

Jivikaloan Third Party consent

Third Party 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 Third party for the loan approval process. Following are the details where we need your consent to proceed for Loan Application:

- **KYC** is Mandatory to avail any financial services. Signzy (Third Party) Services are used for verification process.
 - **Aadhaar** We verify your Aadhaar with the help of Third Party through Aadhar details, scan and/or DigiLocker
 - **PAN** We verify your PAN with the help of Third party through scanning your PAN Card or through PAN details.
 - **Selfie** We verify your selfie with the KYC documents provided by you.
- **Eligibility check** While Eligibility check we request consent for Permission and Details.
 - **Permissions required by 3rd Party:** Camera, Files & media and SMS.
 - **Details:** Bank name, Account holder name, account number, IFSC code and/or bank branch details, account statement.
- **Credit Rating** During the Application Process we request consent to fetch and upload your credit report to TransUnion, CRIF, Equifax and Experian.
- **Payment Services** We are linked with Paytm (3rd party) and/or similar service providers for all payment services.
 - a. **Permissions required by third party:** SMS and location
 - b. **Details:** Bank name, Account holder name, account number, IFSC code and/or bank branch details, mobile number, Email ID, and Payment mode details.
 - **Bank Details** We require your consent to fetch your bank statement from your bank via account aggregator Finvu or similar service providers.
 - a. **Permissions** SMS, Location.
 - b. **Details** Bank Account Number, Bank Statement, Contact Details.