



Cookie Notice

Configuration Identifier: Public

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Document Control

Document Name	Cookie Notice
Document No.	
Version No.	1.0
Date of Approval	
Document Classification	Public
Document Owner	
Prepared By	
Reviewed By	
Approved By	

Change History

Sr. No.	Author Name	Reviewer Name	Version	Date	Change Description
1.	Sweta Ojha	Firoz Anam	1.0	27 Aug 2026	New version adoption

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Cookies statement

At CreditAccess Grameen Limited (hereinafter referred as 'CAGL' or the 'Data Fiduciary'), we understand and respect your privacy concerns and greatly value our relationship with you. We use technology to gather information that assists us in improving your experience and refining our products and services. This notice is issued in accordance with the Digital Personal Data Protection Act, 2023 ("DPDPA") and the rules framed thereunder, and details the nature, purpose, and legal basis of the cookies we employ on this website. This Cookie Notice should be read together with CAGL's Privacy Policy. Where any cookie results in the collection of 'personal data' (as defined under the DPDPA) of a user ('Data Principal'), such collection and processing shall be governed by the principles of purpose limitation, data minimization, and lawful, fair and transparent processing set out in the DPDPA.

Cookies enable us to recognize you, your browsing device, and your interactions with this website. They help us understand your preferences, enhance your browsing experience, and deliver essential services. These cookies are stored locally on your device's hard drive and are used strictly for the purposes disclosed in this notice, for no longer than is necessary for such purposes.

Except for cookies that are strictly necessary for the website to function, we will only deploy cookies where you have given free, specific, informed, and unambiguous consent through a clear affirmative action, such as by selecting "Accept" on the cookie banner. You also have the option to manage individual cookie preferences through the "Cookie Preference" / "Manage Settings" option, and to withdraw your consent at any time as easily as it was given.

What are cookies?

Cookies are small data files placed on your computer or mobile device's hard drive when you visit a website. They are widely used to perform various functions, such as allowing you to navigate between pages efficiently, remembering your preferences, and generally improving your browsing experience. When you visit the CAGL's website, we deploy these technologies to provide an online service more suited to the device you connect from, for administrative purposes, and to enhance your online experience by keeping track of your behavior within the website.

General type of cookies we use

We use two types of cookies:

- a. **Essential cookies** - These cookies are strictly necessary for our website to operate or to provide you with a service on our website that you have requested.
- b. **Non-essential cookies** - These cookies are used to collect aggregated statistics about your visit. You can see below what information we collect about your visit.

If you don't make a choice in the banner, only the essential/strictly necessary cookies (which do not require consent under the DPDPA) will be deployed, and the banner will reappear every time you visit our website until you make a choice.

Why do we use cookies?

- a. **To improve website functionality:** Cookies help websites to remember user preferences, such as language settings, font size and other display preferences, so users don't have to re-enter them every time they visit the website.
- b. **To enhance user experience:** Cookies enable website to provide personalized contents, recommendations, and advertisements based on user's past browsing pattern and interest.
- c. **Gathering Analytics data:** Cookies collect information about how users interact with the website, such as which page they visit often, how long they stay on the website, and they encounter any errors. This data help website owners to improve performance and usability of their sites.

What categories of cookies does this website use?

We use a limited number of cookies for several reasons as listed in this cookie notice. It allows us to enrich your experience by remembering your online behavior while using the website and to improve the effectiveness of ads and services. It also helps in navigating you from one webpage to the other without undue delay. We classify our cookies as:

