

Static Terms for the Retail BNP

Privacy Policy

Introduction

Welcome to Samhita Bazaar!

Samhita Bazaar collects e-mail addresses and other contact details of people who register at our website and send us an e-mail. The information we collect is not shared with or sold to others except under the certain circumstances and which your use of the Service is deemed to provide to us a valid consent to disclose the following:

In order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of Samhita Bazaar's terms of use, or as otherwise required by law.

We share information about our Members with third parties, such as advertisers or partners, for marketing and promotional purposes. However, except as otherwise Samhita Bazaar does not rent, sell, or share personal information about you with other companies.

Samhita Bazaar uses your information on a cumulative basis to help operate our websites and enhance our websites design, improve our content, our services and usability. We may also use the information we collect to occasionally notify you about important functionality changes to the website, new Services, and special offers. We always use a secure connection when collecting personal financial information from you. However, no data transmission over the Internet can be guaranteed to be 100% secure.

Your Samhita Bazaar account is password-protected and you are free to create further users and user groups to whom you shall assign Usernames and Passwords, so only you and those you designate can access it and view the member information relevant to your account. Ultimately, you are responsible for maintaining the secrecy of your passwords and any account information.

By using any of Samhita Bazaar's Services, or by dealing with a merchant using Samhita Bazaar's Services, you are agreeing to the terms of this Privacy Policy and, as applicable, the Samhita Bazaar Terms of Service.

We may update this Privacy Policy from time to time in order to reflect, for example, changes to our privacy practices or for other operational, legal, or regulatory reasons. If we make material changes to this Privacy Policy, we will give you notice of such changes by posting the revised policy on this Website, and where appropriate, by other means. By continuing to use this Website or the Support Service after these changes are posted, you agree to the revised policy.

Information from merchants

Privacy matters! If you are a merchant, your customers need to understand how you (and how Samhita Bazaar) collects and processes their personal information. Accordingly, if you use the Services, you agree to post an up-to-date and accurate privacy policy on your storefront that complies with the laws applicable to your business. You also agree to obtain consent from your customers for the use and access to their personal information by Samhita Bazaar and other third parties. Additionally, if you are collecting any sensitive personal information from your customers (including information relating to medical or health conditions, racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership or sexuality), you agree to obtain affirmative, express consent from your customers for the use and access of sensitive personal information by Samhita Bazaar and other third



parties.

What information do we collect from merchants and why?

We collect your name, company name, address, email address, phone number(s) and payment details (for example, your credit card information).

We use this information to provide you with our Services; for example, to confirm your identity, contact you, provide you with advertising and marketing, and invoice you. We also use this information to make sure that we comply with legal requirements.

We collect data about the Samhita Bazaar websites that you visit. We also collect data about how and when you access your account and the Samhita Bazaar platform, including information about the device and browser you use, your network connection, your IP address, and information about how you browse through the Samhita Bazaar interface.

We use this information to give you access to and improve our Services; for example, to make our platform interface easier to use and we may use this information to provide you with advertising or marketing.

Upon completing the subscription process for Samhita Bazaar, we collect your business address, business type, business ID number, date of birth (if you are an individual business owner), bank account information and government-issued identification information.

We use this information to provide you with Samhita Bazaar payments services, including fraud and risk monitoring, and to comply with applicable legal and regulatory requirements.

We collect personal information about your customers that you share with us or that customers provide while shopping or during checkout.



We use this information to provide you with our Services and so that you can process orders and better serve your customers.

Where we need to verify your identity (for example, if there are concerns around identity theft, or if you call into support and we need to authenticate your account), we may request that you provide us with government-issued identification information.

We use some of the personal information you provide us to conduct some level of automated decision-making -- for example, we use the certain personal information to help us screen accounts for risk or fraud concerns.

We will also use personal information in other cases where you have given us your express permission.

When do we collect this information?

We collect personal information when you sign up for our services when you access our services or otherwise provide us with the information.

