

Privacy Policy | Ajivika Finance Limited

Executive Summary

At Ajivika, we are dedicated to protecting your personal data and ensuring a secure experience on our Website (<https://ajivikafinance.in/>). This Privacy Policy outlines how we collect, use, store, and secure your information. Our practices comply with the Information Technology Act, 2000, and DPDP Act 2023.

We collect personal and professional data from users, including employees and field agents. Users have rights under the DPDP Act, 2023 and global best practices like the GDPR, including the right to access, correct, delete, and withdraw consent for their personal data.

Key Points at a Glance:

Data Collection: We gather personal and device data via registrations, platform interactions, and trusted third-party sources.

Usage: Your data is used for identity verification, fraud prevention, service personalization, transaction processing, and (with consent) marketing communications.

Data Sharing: We share your data only with trusted partners under strict confidentiality, solely for service delivery, legal compliance, or government orders.

Security: We implement robust security measures—including firewalls, SSL encryption, and two-step verification—to safeguard your data.

User Choices: You can update or modify your information and opt out of marketing communications.

Data Localization & Retention: All data is stored domestically within India and retained as necessary for business, security, and legal compliance purposes.

Privacy Policy

This website <https://ajivikafinance.in/> ("Website") (hereinafter referred as "Platform"). Ajivika Finance Limited ("Ajivika", "We", "Us", or "Our" which expression shall mean and include its affiliates, successors and permitted assigns) (collectively referred to as the Company), having its registered office at B-84, Sector-64, Noida, Gautam Buddha Nagar, Uttar Pradesh 201301. The Website is an online lending platform for local language users to avail financial services. Ajivika is committed to protecting and respecting your privacy.

SCOPE

This privacy policy ("Privacy Policy") is an electronic record in the form of an electronic contract formed under the Information Technology Act, 2000 and the rules made thereunder and the Digital Data Protection Act (2023) and, any other applicable law. This Privacy Policy does not require any physical, electronic or digital signature. This Privacy Policy is a legally binding document between you and Ajivika. The terms of this Privacy Policy will be effective upon your acceptance of the same, by clicking on the "I Accept" checkbox available at our Platform and will govern the relationship between you and Ajivika for your use of the Platform. By clicking on the "I Accept" checkbox, you also authorize us to contact you if you are registered with DND/NDNC registry. This Privacy Policy describes and informs the user, member, unregistered, visitors, etc (hereinafter collectively referred as "Users") about the information that we collect from you, how we collect this information directly or through third parties

or which is automatically generated, when you interact with our Website and our mobile application (Mobile App) and what we do with it after we collect it.

This Privacy Policy shall also govern the use of the "Partner App", designed and operated by Ajivika Finance Limited for use by registered partners, agents, and distribution representatives for lead management, referral activities, incentive tracking, customer onboarding, and related functionalities as permitted under applicable laws.

This Privacy Policy covers all users, including employees, agents, borrowers, and website/app visitors. The rights and obligations described herein apply to all such data subjects unless otherwise stated.

