

Terms & Conditions

- The User of the websites www.monomousumi.com, www.monomousumicontest.com and alekhya.org (here in after referred to as "User") must carefully read and agree to the following terms and conditions, including any future amendments (hereinafter collectively referred to as the "Terms & Conditions") before using the websites www.monomousumi.com, www.monomousumicontest.com and alekhya.org. By using the websites User is accepting to be bound by the provisions of these terms & conditions, the privacy policy of the Monomousumi Services
- These Terms and Conditions and the Privacy Policy Statement which are hereby incorporated as if set forth fully herein, represent the complete agreement between User and Monomousumi for the use of and access to the Services and/or other contents of this website.

Login / Join

- Some areas of the Site require you to be or become a registered user or to provide your information details. When and if a user does the same, he/she agrees to
 - Provide accurate, current and complete information as prompted in the registration form or lead form or any such form which requires the user to enter personally identifiable information to proceed further.
 - Maintain and update information (including email address) to keep it accurate, and complete.
- A User acknowledges that, if any information provided is untrue, inaccurate, not current or incomplete, Monomousumi reserve the right to terminate this Agreement and the user's use of this web-site. A user is requested to note his/her Application ID & Transactions ID at the time of filling up the application form & making payments. Hereby a user declares that his/her parents are aware of his/her application to colleges via www.monomousumi.com, www.monomousumicontest.com and alekhya.org, and the permission has been granted by them for unconditional use of the same.
- Upon providing his/her information, the User agrees to the following points:
 - Make his/her contact details available to Monomousumi. the User may be contacted by Monomousumi for education / application information through email, telephone and SMS, if the User does not wish to be contacted, he/she shall communicate the same to support@Monomousumi.com and necessary action shall then be taken by Monomousumi.
 - Maintain and update information (including email address) to keep it accurate, and complete.
 - Receive promotional mails/special offers from Monomousumi or any of its associate/partner websites.
 - Be contacted by Monomousumi in accordance with the information provided by the User.
 - Monomousumi reserves the right to use the users mobile and demographic information such as age, sex and location to conduct targeted mobile marketing campaigns even for third parties wishing to advertise using our database.
 - Monomousumi also reserves the right to sell this information and also the entire site to a third party if a third party is desirous of purchasing this information. The user shall not have any objection upon any call / SMS / Communication by Monomousumi, by any third party on its behalf or by any other party authorized by Monomousumi in this regard to communicate with the user regarding any matter connected with Monomousumi. Notwithstanding the users registration with National Do Not Call Registry/ Fully or Partly blocked category under National Customer Preference Register set up under Telecom Regulatory Authority of India (TRAI), the user hereby expresses interest and accords his/her willful consent to receive communication. The user further confirms that any communication, as mentioned hereinabove, shall not be construed as Unsolicited Commercial Communication under the TRAI guidelines.

Ownership of Materials and Restrictions

- All content on this website, including site layout, software, images, photographs, text, services and other similar materials (collectively, "Materials") are the properties of Monomousumi and are protected under the copyright and other intellectual property laws. The User cannot copy, display, distribute, modify, publish, reproduce, store, transmit, create derivative works from, or sell or license all or any part of the Materials, products or services obtained from our website in any medium to anyone. No part of the Website, including logos, graphics, sounds or images, may be reproduced or retransmitted in any way, or by any means, without the prior express written permission of Monomousumi. The User may print or download content from the website for personal, non-commercial use only, provided, he/she adhere to all copyright and other proprietary notices of the website. The User cannot use the services on the site to publish or distribute any information (including software or other content/material) which is illegal, which violates or infringes upon the rights of any other person, which is abusive, offensive, profane, pornographic, threatening, or vulgar, which contains errors, viruses or other harmful components, or which is otherwise actionable at law. Monomousumi reserves the right to exercise editorial control

over the content/ material that is submitted or distributed through its facilities and/or services. The User cannot, without the approval of Monomousumi use the website to publish or distribute any advertising, promotional material, or invite other users of the website to use any goods or services. Similarly, the User cannot use the website to download and redistribute public information or shareware for personal gain or use the facilities and/or services to distribute multiple copies of public domain information or shareware.