We also partner with third parties who provide us information about merchants or prospective merchants, for example, to help us screen out merchants associated with fraud.

When and why do we share this information with third parties?

Samhita Bazaar works with a variety of third parties and service providers to help provide you with our services and we may share personal information with them to support these efforts.

We may also share your information in the following circumstances:

to prevent, investigate, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of our Terms of Service or any other agreement related



to the Services, or as otherwise required by law.

to help us conduct marketing and/or advertising campaigns.

to conform to legal requirements, or to respond to lawful court orders, subpoenas, warrants, or other requests by public authorities (including to meet national security or law enforcement requirements).

Personal information may also be shared with a company that acquires our business, whether through merger, acquisition, bankruptcy, dissolution, reorganization, or other similar transaction or proceeding. If this happens, we will post a notice on our homepage.

Samhita Bazaar will always ask for your consent before sharing your personal information with third parties for purposes other than those described in Section 7.

Information from customers

What information do we collect from our merchants' customers and why?

We collect our merchants' customers' name, email, shipping and billing address, payment details, company name, phone number, IP address, information about orders you initiate, information about the Samhita Bazaar-supported merchant stores that you visit, and information about the device and browser you use.

We use this information to provide our merchants with the services, including supporting and processing orders, risk and fraud screening, authentication, and payments. We also use this information to improve our services.

We additionally use this information to help customize and improve your experience when you visit a merchant store by presenting to you goods and service that are more likely to be of interest to you.

We use some of the personal information you provide us to conduct some level of automated decision-making -- for example, we use certain personal information (for example, IP addresses or payment information) to automatically block certain potentially fraudulent transactions for a short period of time.



When do we collect this information?

We collect this information when you use or access a store that uses our services, such as when you visit a merchant's site, place an order or sign up for an account on a merchant's site.

Additionally, we partner with third parties who provide us information about our merchants' customers, for example, to help us screen out merchants associated with fraud.

When and why do we share this information with third parties?

Samhita Bazaar works with a variety of third parties and service providers to help provide our merchants with the services and we may share personal information with them to support these efforts.

We may also share your information in the following circumstances:

to prevent, investigate, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of our Terms of Service or any other agreement related to the Merchant Agreement, or as otherwise required by law.

If the merchant whose store you visit or access directs us to transfer this information (for example, if they enable a third party app that accesses customer personal information).

to conform to legal requirements, or to respond to lawful court orders, subpoenas, warrants, or other requests by public authorities (including to meet national security or law enforcement requirements).

Personal information may also be shared with a company that acquires our business or the business of a merchant whose store you visit or access, whether through merger, acquisition, bankruptcy, dissolution, reorganization, or other similar transaction or proceeding.

Information from partners



Partners are individuals or businesses that have agreed to the terms of the Samhita Bazaar Partner Program to work with Samhita Bazaar to promote the platform by referring clients to Samhita Bazaar or assisting in providing any other services for the platform.

What information do we collect from partners and why?

We collect your name, company name, website, twitter or other social media handles, phone number(s), address, business type, email address, Payment Account Number and GST/HST number.

We use this information to work with you, confirm your identity, contact you, pay you and to screen for risk, fraud, or other similar types of issues.

We collect data about the Samhita Bazaar websites that you visit. We also collect data about how and when you access your account and the Samhita Bazaar platform, including information about the device and browser you use, your network connection, your IP address, and information about how you browse through the Samhita Bazaar interface.

We use this information to give you access to and improve our services and to make our platform interface easier to use. We collect personal information about your customers that you share with us or that they provide to us directly.

We use this information to work with you and to provide our services to your customers.

We will also use personal information in other cases where you have given us express permission.

When do we collect this information?

We collect this information when you sign up for a partner account, when you sign up one of your customers for our services, or when your customers sign up themselves. We also collect any additional information that you might provide to us.



When and why do we share this information with third parties?

Samhita Bazaar works with a variety of third parties and service providers to help provide you with our services and we may share personal information with them to support these efforts.

