

Data Protection Policy

Context and Overview

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| • Policy Prepared By | Anjan Kumar Kar |
| • Approved by Management On | 10/03/2014 |
| • Policy Became Operational On | 10/03/2014 |

Data Privacy Policy

Cashpor Micro Credit

March 2014

I. Introduction

Cashpor Micro Credit (CMC) is a non-for-profit section 25 organization offering microfinance services to the financially exclusive segments of the society. The Company provides financial services like micro-credit, micro-savings, micro pension services exclusively to the BPL women in rural India. We are also working as Business Correspondent (BC) to several banks like IDBI Bank, ICICI Bank, Kotak Mahindra Bank, Indusind Bank respectively. We have more than 9 lacks client base spread across 5 states of the Country.

II. Scope of this Policy

This policy identifies:

Protection of all digital information stored on the IT equipment's leased or owned by Cashpor Micro Credit.

Data Encryption Standards

Application Security Standards

This policy does not apply to information and the *amount* of data it transfers, or the *speed* at which data is transferred.

III. What Information Is Collected?

We collect a variety of information of our clients availing Microfinance services from us. We collect their personal & financial information with their explicit consent. Digitize the personal and financial information and store such information in our database. We also collect personal and other information of our employees in HR prospective.

IV. Why We Collect Information

In order to provide efficient financial services to the BPL clients and in order to evaluate their poverty status such information are being collected. Based on the information collected we then decide the loan amount and tenure. We always collect the information after seeking consent from the client.

V. Disclosure of Monitoring Data

We do not disclose any client information without their consent. We are member of Saadhan and we abide the client protection policy laid down by Saadhan. We had released dedicated curricular which has been attached as a part of annexure -1 of the document.

A. Protection of Data at the Application Level



The data is stored in the encrypted format at application level. We also have the provision to eliminate the data in the application if it is lost or stolen. The application that we use for our core microfinance operations stores the data 128 bit encryption standards.

B. Protection of Data at the Database Level

The data is protected in the database with strong password. The database administrator ensures that data is accessed only by authorized users and applications.

B. Protection of Data during Data Transmission

We encrypt the data with strong 128 bits of encryption and then send the data over the network. We know that data must be secured at the time of data transmission hence it become of utmost priority to securitize the data during data transit.

D. Third Party Access

We may provide the finical record of our clients upon their consent to funders and rating agencies.

Prepared By:



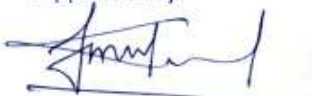
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