Application Form and Related Materials

- The Institutes Application Form and other information, forms and materials provided through the site, including any data, text, graphics, images, audio and video clips, logos, icons and links (collectively, the "Materials"), are intended to educate and inform you about institutes application form on www.monomousumi.com, www.monomousumicontest.com and alekhya.org. Please necessarily visit the website of the institute and also go through the all the documents and material related to the Application forms & admission, as issued by the institute. Complying with any guideline of institute or in understanding the procedure etc, shall be the sole liability of users only. You also undertake the responsibility to ensure that the details given by you in Application form are complete and correct. Monomousumi shall not be responsible for rejection arising out of any incomplete or incorrect information given while filling up the Application form. The acceptance or rejection of a student for a particular program in a institutes is solely at the discretion of the institute and Monomousumi in no way can / will influence that action. Monomousumi only acts as a means to apply to these institutes and cannot guarantee a successful admission to a institutes arising out of various reasons at the discretion of the institute. All kind of online transactions are responsibility of www.payumoney.com and we are not responsible for any kind of transaction related issues.

Links to Other Sites

- The website may contain links to other sites that are not owned or controlled by Monomousumi. Such links are provided only for the purpose of your convenience. Please be aware that we, Monomousumi and/or the website, are not responsible for the privacy practices of such other sites. We encourage you to be aware when you leave our site and to read the privacy statements of each and every Web site that collects personally identifiable information. This privacy statement applies only to information collected by the website or to our other related websites provided it appears at the footer of the page therein. It does not apply to third party advertisements which appear on our websites and we suggest you read the privacy statements of such advertisers.

Disclaimer of Warranty

- Monomousumi expressly disclaims warranties of any kind for any use of or any access to www.monomousumi.com, www.monomousumicontest.com and alekhya.org , to any material, information, links, or content presented on the website www.monomousumi.com, www.monomousumicontest.com and alekhya.org , to any external website linked thereto, and to any external material, information, links, or content linked thereto including but not limited to personal opinion, expert opinions placed by any users/guests which does not reflect Monomousumi point of view. Neither Monomousumi or its affiliates, nor any third-party content providers or licensors make any warranty whatsoever, including without limitation, that the operation of the website will be uninterrupted or error-free including the server that makes it available, is free from viruses or other harmful components. as to the results that may be obtained from the use of the content or other materials on the website. or as to the accuracy, completeness, reliability, availability, suitability, quality, non-infringement or operation of any content, product or service provided on or accessible from the site.
- This website and all content, products and services included in or accessible from this website are provided "as is" and without warranties or representations of any kind (express, implied and statutory, including but not limited to the warranties of title and non infringement and the implied warranties of merchantability and fitness for a particular purpose), all of which Monomousumi disclaims to the fullest extent permitted by law. Your use of the site is at your own risk.

Limitation of Liability

- In no event and under no circumstances and under no legal theory, tort, contract, or otherwise shall Monomousumi be liable, without limitation, for any damages whatsoever, including direct, indirect, incidental, consequential or punitive damages, arising out of any access to or any use of or any inability to access or use this website including any material, information, links, and content accessed through this website or through any linked external website.

Governing Law and Jurisdiction

- These terms and conditions shall be governed by and construed in accordance with the laws of India without regard to its conflicts of law principles. The User agrees to submit to the sole jurisdiction and venue for any dispute that may arise under or in relation to the subject matter in Delhi court jurisdiction, India only.

License Disclaimer

- Nothing on any Monomousumi's website shall be construed as conferring any license under any of Monomousumi's or any third party's intellectual property rights, whether by estoppels, implication, or otherwise.

Content / Materials and Liability

- Monomousumi shall not be responsible for any errors or an omission contained on Monomousumi's website, and reserves the right to make changes anytime without notice. Mention of Monomousumi products or services is provided for informational purposes only and constitutes neither an endorsement nor a recommendation by Monomousumi. All Monomousumi and third-party information is available on Monomousumi's is provided on an "as is" basis. Views expressed by the Users are made of their free volition. Monomousumi does not endorse the same. No claim as to the accuracy and correctness of the information on the site is made although every attempt is made to ensure that the content is not misleading. In case any inaccuracy is or otherwise improper content is sighted on the website, please report it to report abuse.

Disclaimer

- All information (including information on colleges, universities, institutions, exams, events etc) on www.monomousumi.com, www.monomousumicontest.com and alekhya.org, has been compiled from the respective websites available in the public domain. While every possible care has been taken while creating and compiling the contents and materials, Monomousumi does not take responsibility for the genuineness and authenticity of the contents and materials so provided. Users are advised to check the original (source) websites in case of any doubts. Monomousumi keeps updating the contents/material on its website on regular intervals to ensure high quality.

