

PRIVACY POLICY

Protecting your privacy

This Privacy Policy explains how JK Lakshmi Cement (hereinafter referred to as “**Company**” or “**We**” or “**Us**”) collect, use, share, and protect information in connection with the Company services that refer or link to this Privacy Policy. This Privacy Policy applies regardless of the type of Product you use to access our Services. This Privacy policy defines what type of Personal Information the Company collects when you access the Company website / Company mobile app or at the time of any other business transaction with our Company, how we use and share that information and what choices are available to you regarding the use of your personal information. This policy applies to all JK Lakshmi Cement website, mobile applications and all its subdomains.

The Company reserves the right to change this Privacy Policy at any time by posting the updated Policy here along with the date on which the Policy was changed. If we make material changes to this Privacy Policy that affect the way we collect, use and / or share your personal information, we will notify you by including a "NEWLY UPDATED" label with the "PRIVACY POLICY" link for 30 days after material changes are made.

1. How we collect it

We collect and maintain personal information about you from various sources to understand and meet your needs, manage our business, and for other purposes disclosed to you. i.e. we collect personal information about you:

- When you voluntarily provide us with information for availing our products and/ or services or otherwise.
- Through the vendor or customer registration Forms of our Company before initiation of any business transactions with our Company.
- Through cookies when you visit our digital platform.

Our Company does not collect personal information about users of our website or the Company mobile app, unless you voluntarily choose to provide us with it for any purpose, except in the manner as set out in this policy.

If the information is to be collected directly from you, you may in some cases have the option to decline providing that information. However,

your choice to not provide information may impact your use of certain features or services as well as business transaction between you and our Company. We collect your personal data only after obtaining consent from you and you have the right to withdraw your consent by sending a request to the Privacy Officer from your email ID which is registered with our Company. The Privacy officer processes such request subject to authentication of your identity and other legal & statutory requirements.

Information collected by third parties on our Services

Some of the content, advertising, and functionality on our Services may be provided by third parties that are not affiliated with us. As noted above, these and other third parties may collect or receive technical information about your use of our Services, including through the use of cookies, web beacons, and other technologies, and this information may be collected over time and combined with information collected on different websites and online services.

For example, some of our Services include social network or other third-party plug-ins (such as Facebook's "Like" button) that enable you to login to certain of our Services, to comment on content available on our Services, and to share things you find on our Services with your social network. The providers of these plug-ins may be able to collect information about you even if you do not click on or otherwise interact with the plug-in or widget and regardless of whether you have an account or other relationship with these social networks and third parties. If you use social network tools or visit social networking sites, you should read their privacy disclosures to learn what information they collect, use, and share.

Also, some third parties collect information about users of our Services in order to provide interest-based advertising (on our Services and elsewhere, including across browsers and devices, also known as cross-device linking). These third parties may use the information they collect on our Services to make predictions about your interests in order to provide you ads (from us and other companies) across the internet. Some of these third parties may participate in an industry organization that gives users the opportunity to opt out of receiving ads that are tailored based on online activities. For more information about interest-based advertising and how to opt out, please visit the Digital Advertising Alliance. Due to differences between using apps and websites on mobile devices, you may need to take additional steps to disable targeted ad technologies in mobile apps. Many mobile devices allow you to opt out of targeted advertising for mobile apps using the settings within the mobile app or your mobile device. For more information, please check

your mobile settings. You also may uninstall our apps using the standard uninstall process available on your mobile device or app marketplace.

To opt out of interest-based advertising across browsers and devices, please opt out through the Digital Advertising Alliance or Network Advertising Initiative website and also through the settings within the mobile app or your mobile device. Your opt-out choice may apply only to the browser or device you are using when you opt out, so you should opt out on each of your browsers and devices if you want to disable all cross-device linking for interest-based advertising. If you opt out, you will still receive ads but they may not be as relevant to you and your interests

2. What we collect

Following personal information, we collect about you through our various sources:

- Full name & gender
- Addresses (postal address as well as GPS location)
- Telephone numbers
- Organization name along with designation with whom you are working
- Email addresses
- Bank Account number
- Taxpayer's ID (PAN/ Social Security Number) of an individual
- Signature of individuals
- Photograph of individuals
- Information provided via survey, focus group or other marketing research efforts

Our Company does not collect Sensitive Personal Data from EU residents. 'Sensitive Personal Data' means and includes special category of Personal Data revealing racial or ethnic origin, political opinions, religious or political beliefs, or trade union membership and the processing of genetic data, biometric data for the purpose of uniquely identifying a natural person, data concerning health or data concerning a natural person's sex life or sexual orientation.

