

WEBSITE PRIVACY NOTICE

Last Updated on: 4th May 2026

1 Introduction

Ujjivan Small Finance Bank Limited (hereinafter referred to as “Ujjivan”, “Ujjivan SFB”, “the bank”, “we”, “our”, or “us”) is committed to safeguarding the privacy and security of Personal Data shared by our customers and users. We take all necessary and reasonable measures to ensure the confidentiality, integrity, and secure transmission of your data through robust physical, technical, and administrative safeguards, preventing unauthorized access, use, or disclosure.

This Privacy Notice explains how we collect, use, process, share, retain, and protect your personal data when you interact with our products, services, and digital platforms accessible via <https://www.ujjivansfb.bank.in>. It is designed to ensure compliance with applicable data protection laws, including the Information Technology (Reasonable Security Practices and procedures and sensitive personal data or information) Rules 2011 framed under the Information Technology Act 2000 in the interim and the Digital Personal Data Protection Act, 2023 (hereinafter referred to as ‘DPDPA’ or the ‘Act’), the Digital Personal Data Protection Rules, 2025 (hereinafter referred to as DPDP Rules or the ‘Rules’) and the applicable Reserve Bank of India regulations (hereinafter referred to as ‘RBI guidelines’ or ‘guidelines’).

By accessing our website or availing our services, you acknowledge and agree to the practices described in this Privacy Notice.

2 Objective of the Notice

The objective of this Privacy Notice is to inform you about how Ujjivan collects, uses, shares, and protects your Personal Data, while ensuring transparency and compliance with applicable data protection laws.

This notice applies to all individuals (hereinafter referred to as “customers”, “users”, or “you”) who interact with Ujjivan through our:

- Website;
- Internet Banking Portal;
- Electronic communications (e.g., emails, SMS, notifications) via the website;

- Online forms or other digital interfaces linked with the website.

It also covers data digitally collected directly from you or through authorized third-party partners.

This Privacy Notice does not apply to third-party websites or services linked to Ujjivan SFB, which are governed by their own privacy notices or policies.

3 Definitions

For the purpose of this Privacy Notice, the following terms shall have the meanings ascribed below:

Term	Definition
Personal Data	Any information that identifies or can be used to identify an individual, such as name, contact details, or financial information.
Processing	Any action performed on personal data, such as collecting, storing, using, sharing, or deleting it.
Consent	Your clear agreement allowing Ujjivan to collect or use your personal data for a specific purpose. You may withdraw your consent at any time.
Data Principal	The individual whose personal data is being processed.
Data Fiduciary	The organisation that determines how and why personal data is processed. In this Notice, this refers to Ujjivan Small Finance Bank Limited.
Data Processor	A third party that processes personal data on behalf of Ujjivan.
Data Breach	Any incident where personal data is accessed, disclosed, lost, or altered without authorization.
Third Parties	External organisations or service providers that process personal data on behalf of Ujjivan to support our services.
Child/ Minor	An individual under 18 years of age.
Data Protection Officer (DPO)	The designated officer responsible for overseeing data protection and handling privacy-related queries or complaints.

Note: All other words and expressions used in this Notice but not defined herein, shall have the same meaning as ascribed to them under the Act.

4 Legal Basis

Ujjivan will process your Personal Data only for a lawful purpose, in accordance with your Consent and for certain Legitimate Uses as outlined below

8.1. Consent

As a Data Fiduciary, Ujjivan processes your Personal Data only with your explicit, informed, and freely given consent, except where processing without consent is permitted under applicable law.

For instance, we will seek your consent before sending you direct marketing communications or processing your data for purposes beyond which consent was originally sought.

When requesting consent, Ujjivan will:

- Clearly explain the purpose of processing your data,
- Provide you with an opt-in mechanism, and
- Allow you to withdraw consent at any time.
- Maintain auditable records of consent, including the purpose of processing, date and time of consent, manner of obtaining consent and any withdrawal or renewal of consent.

If a new purpose for processing arises, Ujjivan will obtain fresh consent before commencing such processing to ensure transparency and compliance with applicable laws.