Refund & Cancellation Policy

- All the monetary transactions done by the user of the site is in lieu with the payment gateway partner of www.monomousumi.com, www.monomousumicontest.com and alekhya.org, and we take no responsibility of any payment discrepancies. Also we have full right to consider and review the refund case, if amount paid by the user is in excess to the number of applications he has applied to. We have complete authority to review the institutes preferences as filled by the user if there is shortfall/excess of payment. Also you are required to note your Transaction ID and receipt no. as provided by the payment gateway to furnish any information or track the payment status of your application form. Any pending amount to be paid by the user will need to be paid before the deadline for the application to the institutes has been reached. Any payment received after that may not result in acceptance of the application as a valid entry by the institutes. Monomousumi cannot be held liable for the same and no refund will be entertained in such cases.
- You can cancel your application and seek refund of any amounts paid within a period not exceeding 15 days from when payments have been made and debited to your account (which could be bank account, via debit card, or credit card account or prepaid digital payment instrument, wallet account).
- If your application hasn't accepted:
 1. Go to **Your Application**
 2. Click **Cancel Application**
 3. If you plan to cancel multiple application, select the check box next to each item you wish to remove from the order. If you wish to cancel the entire Applications, select all of the applications
 4. Click **Cancel checked applications** when finished
- After submitting the cancellation request, we'll send you a confirmation message along with the refund details to the e-mail address on your account.

- You can also confirm that the order was cancelled by visiting Your Application. If you see the order in the Cancelled Application section, it was successfully cancelled.
- If your application for cancellation and refund is within the 15 day period as outlined above - a 22.5% of total paid amount as processing fee will be levied and the amount as paid less than 22.5% will be refunded.
- If your Application has accepted:
 1. Go to **Your Applications**
 2. Click on **Request Cancellation** button
- In case your application for admission by a member educational institution on the Monomousumi platform has been accepted by the said institution and the fees have been paid in full and debited to your account (which could be bank account, via debit card, or credit card account or pre paid digital payment instrument, wallet account) and credited to the account of the member educational institution on the Monomousumi platform for purposes of admission, this amount will not be refunded.
- The refund will be made to the account that has been used for making the payment and which could be bank account, via debit card, or credit card account or pre paid digital payment instrument, wallet account.

Application Summary

- The information on every application summary would be available in the "user's account" section after the user has made the payment. Any application submitted by the user will be available in their account for a period of three months beyond which we may or may not retain the information on our server.

User Representations

- The User represents that he/she is not under any legal or other disability which limits his/her ability to comply with these above Terms and Conditions of use and Privacy Policy and or any other relevant terms hereto. User shall be solely responsible for maintaining the confidentiality of his/her account and passwords. The User shall be solely responsible for all activities happening under his/her Username whether authorized or not. User agrees to immediately notify Monomousumi of any unauthorized use of his/her Account and Password. Monomousumi reserves the right without prior notice to access, read preserve and/or disclose the personal information of the User including the contents, materials if the same is required:
 - In order to comply with any court judgment / decree / order / directive,
 - By any legal / government authority.
 - By professional / legal advisers, directors, employees / agents / representatives of Monomousumi in connection with these terms or otherwise.
 - For investigating potential violations of the terms herein or applicable national & international laws.
 - For investigating deliberate damage to the Services or its legitimate operation.
 - For responding to service support requests, or
 - Protecting the rights, property or safety of Monomousumi and/or its Directors, employees and the general public at large.

No Resale of Service

- User agrees not to reproduce, duplicate, copy, sell, resell, or exploit any portion of the Services, use of the Services, or access to the Services, from www.monomousumi.com, www.monomousumicontest.com and alekhya.org for any commercial purposes.

Use of Website

- The User represents warrants and covenants that his/her use of the website shall not:
 - Send you marketing / promotional communications.
 - Violate any applicable local, provincial, state, national or international law, statute, ordinance, rule or regulation.