Anonymous information: We may also collect non-personal data, such as referral sites, automatically in order to identify and understand the users' browsing habits. We use such anonymous information to study user's demographics, browsing preferences and interests. Such anonymous information is outside the scope of this policy.

Minors

The Company does not knowingly collect personal information directly from children - persons under the age of 16, or another age if required by applicable law, other than when required to comply with the law or for safety and security reasons.

If you are a parent or guardian of a child who has provided personal information without your knowledge and consent, you may request we remove this child's information by emailing at privacy.officer@JKmail.com.

Information collected by third parties on our Services

Some of the content, advertising, and functionality on our Services may be provided by third parties that are not affiliated with us. As noted above, these and other third parties may collect or receive technical information about your use of our Services, including through the use of cookies, web beacons, and other technologies, and this information may be collected over time and combined with information collected on different websites and online services.

For example, some of our Services include social network or other third-party plug-ins (such as Facebook's "Like" button) that enable you to login to certain of our Services, to comment on content available on our Services, and to share things you find on our Services with your social network. The providers of these plug-ins may be able to collect information about you even if you do not click on or otherwise interact with the plug-in or widget and regardless of whether you have an account or other relationship with these social networks and third parties. If you use social network tools or visit social networking sites, you should read their privacy disclosures to learn what information they collect, use, and share.

Also, some third parties collect information about users of our Services in order to provide interest-based advertising (on our Services and elsewhere, including across browsers and devices, also known as cross-device linking). These third parties may use the information they collect on our Services to make predictions about your interests in order to provide you ads (from us and other companies) across the internet. Some

of these third parties may participate in an industry organization that gives users the opportunity to opt out of receiving ads that are tailored based on online activities. For more information about interest-based advertising and how to opt out, please visit the Digital Advertising Alliance. Due to differences between using apps and websites on mobile devices, you may need to take additional steps to disable targeted ad technologies in mobile apps. Many mobile devices allow you to opt out of targeted advertising for mobile apps using the settings within the mobile app or your mobile device. For more information, please check your mobile settings. You also may uninstall our apps using the standard uninstall process available on your mobile device or app marketplace.

To opt out of interest-based advertising across browsers and devices, please opt out through the Digital Advertising Alliance or Network Advertising Initiative website and also through the settings within the mobile app or your mobile device. Your opt-out choice may apply only to the browser or device you are using when you opt out, so you should opt out on each of your browsers and devices if you want to disable all cross-device linking for interest-based advertising. If you opt out, you will still receive ads but they may not be as relevant to you and your interests.

3. How we use collected information

We use personal information to complete transactions and fulfill your requests for our products and services.

The Company may use your personal information for several purposes including:

- **Business purposes and communication:** In case of onboarding you as customers or Vendor or to communicate with you for business.
- **Financials transaction management:** To facilitate payment transactions with you.
- **Legal and Regulatory Obligations:** To comply with legal, regulatory, or fiscal obligations, or in connection with litigation or an internal investigation or audit.
- **Tailored web experience:** To personalize your advertising experience when visiting our sites, and to manage details about your account, when security updates are available, or when an action is required to keep the account active.

- **Marketing and Analytics:** To perform data analyses and other processing for marketing purposes.
- **Site maintenance:** To improve content, functionality, and usability of our sites and to offer opportunities to participate in surveys and provide feedback to us.
- **To cater to your request for products & services on Company website and/ or mobile app**

Additionally, the information voluntarily provided by you on our Company website or our mobile app may be processed by our Company for the following illustrative purposes:

- To understand your needs and respond to your questions and requests for any product or service information.
- To update you on important changes regarding the site and policies.
- To provide & improve our products and services utilized by you through our Company website and/ or our Company app.
- To contact you by email, phone or mail, if provided by you.
- To customize and improve the website based on the information and feedback we receive from you.
- To prevent and identify fraud, non-compliance and misuse of our Website services

4. With whom your information will be shared

The Company does not share personal information with third parties or international organizations, except as stated in this Privacy Policy. The Company doesn't normally transfer your Personal Data across country borders. However, if such transfer takes place, the Company ensures one or more of the following safeguards, as applicable:

- a) Transfer personal data to countries that have been found to have an adequate level of protection according to the GDPR requirements for EU/ EEA citizens.
- b) Adopt standard data protection clauses with contracting parties that are based in countries outside the EU/EEA.

c) Approved code of conduct with binding and enforceable commitments of the controller or processor in the third country to apply the appropriate safeguards

d) An approved certification mechanism with binding and enforceable commitment of the controller or processor in the third country to apply the appropriate safeguards.

In case of usage of our website/ mobile app, your personal data is collected and stored in encrypted form and in such cases, third party vendors may have access to your Personal Data. Such third party vendors are engaged by our Company by evaluating their privacy and security practices, to ensure that they have effective technical and organizational safeguards and controls in place that comply with the controls and standards required by GDPR and any other applicable laws to protect the data and the rights of individuals.