GENERAL DEFINITIONS

Reference to "you" or "your" in this Privacy Policy refers to any natural person (including the employees of Ajivika) who provides to Ajivika any information referred in Schedule 1 of this document or any user(s) of Ajivika Website or business applications whether or not, you avail the Services offered by Ajivika. "Act" shall mean the Information Technology Act, 2000 and Rules thereunder as amended from time to time. "Information" shall mean and include Personal Information and Sensitive Personal Data or Information as may be collected by Ajivika. "Personal Information" shall have the same meaning as under Rule 2 (i) of the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011 as amended from time to time. For ease of reference Rule 2 (i) of the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011 is re-produced under Schedule 1. "Rules" shall mean the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011 as amended from time to time. "Registered User" shall mean such user whose registration is accepted by Ajivika. "Sensitive Personal Data or Information" shall mean and include information under Rule 3 of the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011 as amended from time to time. For ease of reference Rule 3 of the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011 is re-produced under Schedule 1. "Services" for the purpose of this Privacy Policy shall mean any person who by way of registration has sought or in any manner has requested the services of Ajivika. All words and expressions used and not defined in this document but defined in the Act or the Rules shall have the meanings respectively assigned to them in the Act or the Rules. Ajivika is fully committed to respecting your privacy and shall ensure that your Information is safe. This Privacy Policy sets out the practices adopted in respect of Information, including the types of Information that is collected, how the Information is collected, how the Information is used, how long the Information is retained and with whom it is shared. This Privacy Policy is published in compliance with the provisions of the Act and the Rules made thereunder that require publishing the Privacy Policy on Ajivika's Website. Ajivika urges you to read this Privacy Policy carefully before you use or opt to access any services of Ajivika or decide to part with any Personal Information including the information listed under Schedule.

USER CONSENT

By clicking on the "I Accept" checkbox, you explicitly provide free, specific, informed, and unambiguous consent and confirm to Ajivika collecting, maintaining, using, processing and disclosing your Sensitive Personal Data or Information and other Information in accordance with the terms set out in this Privacy Policy. If you do not agree with this Privacy Policy in its entirety, you must not use

this Website and/or services provided on it. If you have any questions or comments regarding this Privacy Policy, please contact us at info@ajivikafinance.in.

Users of the "Partner App", by accessing or registering on the application, shall be deemed to have given valid, free, specific, and informed consent for the collection, use, and processing of their personal and professional data for the limited purposes defined in this Privacy Policy. Such consent may be withdrawn at any time, and a withdrawal mechanism is provided under the 'User Rights and Choices' section.

PRIVACY PRINCIPLES

At Ajivika, we may ask for and use your Sensitive Personal Data or Information/Personal Information and are committed to keeping this Information secure. In order to maintain the confidentiality of your Information, we maintain the following privacy principles including but not limited to the following: We only collect Sensitive Personal Data or Information/Personal Information that is relevant and is required to your financial abilities and to conduct our business. We use your Sensitive Personal Data or Information/Personal Information to provide you with better customer services. We may pass your Sensitive Personal Data or Information/Personal Information to our affiliates or any agent or third-party service provider unless prohibited by laws and regulations. We will not disclose your Sensitive Personal Data or Information/Personal Information to any external organization unless we have your consent or are required by laws and regulations. We may disclose your Sensitive Personal Data or Information/Personal Information required by any regulatory agencies, but we will only do so under proper authority. We maintain strict security systems designed to prevent unauthorized access to your Sensitive Personal Data or Information/Personal Information by anyone, including our staff. This Privacy Policy talks about why we ask for Sensitive Personal Data or Information/Personal Information and how we keep it secure. We request you to review our Privacy Policy from time to time because your use of our products and services implies your acceptance of the prevailing Privacy Policy, including any amendments thereto.

In accordance with the DPDP Act and GDPR, Ajivika upholds your right to withdraw consent, request access to your data, request correction, or request deletion. You can exercise these rights by contacting us at info@ajivikafinance.in

INFORMATION WE COLLECT

During your use of the Website and Mobile App, we will collect such Information from you when you provide to us including but not limited to the below mentioned: Sensitive Personal Data or Information/Personal Information that you provide to us while interacting with us such as your name, gender, date of birth, mobile number, password, email address, mailing address, telephone number, aadhar card details, pan number, bank account details, business financials, passport number, driving license number, purpose of loan, sources of your income and family income, demographic information like residential address and office address, pay slips, your family details, information relating to income and expenses obtained through bank SMS scraping and through integration with such service providers, credit related information that is collected from other sources like the credit bureau, information collected through Facebook, Twitter, LinkedIn or other social media accounts of the Users which have been linked to the account on the Website, information that you provide when you write directly to us (including by e-mail) or provide us over telephone, any other information that Ajivika is required to collect as per specific mandate from any bank or as a requirement under applicable law and other relevant financial information.

