

BANSIWALA[®]

PRIVACY POLICY

Bansiwala Store (Shri Balaji Trading Co.) | Effective Date: 11.08.2026 | Last Updated: 11.08.2026

This Privacy Policy (“Policy”) describes how **Shri Balaji Trading Co.**, trading as **“Bansiwala Store”** / **“Bansiwala”** (“Company”, “we”, “us”, “our”), having its registered office at Ground Floor, Shop No. 216, Coronation Building, Fatehpuri, Chandni Chowk, Delhi – 110006, collects, uses, discloses, stores, and protects the personal data of visitors and customers (“you”, “your”, “User”, “Data Principal”) who access or transact on our e-commerce platform dealing in Pooja Samagri, religious idols and murtis, wedding items, festival products, and related decorative accessories (the “Platform”).

This Policy is drafted to comply with, and should be read in conjunction with, the Information Technology Act, 2000 and the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 (“SPDI Rules”), the Consumer Protection Act, 2019 and the Consumer Protection (E-Commerce) Rules, 2020, and the Digital Personal Data Protection Act, 2023 (“DPDPA”) read with the Digital Personal Data Protection Rules, 2025 notified by the Ministry of Electronics and Information Technology on 13 November 2025.

This Policy forms an integral part of, and is incorporated by reference into, our **Terms and Conditions**. By accessing the Platform, creating an account, placing an Order, or using the platform for any other purpose, you acknowledge that you have read, understood, and consented to the collection, use, and disclosure of your information as

described in this Policy. If you do not agree with this Policy, please do not use the Platform or provide us with your personal data.

1. Definitions

- a. **“Personal Data”** means any data about an individual who is identifiable by or in relation to such data.
- b. **“Sensitive Personal Data”** means Personal Data such as financial information, payment details, and any other category so classified under the SPDI Rules or the DPDPA, to the extent processed by us.
- c. **“Processing”** means any operation performed on Personal Data, including collection, storage, use, disclosure, sharing, and erasure.
- d. **“Data Principal”** means the individual to whom the Personal Data relates, i.e., you.
- e. **“Data Fiduciary”** means the Company, which determines the purpose and means of Processing your Personal Data.
- f. **“Consent”** means the free, specific, informed, unconditional, and unambiguous indication of your wishes by which you agree to the Processing of your Personal Data.
- g. **Capitalised terms** not defined herein shall have the meaning assigned to them in our Terms and Conditions.

- 2. **Personal Data We Collect** - We collect only such Personal Data as is necessary for the specific, disclosed purposes set out below. We do not collect data in a vague, open-ended, or unlimited manner.

Table 2.1

Category	Examples	Purpose of Collection
Identity & contact data	Name, email address, mobile number, delivery and billing address	Account creation, Order processing, delivery, and customer communication
Order & transaction data	Order history, products purchased, order value, invoices	Order fulfilment, returns/refunds, warranty, and record-keeping
Payment-related data	Payment method selected, transaction ID/reference, payment status	Verifying and reconciling payment. Full card, UPI, or net-banking credentials are collected and stored solely by our RBI-regulated payment gateway partners (Razorpay, PhonePe, PayU, Stripe) and are never stored on our servers.
Customisation data	Names/initials for Rakhi or idol personalisation, gifting instructions	Fulfilling bulk, customised, or personalised Orders under Clause 9 of our Terms and Conditions
Technical & usage data	IP address, device/browser type, pages viewed, cookies, log data	Platform security, fraud prevention, analytics, and improving site performance
Communication data	Emails, WhatsApp messages, customer-support chats, reviews, feedback	Responding to queries, grievance redressal, and service improvement
Marketing preference data (optional)	Consent status for promotional emails/SMS/WhatsApp	Sending offers and festive promotions, only where you have separately opted in

Purpose Limitation: Personal Data collected for one disclosed purpose (e.g., Order fulfilment) shall not be repurposed for an unrelated purpose (e.g., unsolicited marketing) without obtaining your fresh, specific Consent.

