THIRD-PARTY 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 To process a loan application, we need to share some of your personal, professional and financial details with third-party service providers, and to collect details from them. This Policy explains who those third parties are, what they do, which details and device permissions are involved, and how you can give, refuse or withdraw your consent.

1.3 This Policy applies at the point where you are asked to understand, acknowledge and agree to the sharing of your details with a third party for the loan approval process. It should be read with our Privacy & Data Storage Policy.

2. PRINCIPLES

- **Consent first:** We ask for your consent before your details are shared with a third party or before a third party accesses your device, except where the law requires or permits otherwise.
- **Purpose limitation:** Details and permissions are requested only for the purpose stated against each item in this Policy.
- **Data minimisation:** We ask only for what is needed to verify you, assess your eligibility and process your loan.
- **Control:** Each consent is separate, and you can withdraw it as set out in section 5.

- **Accountability:** Third parties act on our behalf under written agreements, and AFL remains responsible to you as the lender.

3. THIRD PARTIES AND THE CONSENTS WE SEEK

We ask for your consent for the following. The third parties named are those we use at present, or similar service providers.

A. KYC Verification (mandatory)

KYC is mandatory to avail any financial service. We use Signzy, a third-party service provider, for the verification process.

Item	How it is verified
Aadhaar	By Aadhaar details, scan and/or DigiLocker, through the third party.
PAN	By scanning your PAN card or entering your PAN details, through the third party.
Selfie	Your selfie is matched with the KYC documents you provided.

B. Eligibility Check

To check your eligibility we request your consent for the following permissions and details:

- **Permissions required by the third party:** Camera, files and media, and SMS (see section 4).
- **Details:** Bank name, account holder name, account number, IFSC code and/or bank branch details, and account statement.

C. Credit Information

During the application we request your consent to fetch your credit information report from, and to share credit information with, the credit information companies: TransUnion CIBIL, CRIF High Mark, Equifax and Experian.

D. Payment Services

For payment services we are linked with Paytm and/or similar service providers.

- **Permissions required by the third party:** SMS and location.
- **Details:** Bank name, account holder name, account number, IFSC code and/or bank branch details, mobile number, email ID and payment mode details.

E. Bank Account Details

We request your consent to fetch your bank statement from your bank through an account aggregator, Finvu or a similar service provider.

- **Permissions:** SMS and location.
- **Details:** Bank account number, bank statement and contact details.

F. Summary

Purpose	Third party	Permissions	Details involved
KYC verification (mandatory)	Signzy	Camera (selfie / scan)	Aadhaar, PAN, selfie

Purpose	Third party	Permissions	Details involved
Eligibility check	Third-party service provider	Camera, files and media, SMS	Bank and account details, account statement
Credit information	TransUnion CIBIL, CRIF High Mark, Equifax, Experian	None	Credit information report
Payment services	Paytm and/or similar providers	SMS, location	Bank and account details, mobile number, email ID, payment mode
Bank statement	Account aggregator (Finvu or similar)	SMS, location	Account number, bank statement, contact details

4. PERMISSIONS REQUESTED ON YOUR DEVICE

4.1 Device permissions are requested only where needed for the purposes in section 3, and only with your explicit consent.

4.2 We shall not access your contact list, call log or telephony functions. We shall access your camera, microphone or location only for the purpose stated, on a one-time basis where the law so requires, and not for any purpose other than onboarding, verification or fraud prevention.

4.3 SMS access, where requested, is used only to identify your bank accounts and financial transactions for the eligibility check, as described in the Privacy & Data Storage Policy. Non-financial messages are not used.

4.4 You can change a 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.

5. YOUR CHOICES AND WITHDRAWAL OF CONSENT

5.1 Your consent is voluntary. KYC is mandatory by law to avail any financial service; for the other items you may decline, but we may then be unable to assess or process your loan application.

5.2 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.

5.3 If you have a loan outstanding, we may continue to process and share 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.

5.4 On withdrawal we shall stop sharing your data with the third party concerned and shall instruct it to stop processing and to delete it, subject to any period for which the law requires retention.

6. SAFEGUARDS

6.1 We share data with third parties only under written agreements that require confidentiality, security safeguards, use of the data only for the stated purpose, and deletion or return on completion.

6.2 Data is transmitted over encrypted channels, and is stored only on servers located in India.

6.3 Credit information is reported to and obtained from credit information companies as required by law, and details are uploaded to the Central KYC Registry as required.

6.4 Third parties that collect data on their own platform, such as a payment service provider, handle it under their own privacy terms. Please read them before using their services.

7. GRIEVANCES

7.1 For any concern about how your data is shared with a third party, 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.

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