

Privacy Policy

Effective Date: 04/10/2024

Learning Destiny Private Limited ("Company", "we", "us", or "our") values your trust and are committed to safeguarding your privacy and protecting your personal and sensitive information. This Privacy Policy outlines the types of information we collect from users ("you", "your", "student", "visitor"), how it is used, and the measures we take to keep it secure.

This Privacy Policy complies with the **Information Technology Act, 2000**, the **Indian Contract Act, 1872**, and **RBI Guidelines** applicable to financial transactions, digital payments, and ed-tech operations. By accessing or using our website, services, or platforms, you agree to the terms of this policy.

1. Collection of Information

We collect the following categories of information:

1.1 Personal Information: Includes but is not limited to your name, email address, contact number, date of birth, address, gender, educational qualifications, etc.

1.2 Sensitive Personal Information: Includes financial data (such as bank account details, credit/debit card details, UPI IDs), payment history, and identification documents such as Aadhaar number, PAN, or any other government-issued ID.

1.3 Usage Data: Data about your activity on our website, such as the pages visited, time spent, courses or services browsed, IP address, browser type, and device information.

1.4 Transaction Information: Information about the payments you make, the products or services purchased, and transaction-related communications.

2. Purpose of Data Collection

We collect and process your information for the following purposes:

2.1 Provision of Services: To provide educational content, manage enrollments, and deliver interactive learning experiences.

2.2 Verification and Compliance: For identity verification, KYC (Know Your Customer) checks, as mandated by RBI guidelines, and compliance with legal and regulatory requirements.

2.3 Payment Processing: To facilitate secure payments and manage transaction records in compliance with financial regulations.

2.4 Communication: To communicate with you regarding courses, promotions, customer support, and any service-related queries.

2.5 Marketing and Analytics: For internal analysis, marketing research, and to improve the quality of our services.

2.6 Legal Obligations: To meet legal and regulatory obligations as required under Indian laws and RBI guidelines.

3. Consent and Usage

By using our services or submitting your information, you consent to our collection, use, processing, and sharing of your data as described in this policy. You may withdraw your consent at any time by contacting our **Data Protection Officer** at [Insert Contact Email], but withdrawal of consent may limit your access to certain features and services.

4. Disclosure of Information

We do not share your information with third parties except under the following circumstances:

4.1 With Your Consent: When you have given explicit permission.

4.2 Third-Party Service Providers: We may share your information with vendors, payment gateways, and other service providers for business purposes, such as processing transactions or managing accounts.

4.3 Legal Compliance: If required by law, court orders, or regulatory bodies, including RBI and other financial authorities.

4.4 Business Transfers: In the event of a merger, acquisition, or sale of the company, your information may be transferred as part of the business assets.

4.5 For Security and Protection: To protect against fraud, security breaches, and data misuse.

5. Data Security

We implement appropriate technical and organizational measures to protect your data from unauthorized access, loss, or misuse. These include encryption, secure servers, regular security audits, and strict access controls.

However, while we strive to protect your personal information, no security system is impenetrable, and we cannot guarantee the complete security of your data transmitted over the internet.

6. Data Retention

We retain your personal data only for as long as necessary to fulfill the purposes outlined in this policy or as required by law. For financial data, we retain transaction records for at least five years as per RBI's **Master Directions on Digital Payment Security** and other applicable regulations.

7. Your Rights

You have the following rights regarding your data:

7.1 Access and Update: The right to access and update your personal data.

7.2 Data Portability: The right to request a copy of your data in a structured, machine-readable format.

7.3 Deletion and Erasure: The right to request deletion of your data, subject to legal and regulatory obligations.

7.4 Restriction of Processing: The right to restrict the processing of your data if it is inaccurate or used unlawfully.

7.5 Objection: The right to object to data processing for direct marketing purposes.

8. Cookies and Tracking Technologies

We use cookies and similar tracking technologies to analyze user behavior, track interactions, and improve user experiences. You can control cookie preferences through your browser settings. However, disabling cookies may impact your ability to use some features on our website.

9. Cross-Border Data Transfer

We do not transfer your data outside India unless it is required for business operations and is permitted under applicable laws. In such cases, we ensure that adequate safeguards are in place to protect your information.

10. Grievance Redressal Mechanism

If you have any concerns or grievances regarding our privacy practices, please contact our **Data Protection Officer**:

- **Name:** Chitresh Sharma
- **Designation:** Data Protection Officer/Operations Manager
- **Email:** learningdestiny.manager@gmail.com
- **Contact Number:** +91 9059898900

We will respond to your queries and resolve disputes in accordance with Indian legal requirements.

11. Amendments to this Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or for legal compliance. The updated version will be posted on our website with the "Effective Date". Continued use of our services after any changes constitutes acceptance of the updated policy.

12. Governing Law and Jurisdiction

This Privacy Policy is governed by the laws of India, and any disputes arising out of or in connection with this policy shall be subject to the exclusive jurisdiction of the courts in Hyderabad, Telangana.

13. Contact Information

For questions, concerns, or clarification regarding this Privacy Policy, please contact us at:

- **Email:** learningdestiny.info@gmail.com
- **Phone:** +91 9059898900