3. **Consent** - Certain Processing is essential to provide the core shopping service and is a necessary condition of using the Platform (for example, your delivery address is required to fulfil an Order). Other Processing is optional and requires your separate, affirmative Consent, which you may grant or decline without losing access to the core shopping service. Illustratively:

Table 3.1

Purpose	Nature	Your Choice
Processing Order and payment details for fulfilment	Essential	Required to place an Order
Sending promotional emails/SMS/WhatsApp offers	Optional	Opt-in / opt-out at any time
Use of non-essential analytics and marketing cookies	Optional	Manage via cookie/browser settings
Sharing anonymised or aggregated data with analytics partners	Optional	Opt-out available

Withdrawal of Consent: You may withdraw Consent for any optional Processing at any time by writing to **bansiwala.in@gmail.com**, by replying ‘STOP’/ ‘UNSUBSCRIBE’ to promotional messages, or by using the unsubscribe link provided in our communications. Withdrawal of Consent shall not affect the lawfulness of Processing carried out prior to such withdrawal, and shall not affect our ability to process data where such Processing is necessary for compliance with law or for the performance of a contract already entered into with you (e.g., completing an Order already placed).

4. **Cookies and Tracking Technologies** - The Platform uses cookies and similar technologies for the following categories of purposes:

- a. **Strictly necessary cookies** – to operate the shopping cart, checkout, and account login (cannot be disabled without affecting core functionality).
- b. **Analytics cookies** – to understand site usage and improve performance.
- c. **Marketing cookies** – to show relevant offers, only where you have opted in.

You may control or disable non-essential cookies through your browser settings or any cookie-consent banner displayed on the Platform. Continued use of the Platform after being presented with such a banner constitutes your Consent to the use of cookies as described.

5. Disclosure of Personal Data to Third Parties - We do not sell, rent, or trade your Personal Data. We disclose Personal Data only to the following categories of recipients, strictly to the extent necessary, and subject to contractual confidentiality and data-protection obligations:

- a. **Payment gateway partners** (Razorpay, PhonePe, PayU, Stripe, and similar RBI-authorised entities) – to process payments.
- b. **Courier and logistics partners** – name, address, and phone number, to enable delivery of Orders.
- c. **IT, hosting, and cloud service providers** – to operate and secure the Platform.
- d. **Professional advisors, auditors, insurers, and regulators** – where reasonably necessary for our business or as required by them.
- e. **Law enforcement, courts, and government authorities** – where required under Applicable Law, a valid legal process, or to establish, exercise, or defend legal claims.

Cross-Border Transfer: Some of our service providers (such as cloud-hosting or analytics providers) may process Personal Data on servers located outside India. As on the date of this Policy, the Central Government has not notified a restricted list of countries under Section 16 of the DPDPA; accordingly, such transfers are presently permitted. We require our service providers to maintain data-protection standards consistent with this Policy and Applicable Law through appropriate contractual safeguards, and we will update this Policy to reflect any list of restricted countries as and when notified.

6. **Data Retention** - We retain your Personal Data only for as long as reasonably necessary to fulfil the purposes for which it was collected, including for the duration of any warranty, return, or grievance-redressal period, and thereafter for such period as we are required to retain records under Applicable Law, including the Income-tax Act, 1961, the Central Goods and Services Tax Act, 2017, the Companies Act, 2013, and rules made thereunder (typically ranging from 6 to 8 years for financial and transactional records). Upon expiry of the applicable retention period, Personal Data shall be securely deleted or anonymised, save where its continued retention is otherwise required or permitted by Applicable Law.

7. **Data Security and Breach Notification**

- a. **Technical safeguards:** We use industry-standard measures including transport-layer encryption (TLS) for data in transit, restricted and role-based

access to systems storing Personal Data, and firewalls and monitoring to guard against unauthorised access.

- b. **Organisational safeguards:** Access to Personal Data is limited to personnel and vendors who need it to perform their functions, all of whom are bound by confidentiality obligations. We do not store full payment card, UPI, or net-banking credentials on our own servers; these are handled directly by our payment gateway partners in accordance with applicable RBI and PCI-DSS standards.
- c. **Breach notification:** In the event of a Personal Data breach that is likely to affect you, we shall take prompt remedial action, notify the Data Protection Board of India as and when required under Applicable Law, and notify affected Users without undue delay through email, SMS, or such other means as may be reasonably available, together with information on the nature of the breach and the steps being taken.