8.2. Legitimate Uses

Ujjivan SFB may process Personal Data without explicit consent of the Data Principal for the following legitimate uses:

- **Voluntary Provision of Personal Data:** When a Data Principal voluntarily provides Personal Data to Ujjivan SFB for a specified purpose and has not indicated that they do not consent to its use for that purpose.
- **Compliance with Legal Obligations:** To fulfill obligations under applicable laws that require the disclosure of Personal Data to the State or its instrumentalities, in accordance with governing legal provisions. Such obligations include, but are not limited to, regulatory requirements relating to Know Your Customer (KYC), Anti-Money Laundering (AML), Foreign Account Tax Compliance Act (FATCA), and statutory reporting mandated by the Reserve Bank of India (RBI). Where applicable, Ujjivan may also process and disclose Personal Data to comply with requirements issued by the Securities and Exchange Board of India (SEBI) and the Insurance Regulatory and Development Authority of India (IRDAI), as well as other competent regulatory authorities.
- **Compliance with Judicial or Regulatory Orders:** For compliance with any judgment, decree, or order issued under Indian law, or any judgment or order relating to claims of a contractual or civil nature under applicable foreign laws enforceable in India.

- **Responding to Medical Emergencies:** To respond to a medical emergency involving a threat to the life or immediate health of the Data Principal or any other individual.
- **Public Health Measures:** For providing medical treatment or health services during an epidemic, outbreak of disease, or any other threat to public health.
- **Disaster Management and Public Safety:** For taking measures to ensure the safety of, or provide assistance or services to, individuals during any disaster or breakdown of public order.
- **Employment-Related Purposes:** For purposes related to employment or safeguarding the employer from loss or liability, including prevention of corporate espionage, protection of trade secrets, intellectual property, classified information, or for providing any service or benefit requested by a Data Principal who is an employee.

5 Personal Data Collected and How We Use It

Ujjivan SFB collects certain Personal Data from customers and users to provide banking and related services securely, efficiently, and in compliance with applicable laws, including the DPDPA, 2023. This data is used only for the purposes outlined below and is processed for lawful purpose such as with Consent or for Legitimate Uses under the DPDPA.

Category	Examples	Purpose
Identity Information	Name, Customer ID	To identify customers, create and maintain accounts, and provide banking services, including regulatory identification requirements.
Authentication & Security Information	Login credentials, OTP	To verify user identity, prevent fraud, protect accounts, and ensure secure access to digital banking platforms.
Contact Information	Mobile number, email address, residential address	To communicate with customers, send alerts and statements, respond to service requests, and provide updates regarding banking services.
Account & Service Information	Account details, service requests	To process transactions, deliver banking products and services, comply with regulatory obligations, and manage customer relationships.

Customer Communication & Feedback	Complaints, support requests	To address grievances, improve services, conduct internal analytics, and enhance customer experience.
-----------------------------------	------------------------------	---

Some Personal Data is mandatory to provide specific services, while other information is optional. You may choose not to provide optional data or opt out of non-essential communications; however, not providing mandatory personal data may limit your ability to use certain services.

Ujjivan SFB ensures that all Personal Data is processed lawfully, fairly, and transparently, and only the minimum necessary personal data is collected to achieve these purposes.

6 Data Sharing and Disclosure

We only share your data as necessary to provide you with our services or comply with the law.

10.1. Disclosure to Third Party

When you request a service that involves a third party, your Personal Data may be shared with that third party in order for the service to be completed. Wherever possible, you will have the option to restrict disclosure to third parties. However, if sharing Personal Data with a specific third party is required for the provision of services, you will be unable to use such services if you refuse such disclosure. All third-party service providers that process Personal Data on our behalf are engaged in accordance with applicable laws and are contractually bound by Data Processing Agreements (DPAs). They are required to maintain confidentiality, implement appropriate security safeguards, process data only as instructed, and promptly notify us of any actual or suspected personal data breach. The third parties with whom your Personal Data may be shared, including but not limited to, are:

- **Insurance Providers:** We may share your Personal Data with insurance providers when you select an insurance product, so that they can process your application, verify your identity, and issue the chosen policy.
- **Marketing and social media Partners:** We may share data with marketing and social media partners to manage Ujjivan’s official social media pages and marketing activities. Any sharing of your Personal Data for marketing purposes will be undertaken only with your separate and explicit opt-in consent. Where such consent is provided, we will limit the data shared to what is necessary for the specified purpose and require our partners to protect your Personal Data and use it only in accordance with our instructions and applicable legal requirements. You may withdraw your consent at any time through the available preference management options.
- **Government and Regulatory Authorities:** We may share Personal Data with government agencies, regulatory authorities, law enforcement bodies, and courts to comply with applicable laws, fulfill

reporting obligations, respond to lawful requests, and prevent or investigate fraud or other unlawful activities.