We may also share your information in the following circumstances:

to prevent, investigate, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of our Terms of Service or any other agreement related to the services, or as otherwise required by law.

to help us conduct marketing and/or advertising campaigns.

to conform to legal requirements, or to respond to lawful court orders, subpoenas, warrants, or other requests by public authorities (including to meet national security or law enforcement requirements).

Personal information may also be shared with a company that acquires our business, whether through merger, acquisition, bankruptcy, dissolution, reorganization, or other similar transaction or proceeding. If this happens, we will post a notice on our homepage.

Samhita Bazaar will always ask for your consent before sharing your personal information with third parties for purposes other than those described in Section 7

Information from Samhita Bazaar website visitors and support users

What information do we collect and why?

As you visit or browse the Samhita Bazaar websites, we collect information about the device and browser you use, your network connection, your IP address, and information about the cookies installed on your device. We also collect personal information submitted by you via any messaging feature available from any of our websites ("Messaging Feature").

We may also receive personal information when you make other requests to Samhita Bazaar via any of our websites.

From telephone support users, we collect your phone number, call audio, and other personal information you provide us during our call. Pursuant to our Terms of Merchant Agreement, we may request additional documentation from you during our call to verify your identity.

From chat support users, we collect your name, email address, information about the device and browser you use, your network connection, your IP address, chat transcript, and other personal information you provide us during our chat. Pursuant to our Merchant Agreement, we may request additional documentation from you during our chat to verify your identity.

From forum users, we collect your name, email address, website URL, and other personal information you may post.

We use this information to verify your account, to provide and enhance our Services (including supporting or servicing your account, if applicable), and answer any questions you may have.

When do we collect this information?

We collect this information when you visit the Samhita Bazaar websites, use services offered on our websites or engage with us either by email, web form, instant message, phone, or post content on or through our websites (including forums, blogs and via any Messaging Feature). We also collect any additional information that you might provide to us.

Information from cookies and similar tracking technologies

What is a cookie? A cookie is a small amount of data, which may include a unique identifier. Cookies are sent to your browser from a website and stored on your device. We assign a different cookie to each device that accesses our website.

Why does Samhita Bazaar use cookies and similar tracking technology?

We use cookies to recognize your device and provide you with a



personalized experience on our websites, or otherwise through the Services. We also use cookies as part of the services, for example, to operate the shopping cart for our merchants' stores.

We also use cookies to serve targeted ads from Google, Facebook, and other third-party vendors.

Our third-party advertising partners use cookies to track your prior visits to our websites and elsewhere on the Internet in order to serve you targeted ads.

Opting out: You can opt out of targeted ads served via specific third-party vendors by visiting the Digital Advertising Alliance's Opt-Out page.

We may also use web beacons, software development kits, and other automated tracking methods on our websites, in communications with you, and in our products and services, to measure performance and engagement.

Please note that because there is no consistent industry understanding of how to respond to "Do Not Track" signals, we do not alter our data collection and usage practices when we detect such a signal from your browser.

Third-party apps

Samhita Bazaar allows merchants to connect their stores with third-party applications to alter or provide new functionalities in their store. Unless listed as "By Samhita Bazaar," Samhita Bazaar is not responsible for and has no control over how these apps function. Merchants ultimately can control which apps they choose to use with their stores, and are responsible for making sure that they do so in compliance with relevant privacy and data protection requirements.

For how long do we retain your personal information?



In general, we keep your personal information throughout your relationship with us. For merchants, this means we will keep your information as long as you maintain a store on your platform. For partners, this means we will keep your information until you inform us that you wish to terminate your partner relationship with us. For our merchants' customers, we process your information solely as a data processor on behalf of our merchants, and it is up to the merchant to determine how long they will store your information in our systems.

Once you terminate your relationship with us, we generally will continue to store archived copies of your personal information for legitimate business purposes and to comply with the law, except when we receive a valid erasure request, or, if you are a merchant, you terminate your account and your personal information is purged pursuant to our standard purge process.

