instances, provide us with information about your activities on those websites. We recommend that you consult the privacy statements of all third-party websites you visit by clicking on the “privacy” link typically located at the bottom of the webpage you are visiting.

V. PROTECTION OF YOUR INFORMATION

We are committed to ensuring that your data or information is secure. We take appropriate security measures (including physical, electronic and procedural measures) to help safeguard your data or information from unauthorized access and disclosure. We use encryption in the transmission of your information between your system and ours and we use firewalls to help prevent unauthorized persons from gaining access to your information.

We want you to feel confident using our Application. However, no system can be completely secure. Although we implement security measures designed to protect your information from unauthorized access and while we use reasonable efforts to protect your information we cannot guarantee its absolute security and you should not expect that your information, searches, or other communications will always remain secure. We recommend

that you should also take care with how you handle and disclose your information and should avoid sending your information through insecure email.

VI. SUBMISSION OF FINANCIAL INFORMATION

You agree, understand and confirm that the financial information such as bank account/debit/credit card or other payment instrument details provided by you for using our services through our Application will be correct and accurate and you shall not use the bank account/debit/credit card or other payment instrument which is not lawfully owned and/or authorized to be used by you. You further agree and undertake to provide the correct and valid financial information to us.

VII. OUR POLICY TOWARDS CHILDREN

If a parent or guardian becomes aware that his or her child has provided us with data or information without his/her consent, he or she should contact us at [\[mpstatetransport@gmail.com\]](mailto:mpstatetransport@gmail.com).

We do not knowingly collect data or information from persons under the age of 18 (eighteen) years. If we become aware that a person under the age of 18 (eighteen) years has provided us with his/her data or information, we will delete such information from our files.

If you are under the age of 18 (eighteen) years, please do not access our Application and submit any of your data or information through our Application. We encourage parents and legal guardians to monitor their children's internet usage and to help enforce our Privacy Policy by instructing their children not to access our Application and provide any data or information.

VIII. CHANGES TO THIS PRIVACY POLICY

We will occasionally update this Privacy Policy to reflect changes in our practices and services. When we post changes to this Privacy Policy, we will revise the "Last Updated" date at the top of this page. If we make any material changes in the way we collect, use and/or share your data or information, we will notify you by sending an email to the email address you most recently provided us in your account, profile or registration. We recommend that you check our Application from time to time to inform yourself of any changes in this Privacy Policy or any of our other policies.

IX. GOVERNING LAW

This Privacy Policy shall be governed by the laws of India and the courts in Noida shall have the exclusive jurisdiction.

X. GRIEVANCE OFFICER

In accordance with Information Technology Act, 2000 and the rules made there under, the name and contact details of the Grievance Officer is provided below:

Name: Mr. [•]

E-mail address: [mpstatetransport@gmail.com]

XI. CONCERNS AND QUERIES

If you have any concerns or comments about this Privacy Policy or our use of your personally identifiable information, please contact us at [mpstatetransport@gmail.com].