

TERMS & CONDITIONS

Welcome to **NJT Finance Private Limited** (“Company”, “we”, “our”, “us”). By accessing or using our website **www.njtfinance.com** (“Website”), you (“User”, “you”) agree to comply with and be bound by the following Terms & Conditions (“Terms”). If you do not agree, please discontinue use of the Website immediately.

1. Acceptance of Terms

By accessing, browsing, or using this Website, you acknowledge that you have read, understood, and agreed to these Terms, along with our Privacy Policy and any other policies displayed on the Website.

2. Eligibility

You must be:

- At least 18 years of age; and
- Legally competent to enter into a binding contract to use this Website or submit any loan inquiries/applications.

3. Use of the Website

You agree not to:

- Use the Website for unlawful, fraudulent, or harmful activities
- Attempt to disrupt or gain unauthorized access to our systems
- Upload malicious code, viruses, or harmful data
- Use automated tools (bots, crawlers, scripts) without authorization
- Provide false, misleading, or incomplete information

4. Information on the Website

The content available on this Website is for **general informational purposes only**. While we make reasonable efforts to ensure accuracy, we **do not warrant**:

- Completeness
- Accuracy
- Reliability
- Timeliness

Any reliance on the information is at your own risk.

5. Loan Applications & No Guarantee

Submitting a loan application or inquiry through the Website **does not guarantee approval**.

Loan sanction and disbursement are strictly subject to:

- NJT Finance Private Limited’s internal credit policies
- KYC verification
- Creditworthiness assessment
- Due diligence and background checks
- Documentation completeness

The Company reserves the right to accept, reject, or request additional information at its discretion.

6. Intellectual Property Rights

All Website content—including text, graphics, images, logos, icons, and software—is the exclusive property of **NJT Finance Private Limited**.

You may not:

- Copy
- Reproduce
- Republish
- Distribute
- Derive

any material from this Website without our express written consent.

7. Third-Party Links

Our Website may contain links to third-party websites for convenience.

We do not:

- Control
- Endorse
- Take responsibility for external websites, their content, or their data handling practices.

8. Privacy Policy

Your use of the Website is also governed by our **Privacy Policy**, which explains how we collect, process, protect, and use your personal information.

9. Limitation of Liability

To the maximum extent permitted by applicable law, NJT Finance Private Limited shall not be liable for:

- Any direct, indirect, incidental, consequential, or punitive damages
- Loss of data, profit, business, or goodwill
- Technical failures, server downtime, system errors, or viruses arising from or relating to your use of, or inability to use, the Website.

10. Indemnification

You agree to indemnify, defend, and hold harmless NJT Finance Private Limited, its directors, employees, agents, and partners from any claims, liabilities, damages, losses, or expenses resulting from:

- Your misuse of the Website
- Your violation of these Terms
- Your breach of applicable laws

11. Amendments to Terms

We reserve the right to modify, update, or replace these Terms at any time without prior notice. Updates will be reflected on this page with the "Last Updated" date revised accordingly. Continued use of the Website after changes constitutes acceptance of the updated Terms.

12. Governing Law & Jurisdiction

These Terms are governed by the laws of India. Any disputes arising out of or relating to these Terms shall be subject to the exclusive jurisdiction of the courts located in **Kottayam, Kerala**.

13. Contact Us

For any questions or concerns regarding these Terms, please contact:

NJT Finance Private Limited

Email: info@njtfinance.com

Phone: +91 9061671555

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