- **Identity and Credit Verification Agencies:** We may share Personal Data, such as monthly income, PAN, Aadhaar, and other details, with authorized credit rating and verification agencies when you apply for services like loans, to assess eligibility and verify information. Such sharing is limited to the minimum necessary data required for the specified purpose and is undertaken in accordance with applicable data protection and banking regulations.
- **IT Service Providers:** We may share Personal Data with IT service providers who provide technical support, website maintenance, analytics, and other services to ensure smooth operation of our digital platforms.
- **Third Party Vendors:** We may share Personal Data with other service providers, including payment processors, banks, card issuers, recruitment portals, and other authorized vendors, to facilitate uninterrupted services and opportunities.

Link to other sites

The website may contain links to third party applications/websites that may collect Personal Data about you. In the event you access such third-party applications/websites, please be aware that the Privacy Notice of such third party shall be applicable on the Personal Data collected from such applications/websites. You are requested to review those policies, before proceeding to use those applications/ websites. We do not accept any responsibility or liability for usage of your Personal Data by these third parties or their policies.

10.2. Cross Border Data Transfer

Ujjivan primarily stores and processes Personal Data within India in accordance with applicable laws, including the Digital Personal Data Protection Act, 2023 and relevant regulatory requirements. Core banking systems and critical customer data, including sensitive Personal Data, are maintained within India, and Ujjivan does not transfer its customers' personally identifiable information/personal data outside India as part of its standard operations.

In limited circumstances, such as when providing banking services to Non-Resident Indian (NRI) customers or where international transactions are involved, certain Personal Data may be securely accessed from or shared with entities located outside India. Such access or transfers are undertaken only where necessary to deliver banking services, comply with legal or regulatory obligations, or facilitate secure financial transactions.

If you are an NRI customer availing Ujjivan's NRI banking services, refer to the NRI Privacy Notice.

Ujjivan implements appropriate safeguards to protect Personal Data during such activities and ensures that any access is subject to applicable data protection and security requirements.

7 Protection of Personal Data

We implement appropriate technical and organizational measures to protect Personal Data against unauthorized access, disclosure, alteration, or destruction. The security of our customers' personal data is a priority, and we maintain physical, administrative, and electronic safeguards designed to protect the data entrusted to us.

Personal Data collected through our systems is stored within secure environments and is accessible only to authorized personnel who require such access for legitimate business purposes. Access is governed by layered security controls and subject to monitoring.

Such measures include encryption of data in transit and at rest, multi-factor authentication (MFA), masking of Aadhaar details, role-based access controls (RBAC), security monitoring through tools such as Security Information and Event Management (SIEM) solutions, and periodic access reviews. These examples are illustrative and form part of a broader security framework that we continuously review and enhance in line with applicable laws, regulatory expectations, and industry standards.

8 Data Principal Rights

A Data Principal is an individual to whom the Personal Data relates, in this context, the Users of our Website and services. As a Data Principal, you are entitled to the following rights under the Digital Personal Data Protection Act, 2023 (DPDPA):

- **Right to Access Information:** You can access and review the Personal Data that Ujjivan processes and stores about you.
- **Right to Nominate:** In the event of your death or incapacity, you may nominate another individual to exercise your rights on your behalf with Ujjivan.
- **Right to Correction & Erasure:** You may request Ujjivan to correct, complete, update, or delete your Personal Data.
- **Right to Grievance Redressal:** You have access to a grievance redressal mechanism provided by Ujjivan for any concerns related to the processing of your Personal Data. You may first submit your grievance via email to our designated Data Principal Grievance Redressal team at customercare@ujjivan.com. Ujjivan will review your grievance and make reasonable efforts to address it in accordance with applicable laws.

If you are not satisfied with the resolution provided, you may escalate your complaint to the Data Protection Board of India after first using and exhausting Ujjivan's internal grievance redressal process.

9 Exercising Your Rights

To exercise any of the above rights, or to register a nominee who may act on your behalf in the event of death or incapacity, you may:

- Email us at customercare@ujjivan.com with the relevant details

When registering a nominee or submitting a rights request, we may take reasonable steps to verify your identity and the nominee's details to prevent unauthorized requests and ensure compliance with applicable laws. A nominee may exercise the Data Principal's rights in accordance with applicable law and subject to appropriate verification.

Ujjivan will review and process all requests in accordance with applicable data protection laws and respond within the timelines prescribed under the Digital Personal Data Protection Act, 2023.

Other mechanisms for controlling your data:

- **Opt-Out of Non-Essential Communications** – You can choose not to receive promotional or marketing communications. Please note that mandatory data required to provide core services cannot be opted out.
- **Consent Withdrawal** – You may withdraw your consent for Ujjivan to process your Personal Data at any time by emailing customercare@ujjivan.com. Upon withdrawal, active processing will stop, though data may be retained for legal or archival purposes. Note that this may limit access to certain services.