- Interfere with or disrupt computer networks connected to the website.
- Impersonate any other person or entity, or make any misrepresentation as to his/her association with any other person or entity.
- Upload, post, transmit, publish, or distribute any material or information for which he/she does not have all necessary rights and licenses.
- Upload, post, transmit, publish or distribute any material which infringes, violates, breaches or otherwise contravenes the rights of any third party, including any copyright, trademark, patent, rights of privacy or publicity or any other proprietary right.
- Interfere with or disrupt the use of the website by any other user, nor "stalk", threaten, or in any manner harass another user.
- Upload, post, transmit, publish, or distribute any material or information which contains a computer virus, or other code, files or programs intending in any manner to disrupt or interfere with the functioning of the Website, or that of other computer systems.
- Use the website in such a manner as to gain unauthorized entry or access to the computer systems of others.
- Upload, post, transmit, publish or distribute any material or information which constitutes or encourages conduct that would constitute a criminal offence, give rise to other liability, or otherwise violate applicable law.
- Upload, post, transmit, publish, or distribute any material or information that is unlawful, or which may potentially be perceived as being harmful, threatening, abusive, harassing, defamatory, libelous, vulgar, obscene, or racially, ethnically, or otherwise objectionable.
- Reproduce, copy, modify, sell, store, distribute or otherwise exploit for any commercial purposes the website, or any component thereof (including, but not limited to any materials or information accessible through the website).
- Use any device, software or routine to interfere or attempt to interfere with the proper working of the website.
- Take any action that imposes an unreasonable or disproportionately large load on the website infrastructure.
- Monomousumi reserves the right to modify these Terms and Conditions at any time, so please review it frequently at our website.

Indemnity

- By accepting these Terms and Conditions and the privacy policy statement, you agree to indemnify and otherwise hold harmless Monomousumi, its officers, employees, agents, subsidiaries, affiliates and other partners from any direct, indirect, incidental, special, consequential or exemplary damages resulting from the following,
 - Your use of the Monomousumi Service.
 - Unauthorized access to or alteration of your communications with or through the Monomousumi Service, or
 - Any other matter relating to the Monomousumi Service.
 - Any reliability or implementation on information which may arise by using this website is the sole responsibility of the users involved.

Payment terms

YOU ARE REQUESTED TO HONOUR YOUR PAYMENT OBLIGATIONS TO THE COMPANY.

- Payments for the services offered by the Platform shall be on a 100% advance basis. The payment for service once subscribed to by you is not refundable and any amount paid shall stand appropriated. Refund, if any, will be at the sole discretion of the Company.
- User hereby irrevocably accepts to receive the tax invoice as soft copy through emails.
- Notwithstanding anything contained in any other agreement or arrangement, by whatever name called, the performance obligation of the Company (service provider) is to provide access of its on-line portal to the customer for the duration of the subscription period & reference to any usage, by whatever name called or any other performance obligation, if any, is to provide the upper limit for consumption, which by itself, does not create any additional performance obligation upon the Company.
- The Company offers no guarantees whatsoever for the accuracy or timeliness of the refunds reaching the Customers card/bank accounts.
- In the event of any suspension or termination of services on account of non-compliance of these Terms of Use, any payment made to the Company by you shall stand forfeited with immediate effect.
- The User acknowledges and agrees that Company/Platform, at its sole discretion and without prejudice to other rights and remedies that it may have under the applicable laws, shall be entitled to set off the amount excess paid by a subscriber/user against any amount(s) payable by User to Company under any other agreement or commercial relationship towards other products/services. The Company gives no guarantees of server uptime or applications working properly. All is on a best effort basis and liability is limited to refund of amount only.
- The User or customer shall be required to promptly provide copy of TDS certificate to the Company as mandated under law for tax deducted at source from the payments made to the Company. Any loss on account of non avilment or disallowance of such TDS credit in view of any lapse as per this clause or as required under applicable law on the part of User or customer shall entitle the company to seek reimbursement or indemnification.

- Users, buying the products online are redirected to third party gateways for completing payment transactions. These transactions happen on third party network and hence not controlled by Company.
- A User through his user identification and shall be solely responsible for carrying out any online or off-line transaction involving credit cards / debit cards or such other forms of instruments or documents for making such transactions and Company assumes no responsibility or liability for their improper use of information relating to such usage of credit cards / debit cards used by the subscriber online / off-line.
- The Company shall not be liable for any loss or damage sustained by reason of any disclosure (inadvertent or otherwise) of any information concerning the user's account and / or information relating to or regarding online transactions using credit cards / debit cards and / or their verification process and particulars nor for any error, omission or inaccuracy with respect to any information so disclosed and used whether or not in pursuance of a legal process or otherwise.

