

Privacy Policy, April 25, 2025

Kshemam Health Solutions Private Limited (“Kshemam”) is committed to respecting the privacy of every individual/ entity who shares the information or data with Kshemam. We strive to take due care and protection of your information (“User”). We adhere to various laws governing the privacy including The Information Technology Act, 2000 and The Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Information) Rules, 2011

This Privacy Policy (“Privacy Policy”) applies to the collection, storage, processing, disclosure and transfer of your Personal Information (defined below) as per the above mentioned laws, particularly when you use the mobile application (“Application”) of Kshemam for any information or availing of services (“Services”).

The terms ‘You’ or ‘Your’ refer to you as the User (registered or unregistered) of the Application and/or Services and the terms ‘We’, ‘Us’ and ‘Our’ refer to Kshemam.

1. Collection of Data/ Information

We collect Your Personal Information directly from You, from third-parties and also through Our Application and Our Website. This Personal Information, for instance, would relate to:

- the type of device You are using, the time that You have logged on to Our Application/Website, Your IP address and other Personal Information as listed in Clause 4 below.

You may access the Personal Information shared by You with Us, in the manner given below. You can further choose to share additional Personal Information with Us and you can modify your personal data, by writing to Us on Our below mentioned email id.

We request you to note that You can access the Personal Information shared by You to Us. You can write to Us at the email id: privacy@kshemam.co.in.

2. Your Consent

By choosing the “Accept” option on the Application/ Website and thereafter, by providing Us Your personal information or availing services of Kshemam or by making use of the facilities provided by the Application/Website, it is agreed by You that You have, **freely** consented to the collection, storage, processing, disclosure and transfer of Your Personal Information in accordance with the provisions of this Privacy Policy and any amendments to the same.

You acknowledge that You have provided Your Personal Information out of your free will and after clearly understanding how it will be used. You also consent that the collection, storage, processing, disclosure and transfer of any Personal and privacy Information shall not cause any wrongful loss to You, if it is done in accordance with the provisions of this Privacy Policy. In case You provide any wrongful Personal Information, we shall not be liable for any loss that may happen to You owing to such providing of wrongful Personal Information.

We will share personal information outside of Kshemam only when we have your consent. We will ask for your explicit consent to share any sensitive personal information.

3. Your right to modify Your Personal Information and right to withdraw Your consent

If You wish to modify/ rectify the Personal Information that You have provided in order to avail the Services You may send the changes/ corrections to us at privacy@kshemam.co.in along with the reason for such request. Upon receipt of the same we will take all reasonable efforts in order to make the changes within a reasonable period.

If at any point of time You wish to withdraw Your consent, You may please note that You have the right to withdraw, provided such withdrawal of the consent is intimated to Us in writing through an email at privacy@kshemam.co.in requesting the same.

Once You withdraw Your Consent to share the Personal Information collected by Us, We shall have the option not to stop providing the Services and/or stop to fulfil the purposes for which the said Personal Information was sought and We may restrict you from using our Services or the Application/Website.

4. Details of Personal Information Collected

The kinds of information that We collect about You include but are not limited to the following:

- Patient/Guardian/ Caretaker/Healthcare Provider
 - Gender,
 - Birth date/age
 - Complete Postal Address (including pin/postal code),
 - Phone number/mobile number
 - Alternate Mobile Number
 - Mobile Number of Your Caretaker
 - Your Email addresses and Your Caretaker's email address
 - - Location information through the phone (required for Bluetooth operation)
 - Physical, physiological and mental health condition, provided by You and/or your Health Care Professional
 - Personal medical history and copies of medical records
 - Valid financial information at time of purchase of product/service and/or online payment
 - Login ID and password
 - User details as provided at the time of registration or thereafter,
 - Records of interaction with Kshemam and its representatives/ service providers linked to Kshemam
 - Master and transaction data and other data stored in Your user account
 - Any other information that is willingly shared by You (collectively referred to as "Personal Information").
 - Biometrics data
 - Genetic Data
 - Gender
 - Sex
 - Caste or Tribe
 - Religious or political belief or affiliation
 - Sexual orientation
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The above information are collected strictly for the purpose of tracking the users health status

5. Modes of collection of Personal Information

We collect Your Personal Information in the following modes which include but are not limited to the following:

- When You fill the patient registration form,
- When You provide details to a Kshemam Health Care Professional or Kshemam representative,
- When You register on Our Website,
- When You provide Your Personal Information to Us during course of receiving services,
- When You use the features on Our Website,
- When you provide access to any other website.
- By the use of cookies (more fully detailed in Clause 9 of this Privacy Policy).

5.1 Google Health Connect

Kshemam processes data received from Google Health Connect only when you choose to integrate it with our Services and grant the required permissions. This data is used solely to support health tracking and related features within the app. Kshemam does not use any data from Health Connect for marketing or advertising, nor is it shared with third parties for such purposes. All information shared via Health Connect is governed by Android's Terms and Privacy Policy. Kshemam complies with the Google Health Connect Permissions policy and Google's Limited Use requirements, and processes this data in accordance with applicable terms and user consents.

