

Privacy Policy

1. Introduction

JMJ Fintech Limited (Formerly known as Meenakshi Enterprises Limited) ("Company," "we," "us," or "our") is committed to protecting the privacy and security of our clients' personal and financial information. This Privacy Policy explains how we collect, use, disclose, and protect your information in compliance with applicable Indian laws and regulations, including the Information Technology Act, 2000, and the rules notified thereunder.

2. Definitions

- **Client:** An individual who applies for or avails of any financial product or service offered by the Company.
- **Personal Information:** Any information that can identify an individual, such as name, address, contact details, date of birth, and government-issued identification numbers.
- **Sensitive Personal Data or Information (SPDI):** Information that includes passwords, financial information, health conditions, biometric data, and other sensitive details as per applicable laws.
- **Financial Information:** Data related to a client's financial status, including income, credit history, and transactions.
- **Third Parties:** Includes regulatory authorities, service providers, credit bureaus, and other entities involved in financial operations.

3. Information Collection

We collect information through various means, including:

- Application forms and documents submitted by clients.
- Online portals, mobile applications, and customer service interactions.
- Regulatory and compliance requirements.
- Third-party sources such as credit bureaus and financial institutions.

The information we collect may include but is not limited to:

- Full name, date of birth, and gender.
- Address and contact details (phone number, email, etc.).
- Government-issued ID numbers (Aadhaar, PAN, Voter ID, etc.).
- Employment details and income sources.
- Credit history and loan repayment records.
- Bank account and transaction details.
- Photographs and biometric verification data.

4. Purpose of Collection and Use of Information

The information collected is used for the following purposes:

- Processing loan applications and financial transactions.
- Conducting customer verification and KYC (Know Your Customer) compliance.
- Assessing creditworthiness and risk management.
- Providing and managing financial products and services.
- Meeting regulatory and legal requirements.
- Conducting internal audits, fraud detection, and risk management.
- Enhancing customer service and product offerings.

5. Information Sharing and Disclosure

We do not sell or rent client information. However, we may share information with:

- **Regulatory and Government Authorities:** As required by law, such as RBI, FIU, SEBI, and other statutory bodies.
- **Credit Bureaus:** To report loan performance and obtain credit scores for risk assessment.
- **Service Providers:** Including IT support, cloud storage, payment processing, and customer service.
- **Partner Financial Institutions:** For co-lending, insurance, or other financial services that benefit clients.
- **Legal or Compliance Purposes:** If required to comply with legal proceedings, investigations, or fraud prevention.

6. Security Measures

We implement stringent security measures to protect client information from unauthorized access, disclosure, or misuse:

- Data encryption during transmission and storage.
- Secure access controls, including multi-factor authentication for internal users.
- Regular security audits and vulnerability assessments.
- Restricted access to sensitive client data, granted only to authorized personnel.
- Compliance with industry best practices for cybersecurity and data protection.

7. Data Retention

We retain client information for as long as necessary to fulfil the purposes outlined in this Privacy Policy, comply with regulatory requirements, resolve disputes, and enforce our agreements. Upon expiration of the retention period, data is securely deleted or anonymized.

8. Client Rights and Choices

Clients have the following rights concerning their data:

- **Access and Review:** Clients may request details of their personal data held by us.
- **Correction:** Clients may request corrections to inaccurate or incomplete information.
- **Withdrawal of Consent:** Clients may withdraw consent for data processing, subject to contractual and legal obligations.
- **Deletion:** Clients may request the deletion of their data, subject to regulatory and business requirements.

9. Grievance Redressal

For any privacy-related concerns, clients may contact:

Grievance Officer: Mr. Renjith Ramachandran

Email: complaints@jmjfintechltd.com

Address: 1st Floor, Pooma Complex, Naduvilal Junction, M G Road, Thrissur-680001

Phone: +91 7736810555

We aim to resolve complaints within the timeframe prescribed by applicable regulations.

10. Updates to the Privacy Policy

This Privacy Policy may be updated periodically to reflect changes in regulatory requirements, business operations, or data protection measures. Clients will be notified of any significant changes through our website or other communication channels.

11. Consent

By using our services, clients consent to the collection, use, and sharing of their information as outlined in this Privacy Policy. Continued use of our services after changes to this policy implies acceptance of the revised terms.

12. Contact Us

For further inquiries or assistance, clients may contact us at:

Email: info@jmjfintechltd.com

Phone: +91 9995600625

Address: 1st Floor, Pooma Complex, Naduvilal Junction, M G Road, Thrissur-680001