We will continue to store anonymous or anonymized information, such as website visits, without identifiers, in order to improve our services.

What we don't do with your personal information

We do not and will never share, disclose, sell, rent, or otherwise provide personal information to other companies (other than to specific Samhita Bazaar merchants you are interacting with, or to third-party apps or service providers being used by the merchants you are interacting with) for the marketing of their own products or services.

If you are a merchant using Samhita Bazaar's Services, we do not use the personal information we collect from you or your customers to independently contact or market to your customers. However, Samhita Bazaar may contact or market to your customers if we obtain their information from another source.

How do we keep your personal information secure?



We follow industry standards on information security management to safeguard sensitive information, such as financial information, intellectual property, employee details and any other personal information entrusted to us. Our information security systems apply to people, processes and information technology systems on a risk management basis.

We perform regular audits to ensure our handling of your credit card information aligns with industry guidelines.

No method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, we cannot guarantee the absolute security of your personal information.

Control over and access to your personal information

In the course of offering our services, Samhita Bazaar uses a number of machine learning algorithms and forms of automated decision-making. Most of these algorithms are not fully automated and include some human intervention.

Control over and access to your personal information

Samhita Bazaar understands that you have rights over your personal information, and takes reasonable steps to allow you to access, correct, amend, delete, port, or limit the use of your personal information. If you are a merchant or a partner, you can update many types of personal information, such as payment or contact information, directly within your account settings. If you are unable to change your personal information within your account settings, or if you are concerned about data collected as you visit Samhita Bazaar's websites or use our support services, please contact us to make the required changes. If you are a merchant's customer and wish to exercise these rights, please contact the merchants you interacted with directly -- we serve as a processor on their behalf, and can only forward your request to them to allow them to respond. It's important to remember that if you delete or limit the use of your personal information, the services may not function properly.



If you have any questions about your personal information or this policy, or if you would like to make a complaint about how Samhita Bazaar processes your personal data, please contact Samhita Bazaar by email at customersupport@samhita.org

Refund & Order Cancellation Policy

Cancellation Policy

The cancellation policy for orders placed on Samhita Bazaar may vary depending on the seller.

For ONDC Network sellers, some products are non-cancellable & non-returnable, and this information will be clearly indicated on the product page.

For orders that are eligible for cancellation, customers can cancel them anytime before they are shipped. Once an order has been shipped, it can no longer be canceled.

The cancellation window varies by category, and orders cannot be canceled once the specified time has elapsed or the status has changed.

In some cases, the customer may not be allowed to cancel the order for free, post the specified time or the status has changed and a cancellation fee will be charged. The details about the time window mentioned on the product page or order confirmation page will be considered final.

In case of any cancellation from the seller due to unforeseen circumstances, a full refund will be initiated for prepaid orders.

Samhita Bazaar reserves the right to accept the cancellation of any order. Samhita Bazaar also reserves the right to waive off or modify the time window or cancellation fee from time to time.

Refund Policy

The refund terms may vary depending on the product category and the seller's specific policies. The details outlined on the product page will take precedence over any general refund policy.

Eligibility for Refunds Refund eligibility is determined by the following conditions:

1. **Non-Cancellable Items:** Certain products are non-cancellable once ordered. These items will be clearly marked on the product page. If a refund is applicable, it will be processed only under specific conditions, such as if the product was not delivered or if there was a seller-initiated cancellation due to unforeseen circumstances.
2. **Cancellable Items:** For items that can be canceled, refunds will be processed if the order is canceled before shipment. Once the order is shipped, cancellation is not possible, and a refund will not be initiated.
3. **Seller Cancellations:** If the seller cancels the order due to stock unavailability or other reasons, a full refund will be issued to the customer for prepaid orders.

Refund Process

- **Processing Time:** Refunds will be initiated once the cancellation is confirmed or the issue has been validated. The time taken for the refund to reflect in the customer's account may vary depending on the payment method used.
- **Refund Method:** Refunds will be processed back to the original payment method used during purchase.

