# BIMAL INSTITUTE FOR MARKET RESEARCH - PRIVACY POLICY

Effective Date: 01 Jan 2024

Bimal Institute ("we," "us," or "our") values your privacy and is dedicated to safeguarding your personal information. This Privacy Policy delineates the collection, utilization, disclosure, and protection of your data when you visit our website or enrol in our educational programs.

## 1. INFORMATION WE COLLECT

We may collect and process the following types of information:

- Personal Information: Your name, email address, phone number, and other contact details provided upon course registration.
- Payment Information: Billing details necessary for enrolment in our educational programs. We do not store payment card details, as transactions are securely processed through third-party payment gateways.
- Technical Information: IP address, browser type, and website usage data, collected through cookies and analytics tools to enhance user experience.

### 2. PURPOSE OF DATA COLLECTION AND PROCESSING

We collect and process personal data to:

- Deliver and manage our educational courses effectively.
- Process transactions and provide official receipts.
- Improve website functionality and user engagement.
- Communicate updates, promotional materials, and service-related information (subject to opt-out options).
- Comply with legal and regulatory obligations.

## 3. EDUCATIONAL DISCLAIMER

- 1. Bimal Institute is an independent educational entity that exclusively provides stock market education. We do not engage in stock recommendations, buy/sell signals, or market predictions. Our courses are strictly academic and do not include personalized trading advice. We do not provide any stock specific advice. We do not communicate any specific name of the security, type and lot size, entry range along with instructions on stop loss triggers, missed order and cancelling instructions.
- 2. We do not manage or endorse Telegram channels, WhatsApp groups, or private Zoom sessions offering trade calls or real-time stock recommendations, suggestion of entry and exit point, suggestion of stop loss, assurance of returns. Any educational content covering stock research methodologies adheres strictly to the Securities and Exchange Board of India (SEBI) (Research Analysts) Regulations, 2014.

3. Our courses serve an educational purpose only and do not constitute investment advice. Past performance is not indicative of future results. All investment and trading decisions are solely at the discretion and responsibility of the student. Bimal Institute does not warrant or assure financial gain

### 4. NO BROKERAGE OR COMMISSION-BASED REVENUE

Bimal Institute maintains a strict non-affiliation policy with brokerage firms. We do not receive any commission, revenue share, or brokerage fees from students' trading activities. Our fee structure is transparent, fixed, and independent of any brokerage firm affiliations.

### 5. DATA SHARING AND DISCLOSURE

We do not sell, trade, or rent personal information to external parties. However, information may be shared under the following circumstances:

Legal Compliance: When mandated by law, regulatory authorities, or in response to valid legal processes.

Service Providers: With reputable third-party service providers who assist in website operations and payment processing, subject to stringent confidentiality obligations.

## 6. DATA PROTECTION MEASURES

We employ industry-standard security protocols to safeguard personal data against unauthorized access, disclosure, alteration, or destruction. Despite these measures, absolute security cannot be guaranteed for data transmissions over the Internet.

# 7. EXTERNAL LINKS DISCLAIMER

Our website may contain links to external third-party websites. We do not assume responsibility for the privacy policies or practices of such external sites and encourage users to review their respective privacy policies.

## 8. USER RIGHTS AND CHOICES

- Access & Rectification: Users may request access to or rectification of their personal data.
- Opt-Out: Users may opt out of receiving marketing and promotional communications at any time.
- Cookie Preferences: Users can modify browser settings to decline cookies, though this may impact website functionality.

# 9. POLICY AMENDMENTS AND UPDATES

We reserve the right to revise this Privacy Policy periodically. Any modifications will be posted on our website with an updated effective date.

## **10. CONTACT INFORMATION**

For inquiries or concerns regarding this Privacy Policy, please contact:

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By using our website and enrolling in our courses, you acknowledge and consent to the terms outlined in this Privacy Policy.