You will at all times have the option of not providing Ajivika with Sensitive Personal Data or Information/Personal Information that seeks to collect. Even after you have provided Ajivika with any Sensitive Personal Data or Information/Personal Information, you will have the option to withdraw the consent given earlier by writing Us at info@ajivikafinance.in. Further, you have the right to request for access to your Sensitive Personal Data or Information/Personal Information and to review and amend such Sensitive Personal Data or Information/Personal Information. In such cases, will have the right to not provide or discontinue the provision of any service that is linked with such Sensitive Personal Data or Information/Personal Information. We also collect Non-Sensitive Personal Data or Information/Personal Information from you, such as your browser type, the URL of the previous website you visited, information about the pages viewed on website, how you navigate through the website and interact with webpages etc., your ISP, operating system types, clickstream patterns, and your Internet protocol (IP) Address ("Non-Sensitive Personal Data or Information/Personal Information"). Non-Sensitive Personal Data or Information cannot be easily used to personally identify you. We also contract with several online partners to help manage, monitor and optimize our Website and services and to help us measure the effectiveness of our advertising, communications and how visitors use the Website. To do this, we may use web beacons and cookies. In addition to collecting information via our Website and Mobile App, we may also conduct a site visit to collect Information and obtain Information and external data used by lenders to process applications and complete and manage transactions, e.g., from credit reporting agencies and other vendors etc.

Information collected via the "Partner App" may include personal and professional information of registered partners, such as full name, contact number, Aadhaar number, PAN details, address, bank account information for disbursing commissions, location data (if enabled by the user), referral and lead submission records, identification documentation, and other relevant operational data. Such information shall be collected solely for the purpose of enabling the functioning of the "Partner App", ensuring compliance with internal policies and applicable law, including the RBI Guidelines and the DPDP Act, 2023.

INFORMATION WE COLLECT AUTOMATICALLY

There is certain information that we collect automatically as the result of your use of the Website, or through the use of web analytics services. This Information includes but is not limited to: The Internet Protocol (IP) address of the device from which you access the Website (this can sometimes be used to derive the country or city from which you are accessing the Website). The specific actions that you take on the Website, including the pages that you visit. The time, frequency and duration of your visits to the Website. Your browser type and operating system. The nature of the device from which you are accessing the Website, for example, whether you are accessing the Website from a personal computer or from a mobile device. A one-time access may be taken for camera, microphone, location or such other information as may be necessary for the purpose of onboarding with Us or as may be required pursuant to any regulatory or statutory requirement. The platform may use "cookies" as required on the Website. "Cookies" is a term generally used for small text files a web site uses to recognize repeat users, facilitate the user's ongoing access to and use of the site, allow a site to track usage behaviour and compile aggregate data that will allow content improvements and targeted advertising, preferences etc. Cookies themselves do not personally identify the User, but it identifies User devices. Generally, cookies work by assigning a unique number to the computer that has no meaning outside the assigning site. For the purpose of this Policy Users are informed that cookies also exist within mobile applications when a browser is needed to view certain content or display an ad within the application. Users are being made aware that Ajivika cannot control the use of cookies or the resulting

information by advertisers or third parties hosting data on Ajivika's Platform. If Users do not want information collected through the use of cookies, they may change the settings in the browsers that allows them to deny or accept the cookie feature as per User discretion and in the manner agreed by them. The web pages of the website contain electronic images known as "web beacons", sometimes called single-pixel gifs and are used along with cookies to compile aggregated statistics to analyse how the website is used. Web beacons may also be used in some of Ajivika's emails so as to know which emails and links recipients have opened, allowing it to gauge the effectiveness of its customer communications and marketing campaigns.

