

PRIVACY POLICY

Vijayjyothi Financiers Pvt. Ltd. (“Company”, “we”, “us”, or “our”) respects the privacy of individuals who visit our Website or use our products and services.

This Privacy Policy explains how we collect, use, store, disclose and protect personal information.

1. Information We Collect

Depending upon the products or services used by you, we may collect:

A. Personal Information

- * Name;
- * Date of birth;
- * Gender;
- * Residential and correspondence address;
- * Mobile number;
- * Email address;
- * PAN and other KYC information;
- * Identification and verification information.

B. Financial Information

- * Bank account details;
- * Income and employment information;
- * Financial documents;
- * Loan and repayment information;
- * Credit-related information;
- * Transaction details.

C. Technical Information

When you access our Website, certain technical information may be automatically collected, including:

- * IP address;
- * browser type;
- * device information;
- * operating system;
- * pages visited;
- * date and time of access;
- * website usage information;
- * cookies and similar technologies.

2. Purpose of Collection

We may process information for purposes including:

- * processing and evaluating loan applications;
- * conducting KYC and customer verification;
- * assessing creditworthiness;
- * preventing fraud and financial crimes;
- * complying with legal and regulatory requirements;
- * servicing and administering loans;
- * processing repayments and transactions;
- * communicating with customers;
- * maintaining records;
- * improving our products, services and Website;
- * addressing customer complaints;
- * meeting audit, risk management and regulatory requirements.

3. Sharing of Information

We may share information, where permitted or required by law, with:

- * RBI and other regulatory/statutory authorities;
- * credit information companies;
- * KYC and verification service providers;
- * payment service providers;
- * technology and cloud service providers;
- * auditors, consultants and professional advisers;
- * service providers and business partners engaged for legitimate business purposes;
- * law-enforcement or government authorities where legally required.

Where third-party service providers process information on our behalf, appropriate contractual and security measures shall be maintained as applicable.

4. Data Security

We maintain reasonable technical, organisational and security measures designed to protect personal information against unauthorised access, loss, misuse, alteration or disclosure.

However, no electronic transmission or storage system can be guaranteed to be completely secure.

5. Cookies

The Website may use cookies and similar technologies to improve functionality, analyse Website usage, maintain security and improve user experience.

You may manage cookie preferences through your browser settings, subject to the impact this may have on Website functionality.

6. Data Retention

Personal information may be retained for as long as necessary for the purposes for which it was collected, contractual requirements, legitimate business purposes, dispute resolution, audit requirements and compliance with applicable legal and regulatory obligations.

7. Customer Rights

Subject to applicable law, customers may have rights relating to their personal data, including rights concerning access, correction, withdrawal of consent and grievance redressal.

Requests may be submitted to:

Privacy/Grievance Contact: (just the name & designation)

Email: info@vijayjyothifinanciers.com

8. Children's Data

Our services are not intended for individuals who are not legally competent to enter into applicable financial arrangements. We do not knowingly solicit personal information from children for lending or financial services.

9. Changes to Privacy Policy

We may update this Privacy Policy periodically to reflect changes in our practices, products, technology or applicable law.

The updated version shall be published on this Website with the revised effective date.

10. Contact Us

For privacy-related queries or complaints:

Vijayjyothi Financiers Pvt. Ltd.

Address: 303, Third Floor, ITC Kamdhenu Commerz, Sector 14, Kharghar Navi Mumbai 410210

Email: info@vijayjyothifinanciers.com