

Privacy Policy

Effective Date: 15-08-2024

At BharatKYC, we prioritize the privacy and security of your personal data. This Privacy Policy outlines how we collect, use, store, and protect the information you provide through our services. By using BharatKYC's services, you consent to the terms outlined here.

Definitions and Key Terms

To ensure clarity throughout this Privacy Policy, the following key terms are defined:

- **Cookies:** Small pieces of data stored by your browser that help websites remember preferences, improve performance, and provide analytics.
 - **Device:** Any internet-connected device such as a smartphone, tablet, or computer used to access BharatKYC services.
 - **IP Address:** A unique address assigned to devices connected to the internet, often used to determine the device's geographic location.
 - **Personnel:** Refers to BharatKYC employees, contractors, or individuals authorized to provide services on behalf of BharatKYC.
 - **Third-Party:** Refers to partners, service providers, or entities with whom we collaborate for operational, regulatory, or analytical purposes.
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Scope and Purpose of Data Collection

We collect and process personal data to provide efficient VKYC services and meet legal, regulatory, and operational requirements. The processing of your data will always be based on your consent or lawful regulatory requirements.

Information We Collect and Purpose

What We Collect	Purpose
Email ID, phone number, and company info	To send service updates, technical alerts, and support communications.
Device and browser information (IP address, OS, etc.)	To ensure platform functionality, improve compatibility, and detect fraud.

Usage data (e.g., pages visited, time spent)	To enhance user experience, optimize services, and troubleshoot issues.
KYC and demographic data (Name, PAN, Address, etc.)	To conduct identity verification, comply with KYC/AML regulations, and support financial inclusion initiatives.
Bank account and financial information	To facilitate transactions and comply with financial regulations.
Passwords	To verify user identity and enable secure access to services.

Analytics and Tracking Technologies

BharatKYC may use third-party analytics providers to gather insights on user behavior, device usage, and platform performance. These providers may collect non-personally identifiable information such as browser type, pages visited, and session duration.

By using our services, you agree to the collection and use of this data for improving our platform.

Sharing and Disclosure of Information

BharatKYC may share your personal information under the following circumstances:

- **our subsidiary and affiliate companies, as well as select business partners with whom we have a contractual relationship.**
 - **With Regulators:** As required for compliance with legal and regulatory obligations.
 - **With Third-Party Service Providers:** For operational, analytical, or security purposes, under strict confidentiality agreements.
 - **In Case of Legal Obligation:** To comply with court orders, subpoenas, or other legal processes.
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Security Measures

We implement industry-standard security measures to protect your data, including:

- **Encryption:** All data is encrypted during transmission.
 - **Access Control:** Limited access to data based on job responsibilities.
 - **Secure Storage:** Data is securely stored on cloud servers within India.
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Data Retention and Deletion

We retain your personal data only as long as necessary to fulfill the purposes outlined in this policy or as required by law. Upon termination of services, data is securely deleted or anonymized unless required to be retained by regulatory authorities.

Cookies and Automated Data Collection

We use cookies to improve platform functionality and personalize user experience. You can disable cookies in your browser settings, but certain features may not work as intended.

We may also collect information such as IP addresses, browser types, and URLs accessed to enhance platform security and improve services.

User Rights

You have the right to:

- **Access and correct your data** by contacting us.
- **Withdraw consent** for data processing at any time (applicable for non-regulatory data).
- **Request deletion** of your personal information, subject to regulatory and operational requirements.

To exercise these rights, contact us at [Insert Contact Email].

Third-Party Services and Links

Our platform may include links to third-party websites or services. BharatKYC is not responsible for the privacy practices of these external sites and advises users to review their privacy policies.

Data Breach Notification

In the unlikely event of a data breach, BharatKYC will promptly notify affected users and regulatory authorities and take necessary actions to mitigate risks.

Grievance Redressal and Data Protection Officer (DPO)

For any concerns or grievances regarding your personal data, please contact our DPO:

Grievance Officer / Data Protection Officer

BharatKYC

Email: [Insert Email]

Phone: [Insert Phone Number]

We will address your concerns in accordance with applicable laws and strive to resolve them promptly.

Updates to This Policy

This Privacy Policy may be updated periodically. The latest version will be available on our website, and significant changes will be communicated via email.

Governing Law and Jurisdiction

This Privacy Policy is governed by the laws of India. Any disputes arising under this policy will be subject to the exclusive jurisdiction of courts in India.

Your Consent

By using our services, you acknowledge that you have read and agree to the terms of this Privacy Policy. If you do not agree, please discontinue use of our services.

This Privacy Policy ensures BharatKYC's compliance with applicable laws, including the Information Technology Act, 2000, and the Digital Personal Data Protection Act, 2023, while safeguarding user data with utmost care.