HOW WE USE THIS INFORMATION

Any Information shared by you is used by us and/or our authorized third parties/service partners/lending partners (<https://ajivikafinance.in/>) of Ajivika to support your interaction with us, to offer you services in the best possible manner and to contact you again about other services and products that we offer and/or the services and products offered by our authorised third parties/ service partners/ lending partners. After submitting your Sensitive Personal Data or Information/Personal Information to Ajivika, by clicking on the 'I Accept' checkbox, you explicitly acknowledge and consent to Ajivika to use such information and to process the same in a manner deemed fit by Ajivika. All personal data is used on one or more of the following legal bases: (i) your consent, (ii) contract performance, (iii) legal compliance, or (iv) legitimate interests of Ajivika or its financial partners.

We may use this Information provided by you in the following ways but not limited to:

- 1. To capture, save, compile and analyse the Information required to perform credit and risk scoring models and establish identity and assess applications.
- 2. To design and improve the products and services, customer relationship management processes to operate the business.
- 3. To monitor metrics such as total number of views, visitors, traffic and demographic patterns.
- 4. To carry out contractual obligations entered into between Ajivika and you.
- 5. To conform to the legal requirements, compliance/reporting to administrative and judicial authorities, as may be required and to comply with regulatory guidelines.
- 6. To protect and defend the rights or property of the website owners of Ajivika, or your rights. To communicate with you to send order confirmations, respond to customer service requests, send marketing communications, and send account update notifications.
- 7. To share the Information with multiple financial institutions/ lending partners of Ajivika/ authorised third parties/ service partners and other lenders for customization of offers and provision of services by Ajivika and/or services and products offered by authorised third parties/ service partners/ its lending partners. To undertake research, troubleshooting, fraud and risk management and prevention of other criminal activity. To post and review your comments on our blog.
- 8. To manage your employment and related compliances, process payroll and other compensations, managing employee benefits, tracking attendance, etc. We may also collect and use this Information in other ways permitted by law. We will take utmost care to ensure

that your Sensitive Personal Data or Information/Personal Information is not shared with the public and that your transactions on the Website are confidential. If we use any third parties for any of these transactions, we will also make sure that confidentiality is maintained. We may also provide Sensitive Personal Data or Information/Personal Information about our customers to other organizations. We will take reasonable care that any Sensitive Personal Data or Information/Personal Information we disclose to them is only used for the specific task we ask them to perform.

- 9. To onboard and manage authorized field agents and distribution partners registered on the "Partner App".
- 10. To facilitate operational tasks including referral submissions, borrower lead entries, and commission disbursements.
- 11. To comply with regulatory guidelines applicable to agents, digital lending, and referral frameworks.
- 12. To share such information with applicable financial partners and NBFCs for the purposes of verification, eligibility, and service provisioning.

DISCLOSURE TO THIRD PARTY SERVICE PROVIDERS AND ONLINE PARTNERS

We may contract with various third parties who help us provide, maintain and improve the website and the Ajivika services. We do not sell your Sensitive Personal Data or Information/Personal Information to third parties. Ajivika guarantees that it is going to keep all Information confidential except in the following cases:

- 1. To any agent or third-party service provider who provides administrative, analytics, telecommunications, computer, payment or other services to Ajivika in connection with the operation of its business.
- 2. To any other person under a duty of confidentiality to Ajivika including an affiliate or group company of Ajivika which has undertaken to keep such Information confidential.
- 3. To credit reference agencies, and, in the event of default, to debt collection agencies.
- 4. To any person to whom Ajivika is under an obligation to make disclosure under the requirements of any law binding on Ajivika or any of its branches. To any actual or proposed assignee of Ajivika or participant or sub-participant or transferee of Ajivika's rights in respect of the customer.
- 5. To governmental and other statutory bodies who have appropriate authorization to access the same for any specific legal purposes.
- 6. Where data is collected via the "Partner App", it may be shared with registered financial institutions, lending partners, or regulatory agencies for compliance, verification, and service delivery purposes. In such cases, Uthaan Technologies Pvt. Ltd. may act as an independent or joint Data Fiduciary under the DPDP Act, 2023. It is clarified that Ajivika shall not be held liable for any unauthorized use or breach of data by such partners unless the same is directly and solely attributable to actions or omissions on the part of Ajivika. In all other cases, the third party shall be independently liable for any breach or misuse arising out of their access or actions.

