



Privacy Statement – NAL Academy Limited

Introduction

We are committed to protecting your privacy

This Privacy Statement applies to **NAL Academy Limited** and its affiliates in India that collect or are provided with personal information (“NAL”, “we”, “us”, or “our”). It explains what personal information we collect, how we collect it, what we use it for, who we share it with, and how we protect it.

NAL is a subsidiary of the National Stock Exchange of India Ltd. NAL enables the next generation of BFSI and FinTech professionals with industry-aligned skills – through capacity building programs and certification courses, powered by an online examination and certification system. The courses are well-researched and carefully crafted with inputs from the industry professional. NAL works closely with reputed universities and institutions across India in building a competent workforce for the future of BFSI and FinTech. NAL also promotes financial literacy as an essential life skill among youngsters – a contribution towards financial inclusion and wellbeing. In this Privacy Statement:

- **“Personal Information”** refers to information that identifies, relates to, describes, or could reasonably be linked, directly or indirectly, with a particular individual.
- **“Processing”** refers to the collection, use, storage, disclosure, and protection of personal information.
- Grammatical variations of these terms have corresponding meanings.

The use of this website and all associated terms and conditions, including this Privacy Statement, shall be governed by the laws of India and subject to the exclusive jurisdiction of the courts in **Mumbai, India**.

What Personal Information We Collect

We may collect (or receive) your personal information through one or more of the following means:

- **Directly from you:** For example, when you:
 - Register on our website or mobile applications

- Enroll in courses or certification programs
- Subscribe to newsletters or participate in surveys
- Contact us for support or feedback
- Interact with us through events, webinars, or other educational initiatives
- **From third parties:** Such as:
 - Educational partners, certification bodies, or service providers who support our operations
 - Publicly available sources
- **Automatically through digital interactions:** When you access our website, mobile apps, or other digital platforms, we may collect certain information automatically, such as:
 - IP address, device type, operating system, browser type
 - Access time, geographic location, and usage patterns
 - Pages visited, links clicked, and other interactions
- **Mobile App usage:** If you use our mobile applications, we or our service providers may collect:
 - Device model and type, operating system, browser type
 - Unique device identifiers, IP address, mobile network carrier
 - Location data and usage behavior within the app
 - Any additional information specified within the app's privacy settings or notices
- **Cookies and tracking technologies:** By accessing the Website / Mobile Application You understand and agree that NAL may use cookies which may be used to improve and enhance the overall experience as intended by NAL. Cookies are typically used to recognize frequent / returning users to the Website / Mobile Application, track User interactions with Website / Mobile Application. Although cookies do not collect Personal Information, they do identify User's computer / device and associated resources. NAL does not in any way control any cookie usage by third party websites hosted on NAL Website/Mobile Application. It may be noted that, if User rejects / denies cookies, certain features of the Website / Mobile Application may not function in the way as intended. User also agrees that, by default, most of the browsers automatically accept cookies, however the same

may be subject to change if the browser enables the User to do so basis their preference.

Types of Personal Information We May Process

The personal information we process may include:

- Name, email address, phone number, postal address
- Date of birth, gender, nationality
- Education qualification, work experience, and learning history
- Course enrolment and certification data
- Geolocation and device information
- Photographs, video or audio recordings (e.g., during webinars or events)
- Feedback, complaints, or correspondence with us
- Social media interactions or posts on our platforms
- Preferences related to learning and communication
- Any other information you voluntarily provide

Sensitive Personal Information

We do not typically seek to collect sensitive personal information (e.g., race, religion, health data, political opinions). However, in limited cases where such data is necessary—such as for employment, legal compliance, or specific contractual obligations—we will process it in accordance with applicable laws and with appropriate safeguards.

Children's Privacy

We do not knowingly collect personal information from children unless required for specific educational programs and with appropriate parental or guardian consent.