- a. **Necessary Cookies-** These cookies are necessary for the website to function and cannot be switched off in our systems. They are usually only set in response to actions made by visitors which amount to a request for services, such as setting privacy preferences, logging in or filling in forms. You can set your browser to block or alert you about these cookies, but this may cause parts of the site to not work properly. These cookies do not store any personally identifiable information.
- b. **Session Cookies** - Session cookies are automatically deleted once you leave the website. These are temporary cookies that are erased when the user closes their web browser. We collect information about your use of the website, as well as information about the device or browser you use to access it.
- c. **Functional Cookies** - Functional cookies are essential for providing specific features and functionalities on the website. They allow the website to remember choices you make and provide enhanced more personal features. For example, Functional cookies remember your login details, language preferences, or region. It enables you to navigate the website and use its features effectively. These cookies do not track your browsing activity across other websites. They are usually first-party cookies meaning they are set by the website you are visiting. To provide seamless and personalized user experience functional cookies are necessary. They help to customize the website according to your preferences and make your browsing experience more convenient. Functional cookies do not collect the information that could be used for marketing purposes. They set to expire after a session or a short period of time. Cookies can be controlled by browser settings. However, if you disable functional cookies it may result into limiting the website's functionalities.
 - Functional Cookies can be disabled at your convenience.
- d. **Analytical Cookies** – Analytical cookies help us understand how visitors engage with our website. They collect valuable insights such as visitor count, bounce rates, traffic sources, and other key performance metrics, enabling us to improve user experience and optimize site functionality.

- e. Performance Cookies** - Performance cookies collect statistical information about the use of this website, help to improve the way this website works and to help us to identify issues you may have when using our online services.
- Performance Cookies can be disabled at your convenience.
- f. Persistent Cookies-** Persistent cookies work by tracking your online preferences. But if you personalize this website to fit your preferences, persistent cookies will remember and implement those preferences the next time you visit this website such as storing your login information, language selections, menu preferences and internal bookmarks.
- Persistent cookies can be disabled at your convenience.
- g. Marketing/Tracking Cookies** - These cookies are required to create user profiles to send advertising, or to track the user on a website or across several websites for similar marketing purposes. These cookies can be set through this website by our carefully selected and monitored advertising third- parties' partners. They are likely to be used by those third- parties' partners to build a profile of your interests and show you relevant advertisements on their websites.
- Marketing/Tracking cookies can be disabled at your convenience.

Sr. No.	Cookie Name	Source	Purpose	Expires
1	cookie_consent_status	CAGL website	Essential — stores your cookie consent choice (Accept/Reject/customized categories) so your preference is remembered and the banner is not shown repeatedly.	12 months
2	JSESSIONID / SESSION_ID	CAGL website	Essential — maintains your active session and enables secure log-in to online services (e.g., loan account access, application forms) on the website.	Session (deleted when browser is closed)
3	_ga, _ga_<container-id>	CAGL website	Analytical — distinguishes unique visitors and helps measure how visitors use the website (pages visited, time on site) to improve performance. Deployed only after consent.	6 months
4	_gid	CAGL website	Analytical — distinguishes unique visitors within a	24 hours

			short window to support aggregated usage statistics. Deployed only after consent.	
5	__cf_bm / bot-management cookie (or equivalent)	Website security	This helps distinguish genuine visitors from automated bots to protect the website from fraud and abuse.	Session to 30 minutes

Consent to collecting your browsing experience

In accordance with Section 6 of the DPDPA, CAGL does not use non-essential cookies or similar technologies to monitor user behavior without first obtaining your free, specific, informed, unconditional, and unambiguous consent through clear affirmative action. CAGL maintains records of Data Principals' consent (including the date, version of this notice, and choices made) and processes the personal data collected through cookies strictly for the purposes disclosed in this notice and no further.

You may choose to consent to our processing of any personal data collected during your browsing experience on our website, including to allow us to produce aggregated statistics. You have the right to withdraw your consent at any time, as easily as it was given, by using the "Cookie Preference" section on the website. Withdrawal of consent will not affect the lawfulness of processing carried out based on your consent before such withdrawal, and CAGL will, as far as reasonably possible, cease further processing of your personal data through non-essential cookies upon withdrawal, unless retention/processing is otherwise required or permitted under applicable law.

You will always have an option to modify the cookie preferences by accessing the "Cookie Preference" section placed on the website whenever you visit the website.