In the event we undergo a business transition involving another company, such as a merger, corporate reorganization, acquisition, the lease or sale of all or a portion of our assets, or in the event of bankruptcy, information that we have collected from or about you or your devices may be disclosed to such other entity as part of the due diligence or business integration process and will be transferred to such entity as one of the transferred assets.

Legal requirements

Further, to the extent required by law, we may disclose personal information to government authorities, or to third parties pursuant to a subpoena or other legal process, and we may also use or disclose your information as permitted by law to protect the rights or property of our Company, our customers, our services, or its users.

Obtaining and handling your consent

By using our Services and submitting personal information to this site, you are accepting and consenting to the practices and uses described in this Privacy Policy. This Privacy Policy is not a contract. The Company will seek to obtain your additional consent where required by applicable law.

Application of local laws

Where required by local law, you have the right to access, update or request that we delete your personal information. To inform us of inaccuracies or changes to your personal information, please use the

below contact information to reach out to our Company. Our Company will, in accordance with applicable law, update, grant access to, or delete such information. Please note, requests to correct, transfer or delete personal information are subject to applicable legal, ethical reporting, or document retention obligations imposed on us. When you provide us with your information, you acknowledge that this information may be stored, transferred, and processed on servers located anywhere in the world.

4. Retention

Our Company will retain your personal information for as long as it is necessary to fulfil the purpose for which it was collected, and for satisfying any legal, business, accounting or reporting requirements or as required by relevant laws. To determine the appropriate retention period for personal data, our Company considers the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorized use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements. For EU residents, our Company endeavors to delete data within 30 days of a request for erasure or contact you if it will take longer. For more information, please refer Section 6 “Retention” of this Policy.

5. Accuracy

Our Company needs your assistance to ensure that your Personal Data is current, complete and accurate. As such, please inform our Company of changes to your Personal Data by contacting our Company on the email ID of our Company and in case of EU/ EEA resident to the Privacy Officer and submitting your updated particulars to in writing from your registered email ID.

6. Security safeguards

Our Company takes the protection of your Personal Data seriously. Accordingly, our Company takes reasonable measures to protect Personal Data like encryption, password protections, restricted access and usage by permissions settings and execution of necessary agreements pertaining to compliance & non-disclosures. However, the transmission of information via the internet is not completely secure. Although our Company will do its best to protect your Personal Data, our Company cannot fully guarantee the security of your Personal Data transmitted through any channel, such as the Website; any transmission is at your own risk.

In case of any violation of rights & responsibilities set out in this Policy, the Company shall take required action as per the applicable laws.

Links to other sites

We'd also like to remind that we provide additional links to resources we think you'll find useful. These links will lead you to sites that are not affiliated with our Company and may operate under different privacy practices. Our visitors are responsible for reviewing the privacy policies for such other websites, as we have no control over information that is submitted to these companies.

7. Opt out of marketing communications and sharing your information with third parties for marketing purposes

Our Company's websites do not honor web browsers' Do-Not-Track signals. However, you have a choice when it comes to your privacy and internet browsing.

Due to differences between using apps and websites on mobile devices, you may need to take additional steps to disable targeted ad technologies in mobile apps. Many mobile devices allow you to opt out of targeted advertising for mobile apps using the settings within the mobile app or your mobile device. For more information, please check your mobile settings. You also may uninstall our apps using the standard uninstall process available on your mobile device or app marketplace.

To opt out of interest-based advertising across browsers and devices, please opt out through the settings within the mobile app or your mobile device. Your opt-out choice may apply only to the browser or device you are using when you opt out, so you should opt out on each of your browsers and devices if you want to disable all cross-device linking for interest-based advertising. If you opt out, you will still receive ads but they may not be as relevant to you and your interests.

If you want to opt out of receiving forms of communication from our Company other than marketing email, or if you want our Company to stop sharing your personal information with third parties for those parties' direct marketing purposes, please email privacy.officer@JKmail.com with your request. Regardless of your opt-out preferences, we reserve the right to send you certain communications and share your information with third parties for administrative and analytical purposes.

Other companies or programs of our Company Name affiliates may require different steps to change your preferences for participation.

Please consult the privacy policies of the relevant companies or programs for further information.

