THE JINL COOPERATIVE MULTIPURPOSE SOCIETY LIMITED (Registration No. 2025012800036525)

SCO 88,2nd Floor, Huda Market, Sector 12A, Old Delhi Gurgaon Road, Gurugram, Haryana 122001 Website <u>www.jinlindia.com</u>, E-mail ID: <u>admin@jinlindia.com</u>,

Privacy Policy

1. Introduction

Welcome to Jayant India App! We are committed to protecting your privacy and ensuring that your personal information is handled responsibly. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you use our mobile application.

This website <u>https://www.jinlindia.com</u> ("Website") and the relevant App is owned and operated by THE JINL COOPERTIVE MULTIPUPOSE SOCIETY LIMITED (referred to as "Company" and hereinafter also indicated by "THE JINL CMS LTD" and JINL, Society "us", "we" or "our").

The Online Privacy Policy ("Policy") applies to all visitors, users and others who access or use the Website/App and/or submit any information (hereinafter referred to as "the User" and also indicated by "you" or "your"). Access to and the use of the Website/App and submitting any information is subject to the Policy. You are kindly requested to read the contents of this Policy carefully before making use of the Website/App and submitting any information in any manner whatsoever.

The Company respects the privacy of the User and is committed to take reasonable precautions/safeguard to protect Information consisting of Personal Information including the sensitive personal data and information of the User of our Website/App and comply with all legal, regulatory and/or contractual obligations relating to privacy. This Policy covers the guidelines and procedures required to be followed for collection, processing, storage, usage, access, and disclosure of personal information of the User as required under applicable law/regulations in the normal course of business.

Information covered by this Policy:

This Policy applies to information collected and processed by the company including Personal Information. The Company collects only such data that is required or is essential for provision of services to the User.

The types of personal data processed are as under:

Personal Data

For the purpose of this Policy, Personal Information shall mean any information that relates to a natural person, which either directly or indirectly identifiable, having regard to any characteristic, trait, attribute or any other feature of the identity of such natural person, or any combination of such features, or any combination of such features with any other information available or likely to be available with a body corporate, is capable of identifying such person including name, email id, phone number, date of birth, gender etc.

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Personal Information

Information that identifies you as an individual, such as your name, email address, phone number, and any other details you provide during registration.

Official identification documents such as Permanent Account Number (PAN) to complete Know Your Customer checks.

Financial information such as company account/mutual fund/existing loan details to undertake credit check.

Your existing credit facilities to undertake credit checks.

Usage Data

Information about your interactions with the app, including device information, IP address, pages viewed, time and date of access, and other analytical data.

Location Data

If you grant us permission, we may collect information about your location to provide location-based services.

Usage of information

The company might use the information you provide to contact you for confirmation of your registration on our Website/App or managing our relationships with you, communicating with you, keeping records of those communications and for other promotional purposes such as offering relevant products to you.

Third-Party Data Sharing

We intend to share your information except passwords, medical records and history and biometric information with the third parties as identified and listed.

Amendments

The Company reserves the right to update/amend this policy and list of third parties with whom the company intends to share the aforesaid information of the User from time to time by publishing a new version on our Website/App.

Withdrawal of Consent

In the event the User wants to dissent and/or withdraw his/her consent to process his/her personal information or provide his/her personal Information with the third parties at any time, May Send An Email On contact@jinlindia.com Using His/her Registered Email ID.

Storage of Information

The company shall retain Information for only as long as necessary to meet legal or regulatory requirements or for legitimate business purposes as mentioned in this Policy.

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Disclosure of Information

The company will not sell or trade the information to any third party. The company shall not use or disclose Information for purposes other than as mentioned in this Policy, except with the consent of the User providing such Information or as required by the law.

Grievance Redressal

In case of any complaint or grievance, the User may contact the Customer Care Representative, the details are provided on the Website/App and the Customer Care Representative shall expeditiously redress the grievances.

Cookie Policy

JINL digital platforms use various third-party services to promote company's products and services. These third-party services use cookies which are downloaded to your device when you visit a website to provide a personalised browsing experience.

By using our website user/s agree that these types of cookies can be placed on his/her device.

User/s is free to disable/delete these cookies by changing his/her device/browser settings.