6. Use of Personal Information

Your Personal Information may be used or processed for various purposes including but not limited to the following:

- To provide the Services effectively
- To contact You via phone, SMS, WhatsApp or email for appointments, technical issues, payment reminders, deals and offers and other announcements;
- To send promotional mailings from Us or any of Our channel partners via SMS, WhatsApp, email;
- To operate and improve the Application/ Website and/or our Services;
- To perform studies, research and analysis for improving Our information, analysis, services and technologies; and ensuring that the content displayed are customized to Your interests and preferences;
- To advertise products and services of Kshemam, its service providers and third parties;
- To transfer information about You to our service providers to enable them to provide the services to you and also in case where we are acquired by or merged with another company;
- To share with our business partners for provision of specific services you have ordered so as to enable them to provide effective services to You;
- To administer or otherwise carry out Our obligations in relation to any agreement You have with us;
- To build your profile on the Application/ Website;

- To respond to subpoenas, court orders, or legal process, or to establish or exercise Our legal rights or defend against legal claims; and
 - To investigate, prevent, or take action regarding illegal activities, suspected fraud, violations of our Terms of Use, breach of Our agreement with you or as otherwise required by law,
 - To aggregate Personal Information for research, statistical analysis and business intelligence purposes, and to sell or otherwise transfer such research, statistical or intelligence data in an aggregated or non-personally identifiable form to third parties and affiliates, (referred to as “Purpose(s)”)
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7. Sharing and Transferring of Personal Information

- Once you have freely consented to share your Personal Information with us, You authorize us to exchange, transfer, share, part with all or any of Your Personal Information, across borders and from Your country to any other countries across the world with the Cloud Service Provider and Our affiliates / agents / third party service providers / partners / banks and financial institutions or any other persons, for the Purposes specified under this Policy or as may be required by applicable law.
- You also acknowledge that some countries where we may transfer Your Personal Information may not have data protection laws that are as stringent as the laws of Your own country. You acknowledge that it is adequate that when Kshemam transfers Your Personal Information to any other entity within or outside Your country of residence, Kshemam will place contractual obligations on the transferee which will oblige the transferee to adhere to the provisions of this Privacy Policy.

8. Changes to the Privacy Policy

- We reserve the right to change this Privacy Policy from time to time. We will not reduce your rights under this Privacy Policy without your explicit consent. We always indicate the date when the last changes were published and we will offer access to archived versions for your review. If changes are significant, we'll provide a more prominent notice (including, for certain services, email notification of Privacy Policy changes).

9. Use of Cookies

- We may store temporary or permanent 'cookies' on your computer. You can erase or choose to block these cookies from your computer. You can configure your computer's browser to alert you when we attempt to send you a cookie with an option to accept or refuse the cookie. If you have turned cookies off, you may be prevented from using certain features of the Website. In the course of displaying advertisements regarding its services or optimizing services to its Users, Kshemam may allow authorized third parties to place or recognize a unique cookie on the User's browser/device. Kshemam does not store personally identifiable information in the cookies. Further, Kshemam does not exercise control over the sites displayed as search results or links from within its Services. These other sites may place their own cookies or other files on Your computer, collect data or solicit personal information from You, for which Kshemam is not responsible or liable. Kshemam encourages You to read the privacy policies of all external sites.

10. Safeguards & Security

- The security of your Personal Information is important to us. We have adopted reasonable security practices and procedures including role-based access and need to know basis, password protection, encryption etc. to ensure that the Personal Information collected is secure. We restrict access to your Personal Information to Our and Our affiliates' employees, agents, third party service providers, partners, and agencies on a need to know basis and in relation to the Purposes as specified above in this Policy.
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- While We will endeavour to take all reasonable and appropriate steps to keep secure any information which We hold about You and prevent unauthorized access, you acknowledge that the internet is not 100% secure and that We cannot provide any absolute assurance regarding the security of Your Personal Information. We will not be liable in any way in relation to any breach of security or unintended loss or disclosure of information caused by Us in relation to your Personal Information

11. Third Party References and Links

- During Your interactions with Us, it may happen that We provide/include reference to third parties or fiduciaries, and/or links and hyperlinks of third party websites. It may also happen that you include links and hyperlinks of third party websites. The reference of such third parties or listing of such third party external sites (by You or by Us) does not imply endorsement of such party or site by Kshemam. Such third parties and third party sites are governed by their own terms and conditions. We do not make any representations regarding the availability and performance of any of the third parties or third party sites. We are not responsible for the content, terms of use, privacy policies and practices of such third party websites.
- Do-not-track requests There is no standard for how online service should respond to “Do Not Track” signals or other mechanisms that may allow you to opt out of the collection of information across networks of websites and online services. Therefore, we do not honour “Do Not Track” signals. As standards develop, we will revisit this issue and update this notice if our practices change.

12. Compliance with Laws

You are not allowed to use the Services of the Application/Website if any of the terms of this Privacy Policy are not in accordance with the applicable laws of your country.

13. Term of storage of Personal Information

Kshemam shall store Your Personal Information at least for a period of 3 (three) years from the last date of use of the Services or Application/ Website or for such period as may be required by law.

14. Grievance Officer

We have appointed a Grievance Officer to address any concerns or grievances that You may have regarding the processing of Your Personal Information. If you have any such grievances, please write to our Grievance Officer at **privacy@kshemam.co.in** and Our officer will attempt to resolve Your issues in a timely manner.
