BORROWER'S CONSENT POLICY

Company	Ajivika Finance Limited (AFL), RBI-registered NBFC (CIN: U74120UP1986PLC115939 | RBI CoR No.: B-12.00476)
Digital Lending Platform	Jivikaloan (www.jivikaloan.com) and the Jivikaloan mobile application
Applicable Framework	Digital Personal Data Protection Act, 2023; RBI Digital Lending Directions; RBI KYC Directions
Policy Owner	Grievance Officer, with Compliance as custodian
Approving Authority	Board of Directors
Effective Date	1st October 2026

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1. PURPOSE AND SCOPE

1.1 Jivikaloan is a digital lending platform owned by Ajivika Finance Limited ("AFL", "Jivikaloan", the "Company", "we", "our" or "us"). All loans are sanctioned, processed and disbursed by AFL, a Non-Banking Financial Company registered with the Reserve Bank of India.

1.2 This Policy is the section of Jivikaloan where you, the borrower, are asked to understand, acknowledge and agree to share your personal, professional and other details with the Company and its service providers for the loan approval process.

1.3 It sets out, stage by stage, the consents we need from you to proceed with a loan application, and the permissions and details involved in each. Consent for sharing with third-party service providers is described in more detail in our Third-Party Consent Policy.

2. PRINCIPLES OF CONSENT

- **Free, specific and informed:** Consent is requested at the relevant step, in clear language, and for a stated purpose.
- **Minimum necessary:** We ask only for the details and permissions needed for the step concerned.
- **Separate and recorded:** Each consent is separate, and is recorded with an audit trail.
- **Withdrawable:** You may withdraw consent as set out in section 7.

3. CONSENTS WE SEEK AT EACH STAGE OF THE LOAN APPLICATION

A. Login / Sign-up

When you sign up we request your consent for:

- retrieving your credit report;
- sending you WhatsApp messages (see section 6);
- the permissions and details listed below.

The permissions and details involved are:

- **Permissions:** Contacts, SMS, Phone, Files and Media, Location, Camera, Device, Installed Apps and similar (see section 5).
- **Details:** Email address and phone number.

B. Eligibility Check

To check your eligibility we request your consent for the following:

- **Permissions:** SMS, Phone and Location.
- **Details:** Email address; phone number; father's name; date of birth; pin code (current address); employment type; salary type; net monthly salary; PAN number; PAN fetch; credit report; and SMS.

C. Application Process

During the application we request your consent for the following permissions and details:

- **Permissions:** Contacts, Location, Device, and Files and Media.

Details:

(i) **Employer details:** company name, pin code, total work experience, designation, and official email address (optional).

(ii) **General information:** marital status, education, institute name, and the contact details of a family reference and a friend reference.

(iii) **Address details:** current address (resident type, pin code and complete address); permanent address (resident type, pin code and complete address); and address or rental proof, being a photo of Aadhaar, passport, electricity bill, driving licence, voter ID, rental agreement or passbook.

D. KYC Verification

KYC is mandatory to avail any financial service. We request your consent to verify your KYC through Signzy or a similar service provider.

- **Permissions:** Camera, SMS, Files and Media, and Location.
- **Details:** Aadhaar details, PAN details and selfie.

E. Bank Details and Bank Statement

When you provide bank details and upload your bank statement, we request your consent to fetch your bank statement through Finvu or a similar service provider.

- **Permissions:** SMS, Files and Media, Camera and Location.
- **Details:** Bank account number, bank statement and contact details.

4. SUMMARY OF PERMISSIONS AND DETAILS

Stage	Permissions requested	Details involved
Login / sign-up	Contacts, SMS, Phone, Files and Media, Location, Camera, Device, Installed Apps	Email address, phone number
Eligibility check	SMS, Phone, Location	Email, phone, father's name, date of birth, pin code, employment type, salary type, net monthly salary, PAN, credit report, SMS
Application process	Contacts, Location, Device, Files and Media	Employer details, general information, address details and proof
KYC verification	Camera, SMS, Files and Media, Location	Aadhaar, PAN, selfie
Bank details	SMS, Files and Media, Camera, Location	Bank account number, bank statement, contact details

5. LIMITS ON DEVICE PERMISSIONS

5.1 Permissions are requested only where needed for the stage concerned, and only with your explicit consent given at that time.

5.2 We shall use device permissions only in accordance with the Reserve Bank of India's Digital Lending Directions and other applicable law. [Company to confirm each permission listed in section 4 against those Directions before this Policy is published.]

5.3 Without limiting 5.2, we shall not access your contact list, call log or stored files other than files you yourself select and upload, and shall access your camera, microphone or location only on a one-time basis, where necessary, for onboarding, verification or fraud prevention.

5.4 SMS access is used only to identify your bank accounts and financial transactions for the eligibility check and bank verification, as described in our Privacy & Data Storage Policy.

5.5 You can change any permission at any time in your device settings. If you decline a permission that is necessary for a step, we may not be able to complete that step.

6. COMMUNICATIONS, INCLUDING WHATSAPP

6.1 With your consent we may send you messages about your application and loan, including sanction, disbursement, repayment and service messages, by WhatsApp, SMS, email and push notification.

6.2 Promotional messages are sent only if you have agreed to receive them, and you may opt out at any time by writing to us or using the opt-out option in the message.

6.3 We shall still send non-promotional messages that are needed to service your loan, such as receipts and due-date reminders.

7. YOUR CHOICES AND WITHDRAWAL OF CONSENT

7.1 KYC is mandatory under law to avail any financial service. For the other items your consent is voluntary, but if you decline we may not be able to assess or process your application.

7.2 You may withdraw any consent at any time by writing to **contact@jivikaloan.com** from your registered email address, mentioning your registered mobile number. Withdrawal does not affect processing done before it.

7.3 If you have a loan outstanding, we may continue to process your data to the extent needed to service the loan, to report to credit information companies and to comply with law and RBI directions, until the loan is repaid in full.

8. RELATED POLICIES

This Policy should be read with the Company's Privacy & Data Storage Policy, Third-Party Consent Policy, Data Deletion Policy and Grievance Redressal Policy.

9. GRIEVANCES

9.1 For any concern about your consent or how your details are used, write to our Grievance Officer at **contact@jivikaloan.com** or Ajivika Finance Limited, B-84, Second Floor, B Block, Sector 64, Noida, Uttar Pradesh – 201301.

9.2 If you are not satisfied, you may escalate as set out in the Grievance Redressal Policy, and may approach the Data Protection Board of India.