How We Use Your Personal Information

The way we use your personal information depends on the context and purpose for which it was collected. Below are the keyways in which NAL may use your personal information:

General Use – Applicable in All Cases

We may use your personal information for purposes including, but not limited to:

- Delivering and documenting financial education, training, and certification programs
- Conducting data analysis to improve our offerings and user experience
- Ensuring the security of our systems and preventing fraud or unauthorized access
- Complying with applicable legal, regulatory, and internal compliance requirements
- Responding to requests from regulatory or governmental authorities
- Managing our relationship with you, which may include:
 - Sending you educational content, newsletters, and updates
 - Inviting you to participate in surveys, webinars, seminar or events
 - Seeking feedback to improve our services
 - Contacting you for research or market analysis purposes
- Investigating or preventing security incidents
- Protecting the rights and interests of NAL and its stakeholders

Visitors – Online (Website and Mobile Apps)

When you interact with our digital platforms, we may use your personal information to:

- Verify your identity and manage access
- Improve and personalize your browsing experience
- Analyze usage trends and visitor behaviour
- Ensure the security and integrity of our online resources
- Respond to your queries and interactions
- Tailor content and services to your preferences

Employees

Employees are required to provide personal information in accordance with NAL's internal policies. Where additional consent is provided, the document granting the broadest consent will prevail in determining how personal information is used.

Alumni

We may process personal information of former employees, trainers, or associates to:

- Maintain alumni records

- Invite you to alumni events or initiatives
- Fulfill any continuing obligations under prior agreements

Learners and Clients (Existing, Prospective, or Past)

When you enroll in our programs or engage with us for educational services, we collect and use personal information to:

- Deliver and manage courses, certifications, and learning experiences
- Communicate with you regarding your progress, feedback, and support
- Send you relevant updates, offers, and educational materials
- Comply with legal and contractual obligations

We may also process personal information of individuals associated with our learners or clients (e.g., employers, sponsors) as part of our service delivery.

Marketing and Communication

We may send you marketing communications, including:

- Educational updates, newsletters, and industry insights
- Invitations to events, webinars, and surveys
- Information about new courses, certifications, or services

These communications may be sent via email, SMS, phone, or other channels. Where legally required, we will obtain your consent before sending such materials. You may opt out of marketing communications at any time by following the unsubscribe instructions or contacting us directly.

Alliance Partners, Subcontractors, Consortium Partners - Existing, New, Potential

NAL may process personal information of its alliance partners, subcontractors, and consortium partners when engaging with them—either jointly or through separate contractual arrangements—for the delivery of financial literacy programs, certifications, or other educational services. This processing supports collaboration, service execution, and compliance with legal and operational requirements.

Vendors /Suppliers

we collect and use personal information of our vendors and suppliers to facilitate onboarding, manage contractual relationships, receive services, and ensure smooth operational and financial transactions. This includes maintaining communication, verifying credentials, and fulfilling regulatory obligations.

Legal Basis for Processing Personal Information

As required by law, NAL sets out the legal grounds on which we rely to process your personal information. Depending on the nature of the interaction and the purpose for which your data is collected, we may rely on one or more of the following lawful bases:

- **Compliance with legal obligations:** We may process your personal information to meet legal or regulatory requirements, such as maintaining records, responding to lawful requests from authorities, or fulfilling statutory obligations.
- **Legitimate interests:** We may process your information where it is necessary for our legitimate business interests or those of a third party, provided these interests are not overridden by your privacy rights. This includes ensuring the effective operation of our website and mobile applications, safeguarding our systems and data, preventing fraud, improving our services, and managing relationships with learners, partners, and stakeholders.
- **Contractual necessity:** We may process your personal information when it is necessary to enter into or perform a contract with you, such as delivering educational programs, certifications, or related services.
- **Consent:** In certain cases, we may rely on your explicit consent to process your personal information for specific purposes. You have the right to withdraw your consent at any time, subject to applicable laws.

Where we process sensitive personal information (such as health data or other special categories), we will do so only when:

- You have given explicit consent;
- We are legally required to process such data;
- It is necessary for the establishment, exercise, or defense of legal claims;
- Or the data has been made publicly available by you.

Please note that even if you withdraw your consent, we may continue to process your personal information under other lawful bases where permitted by law.

Disclosure of information to third parties

In connection with the purposes outlined in the “How We Use Your Personal Information” section, NAL may disclose your personal information to third parties, including:

- Third-party service providers who support our educational, technological, and administrative functions
- Regulatory bodies, government authorities, or courts, where required by law or in response to legal proceedings

- As part of corporate transactions such as mergers, acquisitions, reorganizations, or strategic partnerships

We may also disclose your personal information if required under applicable laws or regulations, or in response to lawful requests from enforcement or regulatory agencies.

Additionally, we may share anonymized or aggregated data with third parties for purposes such as research, analytics, thought leadership, and promotional activities. This data does not identify individuals and is used to enhance our services and contribute to financial literacy initiatives.