General Conditions

- Samhita Bazaar reserves the right to modify or waive off the refund conditions at its discretion.
- In case of disputes or issues related to refunds, Samhita Bazaar's decision will be considered final.

For any specific inquiries or concerns regarding refunds, customers are encouraged to refer to the product page for detailed information or contact Samhita Bazaar's customer support team.

Return policy

Refund policy on the orders placed on Samhita Bazaar will vary from seller to seller.

For ONDC Network sellers, certain products are not returnable. The information will be indicated on the product page.

For cancellable orders, customer can cancel the orders anytime before it is shipped. Orders can not be cancelled after they are shipped.

For returnable orders, customers can initiate the return from My Account section. Products must be in original condition for return to be successful. Seller will arrange a pick up to collect the product from the customer location. The refund will be processed once the seller has received the products.

Return Policy for a Seller on Samhita Bazaar

Returns Policy dictates the terms in case Post delivery support is required by the customer, it allows the sellers to offer the choice of exchange, replacement, or refund for their products.

A well-crafted return policy demonstrates a seller's commitment to customer satisfaction and helps build trust with their audience. It can lead to increased sales, improved customer loyalty, and a positive brand reputation, ultimately benefiting the seller's business in multiple ways.

A Proof of Dispatch (POD) clause is applicable for a seller in the case a request for post-delivery support is raised. A seller must have POD in the form of a picture or a video of the product, both packaged and unpackaged, to verify the state of the items delivered.

1. Defect, Damage Product, or Wrong Item Delivered for all Categories

After a ticket for the defective, damaged, or wrong item is raised, a seller needs to provide proof of dispatch i.e. a picture or a video of the item in its package, unpacked. Similarly, the pictures/ videos received from the customers will be shared with the seller. After a brief investigation, if the

seller is found to be at fault, the settlements of such orders will be marked disputed additionally a seller is required to either provide a replacement for the delivered product or provide a confirmation for the refund and pickup for the product.

The logistics charges are to be borne by the seller for both the backward and forward shipments of the item. The Estimated Time of Completion (ETC) for such orders is 7 days.

2. Unsatisfactory Quality, Incorrect Size or Color for Apparel

In case an item delivered is of unsatisfactory quality, incorrect size or color i.e. the quality of the item delivered is much inferior to the expected quality, the size does not match the size chart or the color of the item is different than its description on the product detail page a seller is required to either provide a replacement for the delivered product or provide a confirmation for the refund and pickup for the product.

The logistics charges are to be borne by the seller for both the backward and forward shipments of the item. The ETC for such orders is 7 days.

3. Orders belonging to the Electronics category

In case a ticket is raised for the order belonging to the electronics section, it's the seller's responsibility to raise the same with the Manufacturing brand. The settlements of such orders will be marked disputed. Additionally, the seller must ensure that the service request is being communicated and provided to the customer in all cases.

A seller must maintain an open chain of communication with the customer, Samhita Bazaar, and the Manufacturing brand to ensure that the customer's issue is resolved. It may include providing a replacement and/or providing a full refund to the customer for the item delivered

4. Unsatisfactory Quality, Incorrect Size, or Color for Automobile Parts and Accessories:

If the automobile part or accessory delivered is of unsatisfactory quality, incorrect size, or color, the seller must provide a replacement for the delivered product or confirm the refund and pickup for the product.

The logistics charges are to be borne by the seller for both the backward and forward shipments of the item. The ETC for such orders is 7 days

If the seller fails to cooperate or respond promptly to escalations, their settlements will be suspended.

A seller must confirm replacement/refund within 2 Days if:

- It is determined that the product was damaged before it was delivered to the customer and did not suffer any damage during the transit
- A seller has not followed the packaging guidelines and the product is damaged during transit
- A product is not different from the description provided on the Samhita Bazaar product page
- If a product is expired or is unfit for its intended use
- If the product is missing essential parts or accessories, the seller should provide the missing items or offer a replacement or refund.