Third-party cookies

- a. Third-party organizations may also use their own cookies or other technologies to collect information about the content of this website that you have clicked on. This information may be used by them to serve advertisements that they believe are most likely to be of interest to you based on the content you have viewed.
- b. We do not have access or control over the cookies placed on this website by third- parties and the use of their cookies is subject to their own privacy policies.
- c. Cookies placed by third-parties may serve different purposes. They may be strictly necessary, performance or functional. You may manage your consent for such cookies through the "Cookie Preference" section on this website. However, to disable or reject third-party cookies entirely, you may also need to visit the relevant third party's website and adjust settings there. CAGL enters into contractual arrangements with such third parties requiring them to process personal data only for the disclosed purposes and in a manner consistent with the DPDPA.
- d. ➤Your personal data may, where applicable, be collected or processed through third-party service providers engaged by CAGL from time to time for providing or supporting its services.

Do we use social networking cookies?

These cookies are used to enable you to share pages and content that you find interesting on the website through third-party social networking such as Facebook, Instagram, Twitter, and other websites. We may use the information along with other information we know or infer about you including your preferences to tailor content, services, advertising and offers for you if you have provided your consent for the same.

These cookies are used when you share information using a social media sharing button or "like" button on CAGL websites or apps, or when you engage with our content on or through a social media website such as Facebook, Instagram, or Twitter.

Links to other websites

When using this website, you may be directed to other websites. These websites may use their own cookies. We do not have control over the placement of cookies by other websites you visit, even if you are directed to them from the website. If you access those other websites, please read any cookie or privacy statements on those websites if you wish to know what cookies are being used.

How can I control cookies?

You can set or amend your web browser controls to accept or refuse cookies. If you choose to reject cookies, you may still use the website, though your access to some functionality and areas of the website may be restricted. As for how you can refuse cookies through your web, browser controls vary from browser to browser. You should visit your browser's help menu for more information.

Cookie control settings in different web browser

[Cookie settings in Internet Explorer](#)

[Cookie settings in Firefox](#)

[Cookie settings in Chrome](#)

[Cookie settings in Safari for iOS](#)

[Cookie settings in Safari for Mac OS](#)

[Cookie settings in Brave](#)

Cookies collected in the past

The collection of your personal data from our cookies can be deleted. You can delete existing cookies from your browser. If cookies are deleted, the information collected prior to the preference change may still be used; however, we will stop using the disabled cookie to collect any further information from your user experience.

How often we will update the cookie notice

We reserve the right to make any changes and corrections to this cookie notice to reflect, for example, changes to the cookies we use or for other operational, legal, or regulatory reasons. Please, therefore,

revisit this cookie notice regularly to stay informed about our use of cookies and related technologies. The date at the start of this Cookie notice indicates when it was last updated.

Contact us

CreditAccess Grameen Limited, is located at New No.49 (Old No725), 46th Cross, 8th Block, Jayanagar (Next to Rajalakshmi Kalyana Mantapa), B Sk II Stage, Bengaluru, Bengaluru South, Karnataka, India, 560070 , acts as the fiduciary of your personal data.

If you would like to exercise your rights as a Data Principal under the DPDPA (including the right to access information about your personal data, seek correction, updation, or erasure of your personal data, grievance redressal, and withdrawal of consent), or have any questions about this cookie notice, please contact our Grievance Redressal Officer (Principal Nodal Officer)

Ms. Haridarshini A

Grievance Redressal Officer (Principal Nodal Officer)

CreditAccess Grameen Limited

No.49, 46th Cross, 8th Block, Jayanagar, Bengaluru -560070

Phone Number: 080-22637300

Email: yourvoice@cagrameen.in

Toll Free Number: 1800 123 153 153

File a written complaint in the "Complaint Register" at any of CreditAccess Grameen Limited (CA Grameen) branches.

Our Grievance Redressal Cell is open from 9.15 a.m. to 6.15 p.m. from Monday to Friday.

CreditAccess Grameen Limited Head Office:

New No.49 (Old No725), 46th Cross, 8th Block, Jayanagar (Next to Rajalakshmi Kalyana Mantapa), B Sk II Stage, Bengaluru, Bengaluru South, Karnataka, India, 560070

References

< <https://www.creditaccessgrameen.in/> >