



Privacy Policy

Titiksha Wealth Private Limited ("we," "our," "us") is committed to protecting the privacy of our clients, potential clients, and website visitors. This Privacy Policy outlines how we collect, use, share, and protect personal information in compliance with applicable privacy laws, including but not limited to the Information Technology Act, 2000, and associated rules and regulations in India.

At Titiksha Wealth, we are committed to safeguarding your personal information and maintaining your privacy. We acknowledge and respect the confidentiality of the personal details you share with us and assure you that they will be used solely for your benefit. We deeply value our relationship with you and strive to uphold and protect your privacy rights with the utmost care. We treat the personal information you provide with the same degree of care as we protect our own confidential information. No less than a reasonable degree of care will be taken to prevent unauthorized use, disclosure, or distribution of your details. The information collected from you will be used appropriately and in line with its intended purpose.

Your personal data is collected and used for the following reasons:

- **Service Enhancement:** To improve our services and keep you informed about new products, offers, or updates that may interest you.
- **Trading and Settlements:** To process your trading requests and fulfill settlement obligations.

We recognize that your personal information is one of our most important assets. In compliance with the Information Technology Act, 2000 and applicable rules, we store and process your information, including any sensitive financial information, using physical and technological security measures to protect it.

Privacy Policy Statement:

At Titiksha Wealth, we may collect certain personal information in order to provide our services efficiently. The types of personal data we may collect include, but are not limited to:

- Name, gender, residential/correspondence address, telephone number, date of birth, marital status, email address, and other contact details;
- PAN, KYC status, signature, and photograph;
- Bank account details or other payment instrument information;
- Any other information necessary to render our services.

Information Sharing:

The information collected from you may be shared with entities such as SEBI, NSE, BSE, MCX, Asset Management Companies of Mutual Funds, Registrar and Transfer Agents, Collecting Banks, KYC

Registration Agencies (KRAs), custodians, and other relevant institutions. This sharing will occur solely for the purpose of processing your transaction requests, improving service delivery, and ensuring compliance with legal and regulatory obligations.

Under certain circumstances, we may share your information with third parties if we believe it will enhance the quality of the services we provide to you. We take all reasonable steps to ensure that third parties adhere to strict confidentiality standards and protect your personal information. We also ensure that third parties retain your data only for as long as necessary to provide their services, after which it will be securely deleted.

Additionally, we may be required to disclose your personal information to government agencies or regulatory authorities as mandated by law.

Consent and Withdrawal:

By choosing to avail the services offered by Titiksha Wealth, you consent to the collection and use of your sensitive personal data or information as described in this policy. However, you have the right to withdraw or refuse consent to share your sensitive personal data at any time by contacting our team. Please note that in such an event, you will no longer be able to use the services provided by Titiksha Wealth.

Communications:

When You use the Website or send emails or other data, information or communication to us, You agree and understand that You are communicating with Us through electronic records and You consent to receive communications via electronic records from Us periodically and as and when required. We may communicate with you by email or by such other mode of communication, electronic or otherwise.

Cookie Policy:

A cookie is a small data file that websites store on your device when you visit them. Cookies are not programs and cannot be used to run software or deliver viruses to your computer. A cookie file may contain information such as a user ID, allowing the website to track the pages you've visited. However, cookies can only store personal information that you have voluntarily provided. They cannot access data from your hard drive or interact with cookies placed by other websites. Cookies are useful for saving you time by remembering your preferences and actions on a site. For example, if you personalize a webpage or navigate through a website, a cookie will store that information so it can be recalled during your next visit.

At titikshawealth.com, we use cookies to track user traffic patterns and analyse the effectiveness of our website's content and structure. This helps us understand how users interact with our website and improve your browsing experience. You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can modify your browser settings to decline them if you prefer. Please note that declining cookies may impact your experience on our website.

Updating Or Reviewing Your Sensitive Personal Data or Information:

You may submit a written request to review the sensitive personal data or information you have provided to us. Team Titiksha will take appropriate steps to ensure that any inaccurate or incomplete personal information or sensitive data is corrected or updated as necessary, wherever feasible.

Reasonable Security Practices for Protecting Information:

Titiksha Wealth employs commercially reasonable physical, managerial, and technical safeguards to protect the integrity and security of your personal information. However, we cannot guarantee the security of any information you transmit to us, and you do so at your own risk. Once we receive your information, Titiksha Wealth makes every effort to secure our systems. Nonetheless, please be aware that we cannot guarantee that your information will not be accessed, disclosed, altered, or destroyed due to a breach of our physical, technical, or managerial safeguards.

Links to another website:

Our website may contain links to other websites on the World Wide Web. We do not control the privacy policies of these external sites. While we carefully select our business partners, Titiksha Wealth is not responsible for the privacy practices of third-party websites linked to our site. Once you leave our website, we encourage you to review the applicable privacy policy of the third-party site to understand how they will handle any information they collect from you.

Changes To Our Privacy Policy:

Please note that this policy may change from time to time. If Titiksha Wealth change its privacy policies and procedures, it will post those changes on Titiksha Wealth website to keep you/users aware of what information Titiksha Wealth collects, how it uses it and under what circumstances may disclose it. Changes to this Privacy Policy are effective when they are posted on this page. Please visit our website to keep yourself abreast of any changes to this policy.