8. Your Rights as a Data Principal - Subject to verification of your identity and to our legitimate operational and legal requirements, you have the following rights in respect of your Personal Data:

- a. **Right to Access** – to obtain a summary of the Personal Data we hold about you and the Processing activities undertaken.
- b. **Right to Correction** – to have inaccurate, incomplete, or outdated Personal Data corrected or updated.

- c. **Right to Erasure** – to request deletion of Personal Data that is no longer necessary for the purpose for which it was collected, subject to our statutory retention obligations (e.g., tax and accounting records).
- d. **Right to Withdraw Consent** – as described in Clause 3 above.
- e. **Right to Grievance Redressal** – to raise a grievance regarding Processing of your Personal Data with our Grievance Officer named in Clause 10.
- f. **Right to Nominate** – to nominate another individual to exercise these rights on your behalf in the event of your death or incapacity, by writing to us with the nominee's details.

To exercise any of these rights, please write to us at **bansiwala.in@gmail.com** with your registered contact details and a clear description of the right you wish to exercise. We will acknowledge your request within 48 (forty-eight) hours and endeavour to respond within 30 (thirty) days. We do not charge a fee for reasonable requests; we reserve the right to charge a nominal fee for manifestly excessive or repetitive requests, to the extent permitted by law.

9. **Children's Data** - The Platform is intended for use by persons who are at least 18 (eighteen) years of age and competent to contract under the Indian Contract Act, 1872, consistent with Clause 2(b) of our Terms and Conditions. We do not knowingly collect Personal Data directly from minors. Where a minor uses the Platform through, and with the Consent of, a parent or lawful guardian, such parent or guardian shall be responsible for the minor's use and any Personal Data provided. If we become aware that we have inadvertently collected Personal Data

of a minor without appropriate guardian consent, we will take steps to delete such data promptly without prior notice.

10. Grievance Officer and Contact for Privacy Matters - In accordance with the Information Technology Act, 2000, the Consumer Protection (E-Commerce) Rules, 2020, and applicable data-protection law, complaints or grievances relating to this Policy or the Processing of your Personal Data may be addressed to:

- a. **Grievance Officer:** Mr. Ravi Aggarwal
- b. **Entity:** Shri Balaji Trading Co., trading as “Bansiwala Store” / “Bansiwala”
- c. **Registered Address:** Ground Floor, Shop No. 216, Coronation Building, Fatehpuri, Chandni Chowk, Delhi – 110006, India
- d. **Email:** bansiwala.in@gmail.com
- e. **Customer Support / WhatsApp:** +91-7011767192
- f. **Acknowledgement:** within 48 (forty-eight) hours of receipt
- g. **Resolution:** as far as possible, within 30 (thirty) days, in accordance with the Consumer Protection (E-Commerce) Rules, 2020

11. Changes to this Privacy Policy - We may update this Policy from time to time to reflect changes in our data practices or Applicable Law, including as the DPDPA and DPDP Rules, 2025 come into force in phases. The revised Policy will be published on this page with an updated “Last Updated” date and shall take effect immediately upon posting. For material changes affecting your rights, we will make reasonable efforts to notify registered Users by email or SMS. Your

continued use of the Platform after such changes constitutes acceptance of the revised Policy.

12. Governing Law and Jurisdiction - This Policy shall be governed by and construed in accordance with the laws of India. Subject to your statutory rights as a consumer to approach the District, State, or National Consumer Disputes Redressal Commission having jurisdiction over your place of residence under the Consumer Protection Act, 2019, the courts at Delhi, India shall have exclusive jurisdiction over any dispute arising out of or in connection with this Policy.

13. Severability - If any provision of this Policy is held to be invalid, illegal, or unenforceable by a court or authority of competent jurisdiction, such provision shall be severed and the remaining provisions shall continue in full force and effect.

— End of Privacy Policy —