**Privacy Policy**
Last Updated: June 5, 2025

**1. Introduction**
ANS Private Limited (“ANS,” “we,” “us,” or “our”) is committed to protecting the privacy and security of your personal data. This Privacy Policy explains how we collect, use, store, disclose, and safeguard information when you visit or use our website [www.ansplshares.com](http://www.ansplshares.com/) (the “Platform”) and related services (collectively, the “Services”). By accessing or using the Platform, you agree to the terms of this Privacy Policy.

**2. Regulatory Compliance and Legal Framework**

1. **Applicable Laws & Regulatory Bodies**
	* ANS operates as a SEBI-registered stockbroker and is subject to regulations and guidelines issued by the Securities and Exchange Board of India (SEBI), National Stock Exchange of India Ltd. (NSE), Bombay Stock Exchange (BSE), Multi Commodity Exchange of India (MCX), and National Commodity & Derivatives Exchange Ltd. (NCDEX).
	* For mutual fund services, we comply with SEBI’s Mutual Fund Regulations.
	* We adhere to the Information Technology Act, 2000 (IT Act) and applicable rules for data protection, including requirements under Section 43A of the IT Act (reasonable security practices).
	* Where relevant, RBI guidelines on NRI investments in Indian capital markets apply.
2. **Service Eligibility & Geographic Restrictions**
	* Our Services are available exclusively to residents of India. Non-Resident Indians (NRIs) and foreign residents may be subject to additional regulatory requirements; we will inform such users of any necessary compliance steps.
	* ANS reserves the right to determine customer eligibility for its Services based on SEBI/KRA/KYC norms.

**3. Information We Collect**
We collect various types of information to deliver, improve, and secure our Services. Below is a non-exhaustive list of data categories:

1. **Personal Information** (Collected at Registration/KYC)
	* Name, date of birth, gender, marital status, nationality
	* Contact details: address, e-mail address, telephone/mobile number
	* Government-issued identifiers: PAN, Aadhaar (as required by KYC Guidelines), signature, photograph
	* Bank account details, IFSC, bank statements (for linking trading/demat accounts)
	* KYC & CKYC identification information (collected via KRA/KYCs)
2. **Financial & Transaction Data**
	* Trading history (equity, derivatives, commodities), order details, settlement instructions
	* Mutual fund investment details: SIP registrations, redemptions, folio numbers
	* Loan applications and margin trading facility (MTF) data: loan amounts, security pledged, outstanding balances
	* Allotment status, bid quantities, application amounts (for IPO/ASBA processes)
	* Demat holdings, transaction codes, contract notes
3. **Technical & Usage Data**
	* IP address, browser type/version, operating system
	* Device identifiers (mobile device ID, device model)
	* Usage logs: pages visited, features accessed, clickstreams, time stamps, error logs
	* Cookies, web beacons, tracking pixels, and similar technologies (see Section 8)
4. **Non-Personal & Aggregated Data**
	* Anonymized or aggregated usage patterns (e.g., demographic trends, feature adoption)
	* Website analytics: pages per session, bounce rates, time on page, referral sources
5. **Optional Information**
	* Survey responses, feedback, customer support interactions
	* Social media profile information (if you choose to link accounts for marketing or referral programs)
	* Email integration data (with explicit consent, used only to consolidate your investment history and improve app features)

**4. How We Use Your Information**
ANS processes your information for lawful, necessary, and relevant purposes, including but not limited to:

1. **Account Creation & Verification**
	* Verify your identity and eligibility (KYC/KRA verification) per SEBI/NSE/BSE/MCX/NCDEX rules.
	* Establish and maintain your trading and demat accounts, e-wallet or UPI linkage.
2. **Service Delivery & Transaction Processing**
	* Execute buy/sell orders, settle trades, generate contract notes.
	* Process mutual fund transactions—SIPs, redemptions, and generate consolidated account statements.
	* Facilitate Margin Trading Facility (MTF), Loans Against Shares (LAS), Security Lending & Borrowing Mechanism (SLBM).
	* Provide IPO/ASBA application services, calculate bid quantities, generate and transmit ASBA/UPI mandate requests, update allotment status.
3. **Regulatory Reporting & Compliance**
	* Share necessary data with SEBI, stock exchanges (NSE, BSE), commodity exchanges (MCX, NCDEX), CDSL, NSDL, KRA (CKYC), CERSAI, RBI (for NRI accounts), and other statutory bodies, as required by law.
	* Maintain records of transactions, communications, and disclosures to satisfy statutory retention requirements.
4. **Customer Support & Communication**
	* Respond to your inquiries, resolve disputes, and provide support via phone, e-mail, WhatsApp Backoffice, or live chat.
	* Send transactional alerts (order confirmations, payment receipts, margin calls) via SMS, e-mail, or WhatsApp.
	* Provide periodic account statements, billing information, tax invoices, Form 10DB (STT), CDSL holding statements.
5. **Service Improvement & Personalization**
	* Analyze usage patterns and feedback to enhance platform features, UI/UX (e.g., calculators, dashboards, navigation flow).
	* Tailor content, recommendations, and marketing communications to your interests (e.g., mutual fund offers, IPO alerts, Algo Trading suggestions).
	* Detect and prevent fraud, anomalies, or unauthorized activity.
6. **Marketing & Promotions**
	* With your explicit consent, send promotional e-mails, SMS, or WhatsApp messages about new products, offers, and updates.
	* Provide targeted advertisements (within legal boundaries), including third-party advertising companies (non-PII usage).
	* Conduct surveys and market research to improve products and services.

