

Jivikaloan Borrower's consent

Borrower's consent is the section where the borrower is asked to understand, acknowledge and agree to share their details such as personal, professional and other details to the DLAs, LSPs and Lenders for the loan approval process. Following are the details of where we need your consent to proceed for Loan Application: -

- **Login/Signup** While Signup we request consent for Retrieving your credit report, sending WhatsApp message, Permissions and Details.
 - a. **Permissions** Contacts, SMS, Phone, Files & Media, Location, Camera, Device, Installed Apps etc.
 - b. **Details** Email Address, Phone Number.
- **Eligibility Check** While Eligibility check we request consent for Permission and Details.
 - a. **Permissions** SMS, Phone, Location
 - b. **Details** Email Address, Phone Number, Father's Name, Date of Birth, Pincode (Current Address), Employment Type, Salary Type, Net Monthly Salary, PAN No., PAN Fetch, CREDIT Report, SMS
- **Application Process** During the Application Process we request consent for Permission and Details.
 - a. **Permissions** Contacts, Locations, Device, Files and Media
 - b. **Details**
 - i. **Employer Details** Company Name, Pincode, Total Work Experience, Designation, Official Email Address (optional).
 - ii. **General Info** Marital Status, Education, Institute Name, Family Reference Contact, Friend Reference Contact.
 - iii. **Address Details** Current Address and its Resident Type, Pincode, Complete Current Address, Permanent Address and its Resident Type, Pincode, Complete Current Address, Rental Proof (Photo of Aadhaar, Passport, Electricity Bill, Driving License, Voter ID, Rental Agreement or Passbook)
- **KYC** While KYC Verification Process we request consent verifying your KYC through Signzy or any similar service provider.
 - a. **Permissions** Camera, SMS, Files and Media, Location.
 - b. **Details** Aadhaar Details, PAN Details, Selfie.
- **Bank Details** During the Bank Details and Uploading bank statement we request consent to fetch your bank statement through Finvu or any similar Service provider.
 - a. **Permissions** SMS, Files and Media, Camera, Location.
 - b. **Details** Bank Account Number, Bank Statement, Contact Details.