- 7. To comply with any legal obligation, or in order to enforce or apply the Terms of Use (displayed on the Website), or to protect the rights, property or safety of Ajivika, its Users or others.

This includes exchanging information with other companies/agencies that work for fraud prevention and credit reference. Ajivika discloses your Sensitive Personal Data or Information/Personal Information to companies that provide products and services to Us in relation to employee management, such as payroll and benefits providers, pension providers, human resources service providers, recruitment agencies, compliance consultants, etc.

Ajivika shall ensure that all third-party service providers are bound by data protection obligations and are subject to security audits and confidentiality agreements. Ajivika shall remain liable for any data breach directly caused by its own negligence or misconduct, but shall not be liable for breaches by third parties unless specifically attributable to Ajivika.

ACCESS TO YOUR GMAIL ACCOUNT

Where you allow Ajivika to fetch your bank statements from your Gmail account, Ajivika will access your Gmail account through using readonly API in Mobile App or Web Portal and extract your bank statements of past six months for the purpose of determining your loan eligibility. No other information or emails from your Gmail account will be read, opened, accessed or viewed. All such bank statements extracted by Ajivika shall be kept in our records till such time as may be required for Loan assessment and for adhering with rules/regulations of Reserve Bank of India. Ajivika's use of information received from Google APIs will adhere to the Google API Services User Data Policy, including the Limited Use requirements. Data accessed will not be used for advertising or sold to third parties.

COLLECTION OF FINANCIAL SMS INFORMATION

Our Ajivika Mobile Applications collect and monitor only financial SMS sent by alphanumeric senders from your inbox which helps us in identifying the various bank accounts that you may be holding, cash flow patterns, description and amount of the transactions undertaken by you as a user to help us perform a credit risk assessment which enables us to determine your risk profile and to provide you with the appropriate credit analysis and offers. This process will enable you to take financial facilities from the regulated financial entities available on the Website. This financial SMS data also includes your historical data. While using the application, it periodically sends the financial SMS information to our affiliate server and to us. Ajivika does not access personal SMS, contacts, media files, call logs, or other personal content unrelated to financial assessment.

COOKIES

Cookies are small bits of information that are automatically stored on a person's web browser in his computer that can be retrieved by this Website. Cookies allow web servers to recognize your computer each time you return to our Website including the date and time of visits, page view history, time spent at our website, and the websites visited just before and just after our website, verify your registration or password information (in case of a Registered User) during a particular session so that you do not have to input your password multiple times as you navigate the site and suggest products or services that may interest you. This information is collected on an aggregate basis. None of this information is associated with you as an individual. We might also use other technology to track how you interact

with our portal and employ some third-party agencies to use the data on our behalf. We might also use this information to display advertising from third party companies. Should you wish to disable these cookies you may do so by changing the setting on your browser. Most browsers will let you decline cookies but if you choose to do this it might affect service on some parts of our Website.

Users can manage cookie preferences through browser settings or our cookie consent banner. Only essential cookies are activated by default. Users must opt in for analytics or advertising cookies.

INFORMATION SECURITY

We store and process your Sensitive Personal Data or Information/Personal Information on reputed web service cloud servers. We protect your Information using physical, technical, and administrative security measures to reduce the risks of loss, misuse, unauthorized access, disclosure, and alteration. Our information security and privacy practices are certified under ISO/IEC 27001:2022 (Information Security Management System) and ISO/IEC 27701:2019 (Privacy Information Management System), ensuring that we adhere to globally recognized standards for data protection and governance. Some of the safeguards we use are firewalls and data encryption using SSL, and information access authorization controls.