Terms of sale

IF YOU DO NOT AGREE WITH THE TERMS OF SALE, PLEASE DO NOT ACCESS THE WEBSITE FOR ANY PURCHASE OF APPLICATION FORMS.

1. Product

1. Monomousumi, through the Website also makes available of variety of products at an agreed price to You. Purchase of such products will be subject to the Terms of Sale and such other additional terms, if any, as specified by the Vendor.
2. All the Products are governed by the terms of warranties provided by the respective manufacturer/ brands. However, in case any product is covered under seller warranty, it shall be specifically mentioned under the product details.
3. The price of products offered on the Website is either equal to or lesser than the Maximum Retail Price (**MRP**) i.e., the discounted rate prescribed for those products. The MRP and other statutory declarations shall be mentioned on the products and/or on its packaging in accordance with applicable laws.
4. In the event You purchase any electronic product/s from the Vendors, Monomousumi shall not be liable for any fault arising from these electronic product(s). You are requested to visit the nearest service station as per user manual, if any or as indicated by the Vendor/s for any default in the electronic product/s. In case if there is no service station located close to you, then, in such circumstances, Monomousumi shall recall the product(s) upon your request and send it to the service station on Your behalf. The personnel of service station shall directly get in touch with You for the cost incurred.

2. Services

1. You should take all responsibility for your own actions in utilizing the services purchased by You and Monomousumi shall not be liable for any such action.
2. You represents that You are of legal age to form a binding contract with Monomousumi and are not a person barred from receiving services under the laws as applicable in India.
3. You confirm that Monomousumi shall not be responsible for any deficiency in payment of consideration payable towards the services purchased from the Website.
4. Monomousumi does not offer any refunds against any services already purchased from the Website unless, any error has occurred during the purchase or redemption of such services which is directly attributable to Monomousumi.

3. Pricing Information

1. Monomousumi strives to provide You with the best prices possible on products and services You buy or avail of from the Website. However, Monomousumi does not guarantee that the price will be the lowest in the city, region or geography. Prices and availability are subject to change without notice or any consequential liability to You.

4. Credit Card Details

1. In certain cases, specifically with regard to particular products/ services, You might be required to provide Your credit or debit card details to the approved payment gateways while making the payment. In this regard You agree to provide correct and accurate credit/ debit card details to the approved payment gateways for availing Services on the Website. You shall not use the credit/ debit card which is not lawfully owned by You, i.e. in any transaction, You must use Your own credit/ debit card. The information provided by You will not be utilized or shared with any third party unless required in relation to fraud verifications or by law, regulation or court order. You will be solely responsible for the security and confidentiality of Your credit/ debit card details. Monomousumi expressly disclaims all liabilities that may arise as a consequence of any unauthorized use of Your credit / debit card.

5. Cancellation

1. Cancellation by Monomousumi: There may be certain orders that Monomousumi is unable to accept and must cancel. Monomousumi reserves the right, at Monomousumi's sole discretion, to refuse or cancel any order for any reason whatsoever. Some situations that may result in your order being cancelled include, without limitation, inaccuracies or errors in pricing information, or problems identified by Monomousumi's credit and fraud avoidance department. Monomousumi may also require additional verifications or information before accepting any order. Monomousumi will contact You if all or any portion of your order is cancelled or if additional information is required to accept your order. If your order is cancelled after your credit card has been charged, the said amount will be reversed back in your credit card account. A promo code, once used shall not be refunded in case of cancellation of order either by Customer or Monomousumi.
2. Cancellation by the User: In case of requests for order cancellations, Monomousumi reserves the right to accept or reject requests for order cancellations for any reason whatsoever. As part of usual business practice, if Monomousumi receives a cancellation notice and the order has not been processed/ approved by Monomousumi, Monomousumi shall cancel the order and refund the entire amount to You within a reasonable period of time. Monomousumi will not be able to cancel orders that have already been processed. Monomousumi has the full right to decide whether an order has been processed or not. You agree not to dispute the decision made by Monomousumi and accept Monomousumi's decision regarding the cancellation.

6. Disclaimer

1. Monomousumi does not control, endorse or accept responsibility for any product (including but not limited to product catalogues) or services offered by third parties accessible through the website or any linked sites. Monomousumi makes no representations or warranties whatsoever about, and shall not be liable for, or any such third parties, or services, including representations relating to non-infringement of third party intellectual property rights. Any transactions that you may have with such third parties are at your own risk. Monomousumi also does not accept any responsibility for the usage of the website by you.

