

# Jivikaloan Data Deletion Policy

## Overview

"VARV TECHNOLOGY PRIVATE LIMITED" ("Jivikaloan" "Company" "we", "our", "us") is a company incorporated under the Companies Act, 2013 bearing (CIN) U66190UP2024PTC212400, having its registered office at A 217 SECTOR 69, Noida, Gautam Buddha Nagar, Noida, Uttar Pradesh, India, 201301. The Rupinow App is owned, operated and made available by VARV TECHNOLOGY PRIVATE LIMITED (hereinafter referred to as "VTPL"), having its registered office at A 217 SECTOR 69, Noida, Gautam Buddha Nagar, Noida, Uttar Pradesh, India, 201301.

## Data Deletion

You can request for the deletion of Your information from us at any stage. This data retention and deletion policy is in consonance with the applicable laws and guidelines of the RBI. You can request for data deletion by sending an email to our customer support team at [contact@jivikaloan.com](mailto:contact@jivikaloan.com) from your registered email address with the subject: "Delete my account". Do mention your registered mobile number as well. You can also do the same from the FAQ section available on our app.

Post receipt of Your request the data will be deleted in following manner:

On receipt of request from our Approved Users who do not have any loan(s) outstanding, their accounts will be deleted, and such users will not be able to login or use our services. However, the data for such users shall be retained as per our data retention policy in consonance with the applicable laws and guidelines of the RBI. For users who have an outstanding loan amount, they will have to close their loans and request for account deletion thereafter.

On receipt of request from Un- approved Users, all Your data will be deleted once the request is processed at our end. However, the data for such users shall be retained as per our data retention policy in consonance with the applicable laws and guidelines of the RBI.