However, you understand and accept that there's no guarantee that data transmission over the Internet will be completely secure and that any information that you transmit to us is at your own risk. We assume no liability for any disclosure of your Information due to errors in transmission, unauthorized third-party access to our Website and databases or other acts of third parties or acts or omissions beyond our reasonable control and you shall not be entitled to hold Ajivika responsible for any breach of security.

Access to the "Partner App" is subject to role-based authentication and permissions. All activities performed through such access are logged and monitored for compliance, misuse, or fraud prevention in accordance with applicable legal and regulatory standards.

SECURITY ASSURANCE

Both you and Ajivika play an important role in protecting against online fraud. You should be careful that your bank account details and other related information, including your User ID(s) and/or passwords/personal identification numbers (PIN) are not compromised by ensuring that you do not knowingly or accidentally share, provide or facilitate unauthorized use of it. Please do not share your User ID and/or password or allow access or use of it by others. We endeavor to put in place high standards of security to protect your interests.

You should safeguard your unique User ID(s) and Passwords/PINs by keeping it secret and confidential. Kindly never write them down or share these details with anyone. Except in the course of a transaction, Ajivika will never ask you for your passwords/PINs, in order to ensure that you are the only person who knows this information. When choosing your unique User ID and password for the first time, do not create it using easily identifiable information such as your birthday, telephone number or a recognizable part of your name. If you think your User ID and/or passwords/PINs have been disclosed to the third party is lost or stolen and unauthorized transactions may have been conducted, you are responsible to inform us immediately.

We conduct regular audits and penetration testing and ensure our service providers comply with ISO/IEC 27001:2022 and 27701:2019. All field agent activity is monitored, and sensitive access is logged with traceable records.

USE OF THIRD PARTY WEBSITES

You may be able to access third party websites directly from our Ajivika's website. With this Privacy Policy, we are only addressing the disclosure and use of data collected by us. If you visit any other websites through the links on the Ajivika website, you should properly review the privacy policies of each of those websites. Their data collection practices and their policies might be different and Ajivika does not have control over any of their policies and Ajivika disclaims all responsibility or liability with respect to these policies or the websites. If it so happens that Ajivika is part of a merger, acquisition or amalgamation, your data might be part of the deal with that third party and will be transferred to them.

REFERRALS

If you choose to provide a few referrals to introduce Ajivika and/or its Website to any other person/entity, we may ask you to provide such person/ entity's name and email address, provided you have obtained consent for disclosing such personal information about the person / entity you refer to us. Ajivika will automatically send such a person/ entity an email inviting it or to visit the Ajivika website. Ajivika stores this information for the purpose of sending this email and keeping a record of the number of persons / entities so referred by the Users and may send additional emails to the said person / entity in connection with services offered by Ajivika. Such person/ entity may contact Ajivika at info@ajivikafinance.in to request that this information be removed from Ajivika's database.

TESTIMONIALS

We may display personal testimonials of satisfied customers on our Website in addition to other endorsements. With your consent, we may post your testimonial along with your name. If you wish to update or delete your testimonial, you can contact us by email at info@ajivikafinance.in.

RETENTION OF DATA

We may retain the Information about you as long as your User account is active or as needed to provide services to you. If you wish to cancel your account or request that Ajivika no longer use your Information to provide services, you may contact Ajivika at info@ajivikafinance.in. Although Ajivika may have to retain and use your Information if necessary to comply with its legal obligations, resolve disputes, and enforce its agreements. If you are no longer a customer/borrower of Ajivika, please note that We will not retain your Sensitive Personal Data or Information / Personal Information longer than is necessary for the purposes for which it was obtained, unless it is required to be retained as part of a statutorily mandated obligation.

