

# Privacy Policy

**AB Institute of Market Research & Analysis**

**Last Updated:** [●]

AB Institute of Market Research & Analysis (“We”, “Us”, “Our”, or “Company”) respects the privacy of its users (“User”, “You”) and is committed to protecting the personal information shared with us through our website, applications, and services (collectively, the “Platform”).

This Privacy Policy explains how information is collected, used, stored, and protected when you access or use our Platform.

## 1. Information We Collect

### 1.1 Personal Information

We may collect the following information when you register, enroll, or interact with our Platform:

- Full name
- Email address
- Mobile number
- Educational details (if required for courses)
- Login credentials

### 1.2 Payment Information

All payments are processed securely through **Razorpay** or its authorized payment partners.

AB Institute of Market Research & Analysis **does not store** sensitive payment information such as:

- Debit/Credit card numbers
- CVV

- UPI PIN
- Net banking credentials

Such information is handled directly by Razorpay in accordance with their privacy standards.

### **1.3 Technical & Usage Data**

We may automatically collect:

- IP address
- Browser type
- Device information
- Pages visited and time spent
- Cookies and similar tracking technologies

## **2. Purpose of Data Collection**

We collect and use user information for the following purposes:

- Account creation and authentication
- Course enrollment and service delivery
- Payment verification and transaction records
- Customer support and communication
- Platform security and fraud prevention
- Legal and regulatory compliance

## **3. Cookies Policy**

The Platform may use cookies to enhance user experience, analyze traffic, and improve functionality.

Users may disable cookies through browser settings; however, certain features of the Platform may not function optimally as a result.

## 4. Data Sharing & Disclosure

We do **not sell, trade, or rent** user personal information to third parties.

Information may be shared only in the following circumstances:

- With payment processors like Razorpay for transaction completion
- With service providers assisting in platform operations (under confidentiality obligations)
- When required by law, court order, or government authority

## 5. Data Security

AB Institute of Market Research & Analysis implements reasonable technical and organizational measures to protect user data against:

- Unauthorized access
- Loss or misuse
- Alteration or disclosure

Despite best efforts, no digital system is completely secure, and users acknowledge inherent internet risks.

## 6. Data Retention

User information is retained only for as long as necessary to:

- Provide services
- Fulfill legal, accounting, or regulatory requirements
- Resolve disputes

Upon request, non-essential personal data may be deleted, subject to applicable laws.

## 7. User Rights

Users have the right to:

- Access their personal data
- Request correction of inaccurate information
- Request deletion of personal data (subject to legal obligations)
- Withdraw consent for marketing communications

Requests may be made by contacting us using the details provided below.

## 8. Third-Party Links

The Platform may contain links to third-party websites or services.

AB Institute is not responsible for the privacy practices or content of such third parties.

Users are advised to review third-party privacy policies independently.

## 9. Children's Privacy

The Platform is not intended for children below the age of **18 years** without parental or guardian supervision.

We do not knowingly collect personal data from minors without consent.

## 10. Changes to This Privacy Policy

AB Institute reserves the right to update or modify this Privacy Policy at any time. Changes will be effective immediately upon posting on the Platform.

Continued use of the Platform constitutes acceptance of the updated policy.

## 11. Contact Information

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

 [info@abinstitute.co.in](mailto:info@abinstitute.co.in)

 [www.abinstitute.co.in](http://www.abinstitute.co.in)