Samhita Bazaar ensures that the delivered product is returned in original condition (with brand's/manufacturer's box, MRP tag intact, user manual, warranty card, and all the accessories therein) back to the seller.

Contact Us:

For any return-related queries or assistance, feel free to reach out to our customer support via email at customersupport@samhita.org

Best regards,

Samhita Bazaar Team

Shipping & Delivery Policies

What are the delivery charges?

Delivery charges vary depending on the seller.

Sellers may incur higher shipping costs on low-value items. In such cases, a nominal delivery charge may be applied to offset these logistics costs. Please check your order summary to understand the delivery charges for individual products.

Why does the delivery date not correspond to the delivery timeline of X-Y business days?

Occasionally, a holiday may fall between the date you place your order and the expected delivery date, as shown on the product page. In such cases, the estimated delivery date may be extended by one day. Some courier partners and sellers may not operate on Sundays, which is also factored into the delivery dates.

What is the estimated delivery time?

Sellers generally procure and ship the items within the time specified while placing an order. Business days exclude public holidays and Sundays.

Estimated delivery time depends on several factors:

- The seller offering the product
- Product availability with the seller
- The destination to which the order is being shipped and the seller's location

Are there any hidden costs (sales tax, etc.) on items sold by sellers on Samhita Bazaar?

There are no hidden charges when you make a purchase on Samhita Bazaar. List prices are final and all-inclusive. The price displayed on the product page is exactly what you pay at checkout.

Delivery & Handling/Packaging charges are not hidden charges and may be added separately, depending on the seller's shipping policy.

Why does the estimated delivery time vary for each seller?

The estimated delivery time may vary for different sellers due to factors such as product availability, the geographic location of the seller, the shipping destination, and the courier partner's time-to-deliver to your location.

Please enter your default postal code on the product page to see more accurate delivery times for your area.

The seller does not/cannot ship to my area. Why?

To check if a product can be delivered to your location, please enter your postal code on the product page.

Whether your location can be serviced depends on:

- The seller's ability to ship to your location
- Any legal restrictions on shipping particular products to your location
- The availability of reliable courier partners in your area

Some sellers may choose not to ship to certain locations at their discretion.

Why is the Cash on Delivery (CoD) option not offered on Samhita Bazaar?

The availability of CoD depends on whether logistics partners can process cash payments. Currently, since the logistics partners do not support this option, CoD is not available on Samhita Bazaar.

I need to return an item. How do I arrange for a pick-up?

Returns are easy on Samhita Bazaar. You can raise return request from the My Orders section.

Where possible, logistics partners will facilitate the pick-up of the item. If a pick-up cannot be arranged through logistics partners, you may return the item using a third-party courier service. Return fees are typically borne by the seller.

I did not receive my order, but I got a delivery confirmation via SMS/Email.

If you did not receive your order but received a delivery confirmation,



please report the issue from the My Orders section within 24 Hours from the date of the confirmation for the seller to investigate.

What do the different stock status tags mean?

- "Add to Cart": For items listed as "Add to Cart", Sellers will mention the delivery time based on your location pincode (15 business days in areas where standard courier service is available).
- "Shop Closed": The item is currently unavailable for purchase. It will become available once the seller updates the stock.

Does Samhita Bazaar deliver internationally?

Currently, Samhita Bazaar does not offer international delivery.

Settlement

Settlement terms of Samhita Social Ventures Private Limited are as follows:

- If T is the Day on which Order is Delivered.
- Settlement Window shall be 7 days .To clarify, the settlement day shall be T + 7 . Therefore, payments shall be settled on daily basis as mentioned below:
 - T + 7 shall imply that orders for which-
 1. T was on Monday, the settlement day shall be the following Monday
 2. T was on Tuesday, the settlement day shall be the following Tuesday
 3. T was on Wednesday, the settlement day shall be the following Wednesday
 4. T was on Thursday, the settlement day shall be the following Thursday
 5. T was on Friday, the settlement day shall be the following Friday