DATA DELETION 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	RBI directions on record retention, KYC and Digital Lending; Digital Personal Data Protection Act, 2023
Policy Owner	Grievance Redressal Officer, with Compliance as custodian
Approving Authority	Board of Directors
Effective Date	1st October 2026
Review Frequency	At least annually

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1. OVERVIEW

1.1 Jivikaloan is a digital lending platform owned by Ajivika Finance Limited ("AFL", "Jivikaloan", the "Company", "we", "our" or "us"), a company incorporated under the Companies Act, 2013, bearing CIN U74120UP1986PLC115939, with its registered office at B-84, Second Floor, B Block, Sector 64, Noida, Uttar Pradesh – 201301. AFL is a Non-Banking Financial Company registered with the Reserve Bank of India (RBI CoR No. B-12.00476). All loans are sanctioned, processed and disbursed by AFL.

1.2 This Data Deletion Policy (the "Policy") explains how a user may ask the Company to delete the user's information, how the Company deals with such a request, and which data the Company must keep after an account is deleted.

1.3 The user may request deletion of the user's information at any stage. This Policy is in consonance with the applicable laws and the guidelines of the RBI, and should be read together with the Company's Privacy & Data Storage Policy.

2. DEFINITIONS

- **Approved User:** A user whose loan application has been approved by the Company.
- **Un-approved User:** A user who has registered on Jivikaloan but whose loan application has not been approved, or who has not applied for a loan.

- **Outstanding Loan:** Any loan, together with interest, charges and other dues, that has been disbursed to the user and is not fully repaid.
- **Registered Email Address and Registered Mobile Number:** The email address and mobile number with which the user registered on Jivikaloan.

3. HOW TO REQUEST DELETION

3.1 The user may request deletion by sending an email to the Company's customer support team at **contact@jivikaloan.com**, from the user's Registered Email Address, with the subject line **"Delete my account"**.

3.2 The email must also state the user's Registered Mobile Number, so that the Company can identify the account and verify the request.

3.3 The user may also make the request from the FAQ section of the Jivikaloan mobile application.

3.4 The Company may take reasonable steps to verify the identity of the person making the request before acting on it, so that an account is not deleted at the request of someone other than the user.

4. TREATMENT OF REQUESTS BY CATEGORY OF USER

Once the request is received, the data shall be dealt with as follows:

Category of user	Treatment of the request
Approved User with no Outstanding Loan	The account shall be deleted. The user will no longer be able to log in or use the Company's services. Data that the Company is required to keep shall be retained as set out in sections 5 and 6.
Approved User with an Outstanding Loan	The user must first close the loan(s) in full and may then request deletion of the account. The request shall be processed after the loans are closed.
Un-approved User	All of the user's data shall be deleted once the request is processed by the Company, other than the limited data retained as set out in sections 5 and 6.

5. DATA RETAINED AFTER DELETION

5.1 Deletion of an account does not require the Company to erase information that it must keep under applicable laws and RBI guidelines. Such information shall be retained as set out in this Policy and in the Company's data retention policy.

5.2 For both Approved Users and Un-approved Users, the data archived after deletion shall be limited to the following:

- Mobile Number
- Email Id
- User Id
- External User Id
- Profession

5.3 Archived data shall be used only for the purposes for which retention is required, such as legal, regulatory, audit and dispute-resolution purposes, and shall not be used for marketing.

6. RETENTION PERIOD

6.1 The user's documents and information shall be retained by the Company for a period of ten years from the date of the transaction, as required by applicable laws and RBI guidelines, or for such other period as the applicable law or RBI direction may require.

6.2 When the retention period ends, the archived data shall be deleted or anonymised, unless the Company is required to keep it longer for a pending legal, regulatory or audit matter.

7. TIMELINES AND COMMUNICATION

7.1 The Company shall acknowledge the deletion request and shall process it within a reasonable time. [Company to confirm the timeline, for example acknowledgement within 2 working days and completion within 30 days.]

7.2 The Company shall inform the user by email when the account has been deleted, or, where the request cannot be completed at once (for example because a loan is outstanding), shall tell the user why and what the user must do.

8. GRIEVANCES

8.1 A user who is not satisfied with the handling of a deletion request may write to the Grievance Redressal Officer, and may escalate the matter as provided in the Company's Grievance Redressal Policy.

8.2 Contact: **contact@jivikaloan.com** | Ajivika Finance Limited, B-84, Second Floor, B Block, Sector 64, Noida, Uttar Pradesh – 201301.