Selling of Information

NAL does **not sell your personal information** to any third parties. We are committed to using your data responsibly and for the purposes outlined in this Privacy Statement, in accordance with applicable laws and regulations.

Blogs, Forums, Wikis, and Social Media Applications

Our website and digital platforms may host blogs, discussion forums, wikis, and other social media features (“Social Media Applications”) that allow users to share content and engage with others. Please be aware that any personal information or other content you choose to share through these platforms may be visible to other users and can be read, collected, or used by them. NAL does not control how other users may use, misuse, or misappropriate the information you share in these public or semi-public spaces, and we are not responsible for such actions. We encourage you to exercise caution and discretion when posting personal information on any Social Media Application.

Privacy Practices of Third Parties

This Privacy Statement applies solely to the personal information collected by NAL through your interactions with our website, mobile applications, and communications. Please note that other websites or applications accessible via links from our platforms may have their own privacy policies and data handling practices. We encourage you to review the privacy statements of those third-party platforms before sharing any personal information with them, as NAL is not responsible for how those parties collect, use, or disclose your data.

Information Security

NAL employs reasonable and appropriate administrative, physical, and technical safeguards to protect your personal information from unauthorized access, disclosure, alteration, or destruction. These measures include secure systems, access controls, and data protection protocols designed to maintain the confidentiality and integrity of your digital data.

While we take appropriate steps to secure the personal information we receive, please note that data transmission over the internet including via email is not entirely secure. Although we strive to protect your information, we cannot guarantee the security of data transmitted to or from our platforms.

Information Retention

NAL will retain your personal information for the longest of the following durations: (i) as long as necessary to fulfil the purpose for which the information was collected or to provide the relevant services; (ii) any retention period required under applicable laws, regulations, or professional standards; or (iii) the duration of any potential legal proceedings, investigations, or audits related to the services provided, plus a reasonable period thereafter. We aim to ensure that personal information is not kept longer than necessary and is securely disposed of when no longer required.

Your Rights

Subject to applicable laws, you may have the following rights regarding your personal information:

- Request confirmation of whether we are processing your personal information and obtain a copy of the data we hold about you
- Ask us to update, correct, or complete your personal information
- Request deletion of your personal information or restrict how we use it
- Withdraw your consent for processing (where processing is based solely on consent)
- Receive your personal information in a structured, commonly used, and machine-readable format
- Request that we stop processing your personal information

Please note that if you choose to withdraw consent or object to the processing of your personal information, we may be unable to provide certain services or respond to specific requests. Additionally, your request to discontinue processing may not override our legal or contractual obligations that require continued processing.

To help us maintain accurate records, please notify us if your personal details change by contacting us through the “Contact Us” section below.

If you are dissatisfied with how we have handled your personal information or any privacy-related request, we encourage you to reach out to us using the contact details provided.

Your Duties

You also have certain responsibilities regarding your personal information, including:

- Providing complete, accurate, and verifiable information
- Complying with applicable data protection laws and any updates or amendments
- Avoiding impersonation or misrepresentation when submitting personal information
- Not withholding material information that may affect the integrity of the data
- Ensuring that any grievances or complaints raised are genuine and not frivolous

Verification of Personal Information Requests

To protect your privacy and ensure the security of your data, NAL may verify your identity before processing certain requests related to your personal information. As part of this verification process, we may ask you to provide details such as your full name, contact information, and your relationship with NAL. Depending on the nature of your request, additional information may be required. Once we receive the necessary details, we will review and match them against our records to confirm your identity before proceeding with the request.

Third Party Requests

If you are submitting a personal information request on behalf of another individual, please contact us using the details provided in the “Contact Us” section below. You must include valid proof of authorization to act on their behalf. This may be in the form of a signed written authorization from the individual or a legally recognized power of attorney. We reserve the right to verify the authenticity of such documentation before processing the request.

INQUIRY, COMPLAINTS GRIEVANCE REDRESSAL

For any further queries, complaints or grievance related to this Privacy Policy, User could write to us at: Support_nkh@nal.co.in

Changes to This Privacy Statement

NAL may update or modify this Privacy Statement from time to time to reflect changes in our practices, legal requirements, or service offerings. When we make changes, we will revise the “Last Updated” date at the top of this page. The updated Privacy Statement will apply from the date of revision. We encourage you to periodically review this page to stay informed about how we protect your personal information.

This Privacy Statement is provided in English. While we may offer translations in other languages for convenience, the English version shall prevail in case of any inconsistencies or disputes.