

TERMS & CONDITIONS

Welcome to the website of Vijayjyothi Financiers Pvt. Ltd. (“Company”, “we”, “us”, or “our”). The website (“Website”) is owned and operated by Vijayjyothi Financiers Pvt. Ltd., a company incorporated under the Companies Act, 2013 and registered with the Reserve Bank of India (“RBI”) as a Non-Banking Financial Company (“NBFC”), bearing RBI Registration No. B-16.00150

By accessing, browsing or using this Website, you acknowledge that you have read, understood and agreed to be bound by these Terms & Conditions (“Terms”).

1. Use of Website

The Website is intended to provide information regarding the Company’s financial products, lending services, facilities and related services.

You agree to use the Website only for lawful purposes and in accordance with applicable laws and regulations.

You shall not:

- * use the Website for any fraudulent, unlawful or unauthorised purpose;
- * provide false, inaccurate or misleading information;
- * attempt to gain unauthorised access to the Website or its systems;
- * interfere with the security or operation of the Website;
- * reproduce, copy, modify or commercially exploit Website content without prior written permission;
- * introduce any malicious code, virus or other harmful material.

2. Loan Applications

Any loan application submitted through the Website shall be subject to the Company’s applicable eligibility criteria, credit assessment, KYC requirements, internal policies and applicable RBI regulations.

Submission of an application does not constitute approval or create an obligation upon the Company to sanction or disburse a loan.

The Company reserves the right to approve, reject or modify a loan application in accordance with its applicable policies and regulatory requirements.

3. Information Provided by Customers

Customers are responsible for ensuring that all information and documents submitted to the Company are true, complete, accurate and current.

The Company may undertake verification, KYC, credit assessment, fraud checks and other due diligence as may be required under applicable law and its internal policies.

4. Interest, Fees and Charges

Applicable interest rates, processing fees, penal charges, foreclosure/prepayment charges, taxes and other applicable charges shall be communicated to the customer in accordance with applicable regulatory requirements and the relevant loan documentation.

The specific terms applicable to a loan shall be governed by the relevant sanction letter, Key Facts Statement ("KFS"), loan agreement and other applicable documents.

5. Electronic Communications

By using the Website or submitting information electronically, you consent to receiving communications relating to your application, account, transactions, servicing, repayment, regulatory requirements and other permitted communications through email, SMS, telephone, WhatsApp or other permitted channels, subject to applicable law and your preferences.

6. Third-Party Links

The Website may contain links to third-party websites or services. Such links are provided for convenience only.

The Company does not necessarily endorse or control such third-party websites and shall not be responsible for their content, availability, privacy practices or services.

7. Intellectual Property

All content appearing on the Website, including text, logos, trademarks, graphics, designs, photographs, software and other materials, is owned by or licensed to the Company unless otherwise stated.

Unauthorised use, reproduction, modification or distribution of such content is prohibited.

8. Disclaimer

Information available on the Website is provided for general informational purposes and does not by itself constitute a guarantee of loan approval, sanction, disbursement or any financial outcome.

Specific terms applicable to a customer shall be governed by the relevant contractual documents issued by the Company.

9. Changes to These Terms

The Company may modify or update these Terms from time to time. Updated Terms shall be made available on the Website and shall be effective from the date specified therein.

10. Governing Law and Jurisdiction

These Terms shall be governed by the laws of India.

11. Contact

For any queries relating to these Terms, please contact:

Vijayjyothi Financiers Pvt. Ltd.

Registered Office: 303, Third floor, ITC Kamdhenu Commerz, Sector 14, Kharghar Navi Mumbai 410210

Email: info@vijayjyothifinanciers.com