8. Your Rights if you are a EU/ EEA resident

These rights include:

- (a) right of information & access
- (b) right of data portability
- (c) right of correction
- (d) right of erasure
- (e) right to restrict processing
- (f) right to object
- (g) right to object to automated processing

Please note that our Company will require you to provide us with proof of identity, subject to his complete satisfaction before responding to any requests to exercise your rights and the requests will be entertained only when received from your email ID which is registered/ saved in the records of our Company. Our Company shall respond to your request without undue delay and at least within one month (although this may be extended by a further two months in certain circumstances in compliance with applicable laws). To exercise any of your rights, please contact us at privacy.officer@Jkmail.com

(a) Information & Access

You have the right to ask the Company for information about your Personal Data with our Company as well as know whether our Company processes your Personal Data, and if we do, to access your Personal Data hold and certain information about how our Company uses it and who does our Company share it with.

Our company may not provide you with certain Personal Data of yours, if providing it would interfere with another's rights or where another exemption applies.

(b) Portability

You have the right to receive a subset of the Personal Data our Company collects from you in a structured, commonly used and machine-readable format and a right to request that our Company transfers such Personal Data to another party.

The relevant subset of your Personal Data is data that you provide our Company with your consent or for the purposes of performing our Company's contract with you.

If you wish our Company to transfer your Personal Data to another party, please ensure you detail that party and note that our Company can only do so where it is legally, contractually and technically feasible. The Company is not responsible for the security of your Personal Data, its transmission or its processing once received by such third party requested by you.

Our Company also may not provide you with certain Personal Data if providing it would interfere with another's rights or where other exemptions apply or where it is not technically feasible.

(c) Correction

You have the right to ask for correction of any Personal Data held about you that is inaccurate. Our Company reserves the right to charge a reasonable administrative fee for this service.

(d) Erasure

You may request that our Company erases your Personal Data in the following circumstances:

- i) You believe that it is no longer necessary for our Company to hold your Personal Data.
- ii) Our Company is processing your Personal Data on the basis of your consent and you wish to withdraw your consent with reasons for such withdrawal and there is no other ground under which our Company can otherwise process your Personal Data;
- iii) Our Company is processing your Personal Data on the basis of our Company's legitimate interest and you object to such processing. Please provide us with detail as to your reasoning so that our Company can assess whether there is an overriding interest for our Company to retain such Personal Data.

- iv) you believe your Personal Data held by the Company is being unlawfully processed by our Company along with supporting records to show such unlawful processing.

Please provide as much detail as possible on your reasons for the request to assist our Company in determining whether you have a valid basis for erasure. However, our Company may retain your Personal Data if there are valid grounds under law for us to do so, but we will let you know if that is the case.

(e) Restriction of Processing to Storage Only

You have a right to require our Company to stop processing your Personal Data other than for storage purposes in certain circumstances. Please note, however, that if we stop processing your Personal Data, we may use it again if there are valid grounds under data protection law for us to do so including any legal or statutory requirements, claims or proceedings.

You may request that our Company to restrict processing and just store your Personal Data where:

- (i) you believe Personal Data is not accurate, for the period it takes for us to verify whether Personal Data is accurate;
- (ii) you have objected to our Company processing your Personal Data on the basis of our legitimate interest and you wish our Company to restrict processing your Personal Data whilst our Company determines whether there is an overriding interest in our Company retaining such Personal Data.

(f) Objection

At any time, you have the right to object to the processing of your Personal Data with our Company on the basis of our legitimate interest and you object to such processing.

Please provide with detail as to your reasoning so that our Company can assess whether there is a compelling overriding interest in our Company continuing to process such data or we need to process it in relation to legal claims. Also note that you may exercise your right to request that we restrict processing of your Personal Data whilst our Company makes the assessment on an overriding interest.

(g) Object to automated processing

This right provides you with the ability to object to a decision of our Company based on automated processing of your Personal Data. Using this right, you may ask for your request to be reviewed manually

9. Condition to use our Company website

User is not authorized to misuse the information displayed on our website. For example, there shall be no interfere with or try to access the website using a method other than the interface and the instructions that our Company shall provide. The user shall not use content from our services unless you obtain permission from its owner or are otherwise permitted by law. Our Company reserves the right to end or suspend website services, any or all, without notice or liability. The same may apply when the user infringes the Terms & Conditions mentioned in this policy, there are some security issues or if our Company is investigating suspected misconduct.

These terms do not grant you the right to use any branding or logos used in our Website/ mobile app. Don't remove, obscure, or alter any information displayed in or along with our Website. Using our Services does not give the User the ownership of any intellectual property rights in our website/ mobile app or website/ mobile app content.

Contact us

If you have other questions, comments or concerns about our privacy practices, or if you wish to issue a request to exercise your rights where applicable by law, please contact our Privacy Officer at privacy.officer@JKmail.com

All such requests will be further processed only if received from your email ID which is registered and is available in the records of our Company and will also be subject to further authentication of your identity. Please provide your name and contact information along with the request.