7. Indemnification and Limitation of Liability

1. You agree to indemnify, defend and hold harmless Monomousumi from and against any and all losses, liabilities, claims, damages, demands, costs and expenses (including legal fees and disbursements in connection therewith and interest chargeable thereon) asserted against or incurred by Monomousumi that arise out of, result from, or may be payable by virtue of, any breach of any representation, warranty, covenant or agreement made or obligation to be performed by You pursuant to these Terms of Offer For Sale or any Additional Terms applicable to the purchase of products and services on the Website.
2. In no event shall Monomousumi, its officers, directors, employees, partners or vendors be liable to You, the Vendor or any third party for any special, incidental, indirect, consequential or punitive damages whatsoever, including those resulting from loss of use, data or profits, whether or not foreseeable or whether or not Monomousumi has been advised of the possibility of such damages, or based on any theory of liability, including breach of contract or warranty, negligence or other tortious action, or any other claim arising out of or in connection with Your purchase of the

products and services herein. Notwithstanding anything to contrary, Monomousumi's entire liability to you under this terms of sale or otherwise shall be the refund of the money charged from you for any specific voucher or service, under which the unlikely liability arises.

8. Governing Law

1. These **Terms of Sale** and the relationship between you and Monomousumi shall be governed in accordance with the laws of India without reference to conflict of laws principles.
2. You agree that all claims, differences and disputes arising under or in connection with or in relation to the Terms of Sale or any transactions entered into on or through the Website or the relationship between You and Monomousumi shall be subject to the exclusive jurisdiction of the courts at New Delhi and You hereby accede to and accept the jurisdiction of such courts.

Policy of Monomousumi Services

Introduction

We, at Monomousumi Services herein referred to as Monomousumi are committed to respecting your online privacy and recognize your need for appropriate protection and management of personally identifiable information ("Personal Information") you share with us, in-line with the applicable data protection laws and regulations.

This Policy is subject to the terms of the Site Policy (Terms of Use) of monomousumi.com. This policy applies to those who register on the Platform (as defined in the Terms of Use) provided by the monomousumi.com, in connection with use of our services, or whose information monomousumi.com otherwise receives in connection with its services.

Personal information (PI) - means any information relating to an identified or identifiable living person. In particular using a common identifier such as a name, an identification number, location data, an online identifier or one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person or any other piece of information as per applicable laws and regulations.

Information collection

We collect information about you or your usage to provide better services to all of our users. We collect information in the following ways:

- Many of our services require you to register/sign up for an account on Monomousumi.com. When you do, we will ask for personal information, such as, but not limited to your name, email address and telephone number to create/update your account.
- To provide you additional services, we may collect your profile information such as, but not limited to education background, work experience, date of birth.
- We collect information about the services that you use and how you use them such as, but not limited to log information and location information.
- We may collect your personal information such as but not limited to bank details, passport details to assist for study abroad program which includes services like Letter of recommendation, student profile and student visa.
- When you communicate with Monomousumi.com or its Application or use the Monomousumi.com platform to communicate with other Members (such as advertisers, colleges/ institutes, etc.), we collect information about your communication and any other additional information you choose to provide.

Processing personal information

Monomousumi.com may process your Personal Information for the following purposes:

- We use information collected from cookies and other technologies, like pixel tags, to improve your user experience and the overall quality of our services. When showing you tailored ads, we will not associate an identifier from cookies or similar technologies with sensitive categories, such as those based on race, religion, sexual orientation or health.
- Our automated systems analyse your content to provide you customised search results, recommendations and specific promotions and offers
- Send alerts and newsletter(s) to you (Provided you subscribe to the same. To unsubscribe, please visit your account settings)
- Improving our website and its content to provide better features and services
- Conducting market research and surveys with the aim of improving our products and services.
- Sending you information about our products and services for marketing purposes and promotions.
- Preventing, detecting, investigating and prosecuting crimes (including but not limited to fraud and other financial crimes) in any jurisdiction, identity verification, government sanctions screening and due diligence checks
- Establishing, exercising or defending legal rights in connection with legal proceedings (including any prospective legal proceedings) and seeking professional or legal advice in relation to such legal proceedings.

Cookies and Other Tracking Technologies

Some of our Web pages utilize "cookies" and other tracking technologies. A "cookie" is a small text file that may be used, for example, to collect your information about Website activity. Some cookies and other technologies may serve to recall Personal Information previously indicated by a Web user. Most browsers allow you to control cookies, including whether or not to accept them and how to remove them.

