# **Privacy policy**

#### 1. Introduction.

 Karsiri mangoes (<u>http://karsirimangoes.karnataka.gov</u>.in), which is the B2C web portal of the Karnataka State Mango Development and Marketing Corporation Limited (KSMD&MCL) which is a Government of Karnataka undertaking under the auspice of the Department of Horticulture.

We would like to assure you that we follow appropriate standards when it comes to protecting your privacy on our portal.

- By using or accessing this portal, the user hereby agrees with the terms of this Privacy Policy and the contents herein. If you disagree with this Privacy Policy, please do not use or access our portal.
- This Privacy Policy does not apply to any website(s), mobile sites and mobile apps of third parties, even if their websites/products are linked to our portal. User should take note that information and privacy practices of karsirimangoes business partners, advertisers, sponsors or other sites to which *karsirimangoes* provide hyperlink(s), may be materially different from this Privacy Policy. Accordingly, it is recommended that you review the privacy statements and policies of any such third parties.
- This Privacy Policy provides information on when and why we collect personal information, how we use the data we collect and procedures that we have in place to safeguard your privacy.
- By accessing and using our portal and submitting your information to us by e-mail, use of our portal or otherwise, you shall be deemed to have consented to the collection and use of that information as set out in this Privacy Policy.

#### 2. Information We Collect

We collect the following information while transacting through our portal.

Name Phone Number Address/Landmark e- mail ID

# 3. How the Information is used

*Karsiri* mangoes (<u>http://karsirimangoes.karnataka.gov</u>.in), does not sell or trade upon any of the above foregoing information without the consent of the user or customer.

The foregoing information collected from the users/customers is put to the following use:

- Information like Credit Card Details and Net Banking Details are usually collected directly by the payment gateways and banks and not by *Karsiri* mangoes (<u>http://karsirimangoes.karnataka.gov</u>.in), but if ever stored or retained by us, remain internal and is never shared.
- In general, you can visit *Karsiri* mangoes (<u>http://karsirimangoes.karnataka.gov.in</u>), website without telling us who you are or not revealing any personal information about yourself. We track the internet address of the domains from which people visit us and analyze this data for trends and statistics, but the individual user remains anonymous.

# 4. Collection of Information.

Our portal server collects IP addresses to obtain certain aggregate information concerning the use of our portal. An IP address is a number that is automatically assigned to your computer whenever you are surfing the web. We do not link IP addresses to any personally identifiable information. Our website utilizes standard/latest technology and SQL/SSL, secured based web service for providing best services.

#### 5. Safety/Security:

- *Karsiri* mangoes (<u>http://karsirimangoes.karnataka.gov</u>.in), portal is certified with safe to host cert in certified hosted in state govt KSDC domain server.
- While we take all reasonable precautions to protect personally identifiable information from loss, misuse, alteration or destruction, data transmission over the internet may not be adequately secured by the sender. As a result, we cannot ensure the secure receipt of any information that is sent to us by this medium and any such information is sent at your own risk.
- *Karsiri* mangoes (<u>http://karsirimangoes.karnataka.gov</u>.in), will continue to enhance its security procedures as new technology becomes available, and ensures that its security procedures are compliant with current applicable regulations.
- If our privacy policy changes in the future, it will be posted here and a new effective date will be shown. You have to access our privacy policy regularly to ensure you understand our current policies.

#### 6. Use of Personal Information.

- Your personal information provided by you and collected by us (such as your name, company, phone number, address or e-mail address), will only be used for the purpose for which you have expressed an interest.
- We may, in good faith, in our sole discretion and without any notice to you, may disclose your personal sensitive information to protect ourselves from any liability or fraud or similar situation, to respond to judicial processes, legitimate

requests from any third parties, warrants or equivalent by law enforcement trials or authorities, to investigate fraud or other wrongdoing or as otherwise required or necessary in order to comply with applicable law or to protect our legitimate interests or those of users. We may also, disclose personal sensitive information if it is reasonably necessary in our opinion to protect the rights or property of KSMD&MCL or any of its affiliates or any third party.

#### 7. Third Party Websites.

KSMD&MCL (Mango Corp) is not responsible for the privacy practices of third parties whose websites may be referenced or linked to the *Karsiri* mangoes (<u>https://karsirimangoes.karnataka.gov.in</u>) portal.

#### 8. Changes to this Privacy Policy.

- Karnataka State Mango Development and Marketing Corporation Ltd., (KSMD&MCL) reserves the right to modify this Privacy Policy at any time and without notice. The details of changes to this Privacy Policy made will be posted on this page, so we facilitate you to understand changes made in our Privacy Policy from time to time.
- The updated policy stands effective as from April 28<sup>th</sup> , 2023.

# **Wallet Terms and Conditions**

Eligibility and Usage:

- 1. The facilities shall be available to all users located in India, subject to such user having a valid mobile number registered with a telecom company within the territory of India and is in a position to authenticate the required credentials, including but not limited to setting the personalized pass code for availing the facilities.
- 2. The facilities shall be made available only to the user satisfying the eligibility criteria as mentioned herein and at the sole discretion of HDFC BANK.
- 3. The user agrees and confirms that the facilities may be discontinued by HDFC BANK at any time, with or without any prior intimation or information to the user.

# **User terms and conditions:**

- The user shall be responsible for maintaining the confidentiality of passcode/OTP/password and for all the consequences which may arise due to use or misuse of such passcode/OTP/password.
- The user agrees, confirms and accepts that all records, data, and details generated, maintained and preserved by HDFC BANK in connection with the transactions conducted by the user or facilities availed by the user shall be the conclusive proof of the genuineness and accuracy of the transactions.

- The user agrees and confirms that, once the transaction is materialized, any stop payment instructions given by the user will not be accepted and/or acted upon by HDFC BANK.
- The user confirms that any instructions given by the user to HDFC BANK shall be effected only after validation of OTP/passcode/password by the user for availing the facilities.
- Any dispute/refund/any payment transaction clarifications can be rectified at the HDFC BANK, KG Road, Cauvery Bhavan Branch, Bangalore.

#### **Governing Law and Jurisdiction:**

- 1. All terms and conditions mentioned herein and amended or modified by HDFC BANK from time to time, will be construed as in accordance with and all disputes will be dealt under the governing laws of India.
- 2. Any or all disputes, controversies or claims arising out of or in connection with all terms and conditions mentioned herein and amended or modified by HDFC BANK from time to time, including its branches, termination or validity thereof will be subject to the exclusive jurisdiction of the Courts at Mumbai.

# Refund And Fruit Replacement Policy

#### A. Conditions related to fruit replacement:

1. The replacement can be done normally only at the time of delivery.

Nevertheless, the replacement can also be allowed after the delivery and verifications, under the following special circumstances.

- The replacement will be done only at the instance of the buyer's complaint.
- Complaint should be lodged within 24 hours from the time of delivery.
- The replacement will be subject to the following conditions.
  - 1) If the variety supplied is not confirming to the ordered variety.
  - 2) If more than 40% of the supplied mangoes are found damaged or spoiled or rotten or exhibit physiological defects such as spongy tissue in case of Alphonso/Badami varieties.
- If mangoes are found spoiled or damaged in accordance with the above terms and conditions, will be replaced within 48 hours.
- Replacement will be substituted with only product not in cash.

#### **B. Refund Policy:**

Amount debited for the unsuccessful orders with successful payment and any refund will be initiated with 5 to 7 working days to the credit/ debit card through original payment path.

# *For any quality related/replacement/delivery issue, consumer can write/raise query reach us* karsirimangoes@ka.gov.in