**5. Information Sharing & Disclosure**
We do not sell your personal information. However, we may share it under the following circumstances:

1. **With Regulators & Exchanges**
	* SEBI, NSE, BSE, MCX, NCDEX, RBI, CDSL, NSDL, KRA, CERSAI, and other statutory bodies for compliance, audit, investigations, or regulatory reporting.
2. **With Service Providers & Business Partners**
	* Third-party service providers (e.g., IT hosting, payment gateways, UPI/ASBA processors, SMS/e-mail vendors, IT support, cloud services, data analytics) strictly under confidentiality agreements.
	* Asset Management Companies (AMCs), Registrar & Transfer Agents (RTAs), custodians, clearing corporations for mutual fund transactions and demat operations.
	* Banks, payment processors, UPI aggregators, and financial institutions for transaction settlements and KYC/AML checks.
	* CRM, marketing, and analytics partners to tailor promotions or manage customer relationships (only with your consent for marketing).
3. **With Affiliates & Subsidiaries**
	* ANS group companies, subsidiaries, and affiliates for providing integrated services (e.g., ANS Money Mutual Fund App, ANS Trade Trading App, ANSPL Backoffice App).
4. **With Governmental or Law Enforcement Agencies**
	* When required by law, court order, or regulatory authority, or to protect ANS’s rights, property, or safety of others (e.g., responding to subpoenas, investigations, or to enforce policies).
5. **During a Corporate Transaction**
	* In connection with a merger, acquisition, demerger, sale of assets, reorganization, or insolvency proceedings, we may transfer your information to a successor entity (subject to confidentiality and legal safeguards).

**6. Data Retention & Storage**

* We retain your personal and transaction data as long as required for the purpose collected or to meet legal, regulatory, accounting, or reporting obligations (generally 8 years for SEBI/NSE/BSE record retention).
* Non-personal or aggregated data may be retained indefinitely for analytical purposes.
* Upon request for deletion, we will de-identify or delete your personal data unless retention is required by law or for legitimate business purposes (e.g., outstanding dues, disputes).

**7. Data Security Measures**
We implement industry-standard security measures to protect your information:

1. **Encryption & Secure Protocols**
	* All sensitive data (e.g., passwords, payment details, KYC documents) are encrypted in transit (TLS/SSL) and at rest on secure servers.
	* HTTPS is enforced across the Platform.
2. **Access Controls & Authentication**
	* Role-based access controls: Only authorized personnel have access to personal data on a strict “need-to-know” basis.
	* Multi-factor authentication (MFA) for internal systems and critical operations.
	* Password protection and regular credential rotation for employees with data access.
3. **Network & Server Security**
	* Firewalls, intrusion detection/prevention systems (IDS/IPS), anti-malware, and regular vulnerability assessments.
	* Physical security measures at data center locations in India (restricted access, biometric entry).
	* Regular security audits and penetration testing by third parties to identify and remediate vulnerabilities.
4. **Incident Response & Breach Notification**
	* Established incident response plan to promptly investigate and mitigate security incidents.
	* In case of a data breach compromising personal data, we will notify affected users and relevant authorities (e.g., CERT-IN, SEBI) within legal timelines.

**8. Cookies & Tracking Technologies**

1. **Cookies & Similar Technologies**
	* We use cookies, web beacons, pixels, and local storage to personalize your experience, maintain session state, track preferences, and analyse usage patterns.
	* Types of cookies: essential cookies (login, security), performance cookies (analytics, load times), functional cookies (remembering preferences), and advertising cookies (targeted promotions).
2. **Managing Cookies**
	* You can modify browser settings to block or delete cookies, but certain features (e.g., automatic login, personalized recommendations) may not work properly.
	* We may use Google Analytics and other third-party analytics providers; these services use non-identifiable data and adhere to their own privacy policies.

**9. User Rights & Choices**
Under applicable laws, you have the following rights regarding your personal data:

1. **Right to Access**
	* Request a copy of personal data held by us.
2. **Right to Rectification**
	* Request correction of inaccurate or incomplete data.
3. **Right to Erasure (Right to be Forgotten)**
	* Request deletion of personal data, subject to legal retention obligations.
4. **Right to Restrict Processing**
	* Request limitation on processing certain categories of personal data.
5. **Right to Data Portability**
	* Request data in a structured, commonly used, machine-readable format (e.g., transaction history).
6. **Right to Withdraw Consent**
	* If processing is based on consent (e.g., marketing emails), you can withdraw consent at any time.
7. **Right to Object**
	* Object to processing for direct marketing or profiling.

To exercise these rights, contact us at customercare@anspl.net We will respond within a reasonable timeframe (maximum 30 days) as required by law. If you’re dissatisfied with our response, you may lodge a complaint with the Data Protection Authority or relevant regulator.

**10. Third-Party Links & Embedded Content**

* The Platform may contain links to third-party websites, APIs (e.g., TradingView, payment gateways, registrar websites such as CAMS & KFintech), or embedded widgets (e.g., Live charts, calculators).
* We do not control such sites and are not responsible for their privacy practices, content, or compliance. We encourage you to review their privacy policies before providing any personal information.

**11. Changes to This Privacy Policy**

* We may update this Privacy Policy from time to time to reflect changes in legal, regulatory, or business requirements. The “Last Updated” date at the top will indicate the revision date.
* We may notify you of material changes via in-app notifications, e-mail, or prominent notice on our Platform. Your continued use of the Services after changes implies your acceptance of the updated Privacy Policy.

For any grievances specific to SEBI/NSE compliance (e.g., unauthorized disclosure, KYC-related concerns), you may also reach out to:
 **SEBI Investor Grievance Redressal**

* Toll-Free: 1800-22-7575
* E-mail: investor@sebi.gov.in

**14. Effective Date**
This Privacy Policy is effective as of June 5, 2025. All prior versions are superseded.