Ajivika retains data only for as long as necessary to fulfill the purpose of collection, or as required by law. Data related to loan applications is typically retained for 10 years (as per RBI/PMLA). After such periods, data is securely deleted or anonymized.

SEVERABILITY

Ajivika has made every effort to ensure that this Privacy Policy adheres with the applicable laws. The invalidity or unenforceability of any part of this Privacy Policy shall not prejudice or affect the validity or enforceability of the remainder of this Privacy Policy..

SECURITY

Ajivika understands that storing data in a secure manner is important. We store Sensitive Personal Data or Information/Personal Information using industry standard, reasonable and technically feasible, physical, technical and administrative safeguards against foreseeable risks, such as unauthorized access. Any transactions that take place on the Website are processed through our secure server in order to make every reasonable effort to ensure that your Sensitive Personal Data or Information/Personal Information is protected.

While Ajivika strives to protect your Sensitive Personal Data or Information/Personal Information, it cannot ensure or guarantee that the Sensitive Personal Data or Information/Personal Information or private communications you transmit to us will always remain confidential, and you do so at your own risk. If a password is used to help protect your accounts and Sensitive Personal Data or Information/Personal Information, you are responsible for keeping your password confidential. Do not share this information with anyone. If you are sharing a computer with anyone you should always log out before leaving the Website or service to protect access to your information from subsequent users.

While no website can guarantee security, we have implemented appropriate administrative, technical, and physical security procedures to help protect the Sensitive Personal Data or Information/Personal Information you provide to us as specified under applicable laws. We ensure that only authorized employees are permitted to access Sensitive Personal Data or Information/Personal Information, and they only may do so for permitted business functions. Please be aware that the Website and data storage run on software, hardware and networks, any component of which may, from time to time, require maintenance or experience problems or breaches of security beyond our control.

CHANGES IN POLICY AND ACCEPTANCE

Ajivika may from time to time update this Privacy Policy. Ajivika will ensure to place a notice on the top of this page with the latest updated date. Accordingly, you should check the Privacy Policy on a regular basis for the most current privacy practices. Each time you access, use or browse the Website, you signify your acceptance of the then-current changes to the Privacy Policy applying to your Information collected by us, on and from the effective date of such changes.

LIMITATION OF LIABILITY

Notwithstanding anything contained in this Privacy Policy or elsewhere, Ajivika shall not be held responsible for any loss, damage or misuse of your Sensitive Personal Data or Information/Personal Information, if such loss, damage or misuse is attributable to a Force Majeure Event (as defined below).

A "Force Majeure Event" shall mean any event that is beyond the reasonable control of Ajivika and shall include, without limitation, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes, lockouts or industrial action of any kind, riots, insurrection, war, acts of government, computer hacking, civil disturbances, unauthorised access to computer data and storage device, computer

crashes, breach of security and encryption, and any other similar events not within the control of Ajivika and which Ajivika is not able to overcome.

Ajivika shall not be liable for events beyond reasonable control, provided it has implemented reasonable security safeguards as required under applicable law.

User Rights and Choices

In order to ensure the integrity of our data practices, user rights under this Policy are limited as follows:

- 1. Update or Modify Information: You may request corrections to inaccurate or outdated personal information by contacting us. Updates will be processed after proper verification.
- 2. Withdraw Consent: If you no longer wish to use our services, you may request account deactivation. Please note that certain data will be retained for operational, security, and legal compliance purposes.
- 3. Opt-Out of Marketing Communications: You may unsubscribe from promotional communications at any time by following the opt-out instructions provided in our emails.

To update your personal information, please contact us at info@ajivikafinance.in. After verification of the request we will update it within 3 business days.

Intellectual Property Right

Users must not use any part of the content on the platform for commercial purposes without obtaining a written license to do so from Ajivika or its licensors. If the user prints off, copies, or downloads any part of the platform in breach of the terms hereof, their right to use the platform will cease immediately and the user shall, at its option, return or destroy any copies of the materials made thereof.