You may set most browsers to notify you if you receive a cookie, or you may choose to block cookies with your browser, but please note that if you choose to erase or block your cookies, you will need to re-enter your original user ID and password to gain access to certain parts of the Web site and some sections/features of the site may not work.

Tracking technologies may record information such as Internet domain and host names; Internet protocol (IP) addresses; browser software and operating system types; clickstream patterns; and dates and times that our site has accessed.

Our use of cookies and other tracking technologies allows us to improve our Web site and your Web experience. We may also analyse information that does not contain Personal Information for trends and statistics.

Third Party Services

Third parties provide certain services available on Monomousumi.com on Monomousumi's behalf. Monomousumi.com may provide information, including Personal Information, that Monomousumi.com collects on the Web to third-party service providers to help us deliver programs, products, information, and services. Service providers are also an important means by which Monomousumi.com maintains its Web site and mailing lists. Monomousumi.com will take reasonable steps to ensure that these third-party service providers are obligated to protect Personal Information on Monomousumi.com behalf.

Monomousumi.com does not intend to transfer Personal Information without your consent to third parties unless such transfer is required for providing relevant services or for purposes legal purposes.

When you are in a relationship with Monomousumi.com, your personal information may be transferred to geographies outside India, for the purposes mentioned in this policy or to their local service providers for support in the pursuance of such purposes. Transfers outside India are covered by standard data protection laws.

Please be aware that Monomousumi.com sometimes contains links to other sites that are not governed by this privacy policy. Visitors to Our Site may be directed to third-party sites for more information, such as advertisers, blogs, content sponsorships, vendor services, social networks, etc.

Monomousumi.com makes no representations or warranties regarding how your information is stored or used on third-party servers. We recommend that you review the privacy statement of each third-party site linked from Our Site to determine their use of your personal information.

Children

To use the Site you agree that you must be of minimum age (described in this paragraph below) or older.

In case you are resident of the European Union, the minimum age for these purposes shall be 16, however if local laws require that you must be older in order for Monomousumi.com to lawfully provide the services on the Site to you then that older age shall apply as the applicable minimum age.

In all jurisdictions outside the European Union, if you are under the age of 18 or the age of majority in your jurisdiction, you must use Monomousumi.com under the supervision of your parent, legal guardian or responsible adult.

Information Sharing

We restrict access to your Personal Information to employees who we believe reasonably need to know/or that information in order to fulfil their jobs to provide, operate, develop, or improve our products or services.

Monomousumi.com does not rent, sell, or share personal information about you with other people or non-affiliated companies except:

1. to provide products or services you've requested,
2. when we have your permission,
3. or under the following circumstances:
 - We provide the information to trusted partners who work on behalf of or with 'Monomousumi' under confidentiality agreements. These companies may use your personal information to help Monomousumi.com communicate with you about offers from 'Monomousumi.com and our marketing partners. However, these companies do not have any independent right to share this information.
 - We respond to subpoenas, court orders, or legal process, or to establish or exercise our legal rights or defend against legal claims;
 - We believe it is necessary to share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of 'Monomousumi.com terms of use, or as otherwise required by law.

- We transfer information about you if 'Monomousumi.com is acquired by or merged with another company. In this event, 'Monomousumi.com will notify you before information about you is transferred and becomes subject to a different privacy policy.
- We share your personal information with colleges or educational institutions, etc. based on your browsing behaviour or expression of interest regarding courses, specializations and institutions who may further contact you.

Monomousumi.com displays targeted advertisements based on personal information. Advertisers (including ad serving for example, women aged 18-24 from a particular geographic area.