What happens next:

1. Acknowledgment – Ujjivan will confirm receipt of your request.
2. Verification – For security, we may request additional information to verify your identity.
3. Processing – Your request will be reviewed and processed in accordance with the DPDPA.
4. Response Timeline – We will respond within the timelines prescribed under applicable laws.
5. Escalation – If unsatisfied with the resolution, you may escalate via Ujjivan's grievance redressal mechanism or approach the Data Protection Board of India after using our process

10 Personal Data of Minors

Ujjivan is committed to protecting the privacy of children (individuals below 18 years of age) and persons with disabilities. We do not knowingly collect or process the Personal Data of children except where such processing is permitted by law and necessary for a specified purpose. In limited cases, such as when information relating to children is provided to assess household or family details, the data will be used strictly for that purpose and will not be processed further than necessary.

Before processing the Personal Data of a child or persons with disabilities, Ujjivan obtains verifiable consent from a parent or lawful guardian and undertakes appropriate due diligence to confirm that the individual providing consent is an adult and is identifiable, where required, for compliance with applicable laws in India.

Such verification may be carried out using:

- reliable details relating to the identity and age already available with Ujjivan;
- identity and age details voluntarily provided by the parent or lawful guardian; or
- any legally recognized verification mechanism mapped to such identity details and issued by an authorized entity (e.g.: Through Aadhaar based verification).

Ujjivan implements appropriate technical and organizational measures to ensure that children's Personal Data is processed lawfully, minimally, and with a high standard of security. We do not use children's Personal Data for profiling, behavioral tracking, or targeted advertising.

11 Cookies

"Cookies" are small text files stored on your device that help us provide, operate, and enhance our services. We use cookies and similar technologies to improve your browsing experience, understand how our website is used, remember your preferences, and support website security and performance.

When you first visit our website, you will be presented with a cookie banner that allows you to accept, reject, or customize your cookie preferences through our preference manager. You may update or withdraw your consent at any time by accessing the cookie settings available on our website.

You can also manage or block cookies through your browser settings. Please refer to your browser's help function for guidance. However, please note that disabling certain cookies may impact the functionality and performance of the website.

For more details, please refer to our Cookie Notice.

12 Data Retention and Deletion

Ujjivan retains Personal Data only for as long as necessary to fulfil the purposes for which it was collected, including to meet legal, regulatory, contractual, accounting, security, and reporting requirements. The duration of retention depends on the type of Personal Data and the purpose for which it is processed. This may include categories such as identity verification and KYC records, financial and transaction data, technical and security logs, customer communications, and marketing or consent preferences.

In certain circumstances, we may retain Personal Data for longer periods where required or permitted under applicable laws or regulatory directions, including for fraud prevention, dispute resolution, or the establishment, exercise, or defense of legal claims.

Once Personal Data is no longer required, we will take reasonable steps to securely delete, anonymize, or de-identify it in accordance with applicable security standards.

You may request the deletion of your Personal Data in accordance with applicable data protection laws. Please note that we may continue to retain certain information where necessary to comply with legal or regulatory obligations.

13 Data Breach

Ujjivan takes the security of your Personal Data seriously and implements strong technical, administrative, and physical safeguards to protect it from unauthorized access, loss, disclosure, or alteration.

In the event of a personal data breach, Ujjivan will:

- Promptly investigate and contain the breach,
- Notify affected Data Principals as required by law,
- Report the breach to the relevant regulatory authorities, including the Data Protection Board of India, and
- Take steps to prevent recurrence and minimize any impact.

Your Role as a Data Principal:

You are encouraged to stay vigilant and report any suspicious activity or potential misuse of your Personal Data to Ujjivan immediately. Prompt reporting allows us to act quickly to contain the breach and protect your data. You can contact us through [Email ID/ Form] to report any suspected Data Breach incident.

14 Review and Revision

We may update this Privacy Notice from time to time to reflect changes in our services, regulatory requirements, or how we handle your Personal Data. Whenever we make updates, the revised notice will be published on our official website at <https://www.ujjivansfb.bank.in/>, along with the “Last Updated” date.

We encourage you to review this Privacy Notice regularly so that you remain informed about how we collect, use, and protect your information.

By continuing to use our website or other online services after any updates are published, you acknowledge and accept the changes. If you do not agree with the updated Privacy Notice, you may stop using our services and withdraw your consent at any time by contacting us through our grievance redressal channels.

15 Contact Us

Should there be any query or grievance that you may have regarding this privacy Notice or regarding usage of our online channels, you may contact us in the following manner:

E-mail us at: privacy.team@ujjivan.com

Call us at: 18002082121