COMPLIANCE WITH DPDP ACT, 2023

As a Data Fiduciary under the Digital Personal Data Protection Act, 2023 ("DPDP Act"), Ajivika is committed to processing personal data lawfully, for clear and specific purposes, and with adequate security safeguards. You, as a Data Principal, shall have the right to request access to your personal data, correct any inaccuracies, withdraw consent, or nominate another individual to act on your behalf in accordance with the DPDP Act. All such requests shall be addressed in accordance with our internal procedures and applicable legal obligations.

Where applicable, Ajivika may act as a Joint Data Fiduciary with its financial or distribution partners, in which case each party shall remain independently responsible for compliance with their respective obligations under the DPDP Act.

Grievance Redressal Officer:

Grievance Redressal Officer:

Name: Navneet Garg

Email: grievanceredressal@ajivikafinance.in

Phone: 0120-4317430 (10:00 AM - 6:00 PM, Mon-Sat)

Address: B-84, Sector-64, Noida, Gautam Buddha Nagar, Uttar Pradesh 201301

DATA DELETION AND PURGING RULES

To request data deletion, send an email to info@ajivikafinance.in with the subject "Reg: Data Deletion linked with Mob No XXXXXX." Data deletion requests will be processed within 72 hours subject to regulatory retention obligations.

Cross-Border Data Transfer Clause

Ajivika does not transfer personal data outside India unless permitted under applicable law and subject to appropriate safeguards.

SCHEDULE 1

Rule 2 (i) "Personal information" means any information that relates to a natural person, which, either directly or indirectly, in combination with other information available or likely to be available with a body corporate, is capable of identifying such a person. Rule 3 "Sensitive personal data or information" of a person means such personal information which consists of information relating to:- password; financial information such as Bank account or credit card or debit card or other payment instrument details; physical, physiological and mental health condition; sexual orientation; medical records and history; Biometric information (only of employees, for HR and administrative purposes). any detail relating to the above clauses as provided to body corporate for providing service; any of the information received under above clauses by body corporate for processing, stored or processed under lawful contract or otherwise: Provided that, any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as sensitive personal data or information for the purposes of these rules.

Frequently Asked Questions (FAQ)

1. What personal data does Ajivika collect?

Ajivika collects information you provide directly (such as name, contact details, and financial information), as well as data automatically collected (e.g., IP address, browser type, cookies) and usage data regarding your interactions with our services.

2. How is my personal data used?

Your data is used to provide and improve our services, personalize your experience, process transactions, communicate with you, and comply with legal requirements. It may also be used for marketing, but you will have the option to opt out.

3. With whom does Ajivika share my data?

We share data only with regulated financial institutions, authorized service providers, and statutory authorities as required. We never sell your personal information to third parties.

4. How long does Ajivika retain my data?

Personal data is retained only for as long as necessary to meet the purposes outlined in the policy or as required by law. Specific retention periods may vary based on the type of data.

5. What security measures are in place to protect my data?

Ajivika employs robust security measures including encryption, access controls, and regular security audits to safeguard your data against unauthorized access, loss, or alteration.

6. What rights do I have regarding my personal data?

Depending on your jurisdiction, you have rights such as accessing, updating, or deleting your data, as well as the right to restrict processing, data portability. Detailed instructions are provided in the policy.

7. How can I manage or delete my cookie preferences?

Cookies can be managed through your browser settings. Additionally, a detailed cookie policy or a dedicated cookie banner may be available on our website for more granular control.

8. How will I know if the Privacy Policy is updated?

Any updates to the policy will be posted on our website with a revised effective date, and you may be notified through email or in-app notifications if significant changes occur.

9. Who do I contact if I have privacy concerns or questions?

For any privacy-related inquiries or to exercise your data rights, please contact us at info@ajivikafinance.in or use the contact details provided in the policy.