- Monomousumi.com does not provide any personal information to the advertiser when you interact with or view a targeted ad. However, by interacting with an ad you are consenting to the possibility that the advertiser will make the assumption that you meet the targeting criteria used to display the ad.
- Monomousumi.com advertisers include financial service providers (such as banks, insurance agents, stock brokers and mortgage lenders) and non-financial companies (such as stores, airlines, and software companies).
- We may share personal information (such as name, mobile number, and email address) with carefully selected education colleges/ educational institutions based on your expression of interest regarding courses, specializations and institutions so that they may consider further marketing campaigns or recruitment measures. Some of these educational institutions may have access to your personal information to verify the status of your application or enrolment. We will inform the education institutions that they are not allowed to use your personal information for any reason other than mentioned above. Users should note however that, how these educational institutions use this data is not governed by our privacy policy. Therefore, we cannot be held responsible for how the data is utilized once it is shared with them. Educational institutions have separate policy practices for which Monomousumi.com has no responsibility or liability. For further information on how such institutions use your information, please visit the applicable privacy policy of that institution.
- Monomousumi.com works with vendors, partners, advertisers, and other service providers in different industries and categories of business. For more information regarding providers of products or services, please refer the section "Third party services" of this policy

Retention of personal information

Your personal information processed by Monomousumi.com are kept in a form which permits your identification for no longer than is necessary for the purposes for which the personal information are processed in line with legal, regulatory, contractual or statutory obligations as applicable.

At the expiry of such periods, your personal information will be archived to comply with legal/contractual retention obligations or in accordance with applicable statutory limitation periods.

Personalisation of services

To the extent permitted by law, Monomousumi.com may record and monitor your communications with us to ensure compliance with our legal and regulatory obligations and our internal policies. This may include the recording of telephone conversations.

You may have the right to invoke certain rights (as per applicable laws and regulations such as GDPR) in relation to your personal information being processed by the Platform.

The Platform may be allowed by law, in particular in case of excessive or manifestly unfounded request, to charge a fee for fulfilling your request, subject to applicable conditions.

You are legally entitled to request details of the personal information we may be holding about you. The Company provides you the ability to keep your personal information accurate and up-to-date. If at any time you would like to rectify, erase or restrict the processing of your personal information, or you would like to obtain confirmation whether or not your personal information is processed by it, access your personal information, exercise your right to data portability or withdraw your consent to processing, please contact us.

You are entitled to lodge a complaint with a competent Data Protection Authority where existing, concerning the Platform's compliance with the applicable data protection laws and regulation.

Confidentiality and Security

The security and confidentiality of your Personal Data is important to us and Monomousumi.com has invested significant resources to protect the safekeeping and confidentiality of your personal data. When using external service providers acting as processors, we require that they adhere to the same standards as Monomousumi.com. Regardless of where your personal information is transferred or stored, we take all steps reasonably necessary to ensure that personal data is kept secure.

We have physical, electronic, and procedural safeguards that comply with the laws prevalent in India to protect personal information about you. We seek to ensure compliance with the requirements of the Information Technology Act, 2000 and Rules made there under to ensure the protection and preservation of your privacy.

Social media

Monomousumi.com operates channels, pages and accounts on some social media sites to inform, assist and engage with you.

Monomousumi.com monitors and records comments and posts made on these channels about Monomousumi.com in order to improve its products and services. Please note that you must not communicate with Monomousumi.com through such social media sites the following information:

- Sensitive personal data including (i) special categories of personal data meaning any information revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, and the processing of genetic data, biometric data for the purpose of uniquely identifying a natural person, data concerning health or data concerning a natural person's sex life or sexual orientation and (ii) other sensitive personal data such as criminal convictions and offences and national identification number;
- Excessive, inappropriate, offensive or insulting information towards individuals.

Monomousumi.com is not responsible for any information posted on those sites other than the information posted by its employees on its behalf. Monomousumi.com is only responsible for its own use of the personal data received through such sites

Changes to this Privacy Policy

Monomousumi.com reserves the right to update, change or modify this policy at any time. The policy shall come to effect from the date of such update, change or modification.

Disclaimer

Monomousumi.com shall not be liable for any loss or damage sustained by reason of any disclosure (inadvertent or otherwise) of any information concerning the user's account and / or information relating to or regarding online transactions using credit cards / debit cards and / or their verification process and particulars nor for any error, omission or inaccuracy with respect to any information so disclosed and used whether or not in pursuance of a legal process or otherwise. Monomousumi.com does not store any Credit / Debit card details.

Any other personal information shared by you which is not asked by Monomousumi.com during registration, either mandatorily or optionally; accounts to wilful and intentional furnishing; and Monomousumi.com will not be liable for breach of such information.

If you have any questions regarding this privacy policy or the protection of your personal data, please contact Monomousumi's Data Protection Officer at the following:

Data Protection Officer/ Grievance Officer

Monomousumi Services

Maakaltala, Andul-Mouri, Howrah, West Bengal

Email: monomousumi@gmail.com

Contact: 9869807603