



VINAYAK ARUN KINI

SEBI Registered Part-time Investment Adviser

SEBI Regn. No. INA000021304, BSE Enlistment No. 2371

339, 4th Block, Koramangala, Bangalore, Karnataka - 560034

Ph: +91 96116 17202 | Email: personifi25@gmail.com

PRIVACY POLICY

Published 13th July 2026

I recognize that privacy and confidentiality are fundamental to the trust my website users and clients place in me. This Privacy Policy explains how I collect, use, store, disclose and protect your personal data when you visit my website, interact with me, or inquire about my services.

I am committed to comply with the applicable provisions of laws governing the protection of digital personal information in India.

Information I Collect

When you visit my website or communicate with me, I may collect personal information including – Name, Email address, Mobile number, City or location, Professional or financial profile information voluntarily shared by you, Information contained in enquiries, feedback, or communication submitted through my website.

In addition, my website may automatically collect limited technical information such as browser type, device information, IP address, and website usage statistics through cookies and analytics tools.

I collect only such information as is reasonably necessary for the purposes described in this Policy.

Purpose of Processing Personal Data

Your personal information may be collected and processed for the following purposes:

- Responding to your enquiries and requests
- Providing information regarding my services
- Scheduling consultations and meetings
- Conducting client onboarding, risk profiling and suitability assessments where applicable
- Meeting legal, regulatory, audit and compliance obligations
- Maintaining records and communications
- Improving website functionality, security and user experience
- Preventing fraud, unauthorized access or misuse of my services

I process personal data only for lawful purposes and in a fair, transparent and proportionate manner.

Consent

Where required by law, personal data will be processed based on your consent.

By voluntarily submitting information through my website, email communications, or other interactions, you consent to the collection and use of such information for the purposes outlined in this Policy.

You may withdraw your consent at any time by contacting me using the details provided below. Withdrawal of consent will not affect processing undertaken prior to such withdrawal and may limit my ability to provide certain services or respond to your requests.

Data Sharing and Disclosure

I treat personal information as confidential and do not sell, rent, trade, or otherwise monetize your personal data.

Personal information may be shared only in the following circumstances:

- With service providers engaged for website hosting, technology support, communication services or data storage
- With regulatory authorities, governmental agencies or statutory bodies when required by applicable law
- For compliance with legal obligations, court orders or regulatory directives
- In connection with audits, inspections or investigations conducted by competent authorities

All such disclosures are made on a need-to-know basis and subject to appropriate confidentiality and security safeguards.

Data Retention

I retain personal data only for as long as necessary to fulfil the purposes for which it was collected, including compliance with applicable legal, regulatory, taxation, audit and record-keeping requirements.

When personal information is no longer required, I take reasonable steps to securely delete, anonymize, or dispose of such information in accordance with applicable laws and internal policies.

Security of Personal Data

I maintain reasonable technical, administrative and organizational safeguards designed to protect personal information against unauthorized access, disclosure, alteration, misuse, loss or destruction.

While I strive to protect your information using commercially reasonable security measures, no method of transmission over the internet or electronic storage system can be guaranteed to be completely secure.

Your Rights

Subject to applicable law, you may have the right to:

- Obtain information regarding the personal data processed by me
- Request correction or updating of inaccurate personal information
- Request erasure of personal data where permissible under law
- Withdraw consent previously provided
- Nominate another person to exercise your rights in accordance with applicable law
- Submit a grievance regarding the processing of your personal data

I will endeavor to respond to legitimate requests within reasonable timelines prescribed under applicable laws.

You may also review my grievance redressal details in this policy and also the mechanism separately published on my website.

Cookies and Website Analytics

My website may use cookies and similar technologies to enhance user experience, understand website usage patterns and improve functionality.

You may choose to disable cookies through your browser settings. However, certain features of the website may not function properly if cookies are disabled.

Third-Party Websites

My website may contain links to third-party websites for informational purposes. I am not responsible for the privacy practices, content or security of such external websites. Users are encouraged to review the privacy policies of those websites independently.

Grievance Redressal

For any questions regarding this Privacy Policy, requests relating to personal data, withdrawal of consent, or privacy-related grievances, please contact:

Grievance Officer
– Vinayak Arun Kini
– Email Address: personifi25@gmail.com
– Phone: +91 96116 17202
– Working Hours: 10 AM to 6 PM

You can also reach out to me through my website at: <https://personifi.in/>, and
Contact me Form at: <https://personifi.in/>

I will make reasonable efforts to acknowledge and address grievances in a timely manner in accordance with applicable legal requirements.

Changes to this Policy

I may update this Privacy Policy from time to time to reflect changes in legal requirements, regulatory guidance, business practices or website functionality.

The revised version will be posted on this page along with the updated published/effective date. Continued use of the website following such updates shall constitute acceptance of the revised Policy.

Note

By using this website or submitting your information to me, you acknowledge that you have read and understood this Privacy Policy.

[End of Document]