

Privacy Policy

Rama Prasad Investment Advisors (RPIA) • SEBI Reg. No. INA00002119111

Effective Date: March 13, 2026 • Website: www.rpinvestmentadvisor.com

This Privacy Policy describes how **Rama Prasad Investment Advisors** ('RPIA', 'we', 'us', or 'our') collects, uses, stores, and protects the personal information you provide when you visit our website **www.rpinvestmentadvisor.com** or avail our investment advisory services. We are committed to safeguarding your privacy in accordance with applicable Indian laws including the **Information Technology Act, 2000**, the **IT (Amendment) Act, 2008**, applicable SEBI regulations, and the emerging **Digital Personal Data Protection Act, 2023**.

1 Information We Collect

We collect the following categories of personal information:

Category	Examples	Purpose
Identity & Contact	Full name, PAN, date of birth, address, email, mobile number	KYC compliance, account setup, communication
Financial Information	Income, liabilities, existing investments, bank details, AUA	Risk profiling, suitability assessment, fee calculation
Risk Profile Data	Risk score, investment goals, time horizon, loss tolerance	Personalized investment advice under SEBI regulations
Usage Data	IP address, browser type, pages visited, time on site, device info	Website analytics, security monitoring, service improvement
Communication Records	Emails, WhatsApp messages, SMS, call logs, meeting notes	Regulatory record-keeping, dispute resolution
Compliance Data	SEBI grievance records, audit trails, consent confirmations	Legal obligations, SEBI compliance, investor protection

2 How We Collect Information

We collect personal information through the following means:

- Directly from you — via contact forms, consultation requests, email, phone, or WhatsApp on our website.
- Advisory agreements — through signed investment advisory agreements and KYC documentation.
- Risk profiling questionnaires — forms completed by you to determine your risk appetite.
- Automatically — cookies, server logs, and analytics tools when you browse our website.
- Third parties — SEBI-mandated intermediaries, stock exchanges, or referral partners, where applicable.

3 How We Use Your Information

Your personal information is used solely for legitimate purposes:

<ul style="list-style-type: none"> ■ Providing Investment Advisory Services 	To deliver personalized, SEBI-compliant investment advice based on your financial goals and risk profile.
<ul style="list-style-type: none"> ■ KYC & Regulatory Compliance 	To fulfill obligations under SEBI (Investment Advisers) Regulations, 2013, including mandatory KYC, risk profiling, suitability assessment, and record-keeping.
<ul style="list-style-type: none"> ■ Fee Processing 	To calculate, invoice, and collect advisory fees as per the agreed fee schedule (Schedule A of the Advisory Agreement).
<ul style="list-style-type: none"> ■ Communication 	To send investment advice, portfolio reviews, regulatory updates, and service notifications via email, SMS, or WhatsApp.
<ul style="list-style-type: none"> ■ Grievance Redressal 	To address complaints, disputes, and grievances in compliance with SEBI timelines and the ODR/SCORES portal requirements.
<ul style="list-style-type: none"> ■ Website Improvement 	To analyse website usage patterns, improve user experience, and maintain site security.
<ul style="list-style-type: none"> ■ Legal Obligations 	To respond to legal processes, regulatory inquiries, audit requirements, or court orders as mandated by law.

4 Sharing of Your Information

RPIA follows a strict **no-sale policy** — we do not sell, rent, or trade your personal information to any third party. Limited sharing occurs only in the following circumstances:

- **Regulatory Authorities:** SEBI, stock exchanges, IAASB, or other statutory bodies when required by law or regulation.
- **Legal & Compliance:** Courts, law enforcement, or government agencies pursuant to valid legal process.
- **Service Providers:** Trusted technology vendors (e.g., email, hosting, analytics) bound by strict confidentiality agreements.
- **Obligor:** In the event of the Investment Adviser's death or disability, the appointed Obligor as disclosed in the Advisory Agreement.
- **Audit & Compliance:** SEBI-mandated annual compliance auditors for regulatory audit purposes.

We do not share your information with product manufacturers, mutual funds, brokers, distributors, or any other intermediary for commercial gain.

5 Cookies & Website Tracking

Our website uses cookies and similar tracking technologies to enhance your browsing experience and analyse site traffic.

- **Essential Cookies:** Required for the website to function correctly. These cannot be disabled.
- **Analytics Cookies:** Help us understand how visitors use our website (e.g., Google Analytics). No personally identifiable information is collected.
- **Preference Cookies:** Remember your preferences and settings for a better experience.

You may disable non-essential cookies through your browser settings. However, some features of our website may not function properly if cookies are disabled.

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Data Retention

We retain your personal data only as long as necessary for the purposes described in this policy and to comply with our legal and regulatory obligations:

Data Type	Retention Period	Basis
KYC & Client Records	5 years after termination of advisory relationship	SEBI (Investment Advisers) Regulations, 2013
Investment Advice Records	5 years from date of advice	SEBI regulatory requirement
Financial & Fee Records	7 years	Income Tax Act, 1961
Grievance Records	3 years from resolution	SEBI grievance redressal guidelines
Website Usage Data	12 months (rolling)	Legitimate interest in site security

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Data Security

We implement appropriate technical and organizational measures to protect your personal information against unauthorized access, alteration, disclosure, or destruction:

- Secure storage of physical and digital client records with restricted access controls.
- Encrypted communication channels for transmission of sensitive information.
- Password-protected systems and regular security reviews.
- Staff trained on data confidentiality and SEBI compliance obligations.
- No sharing of client credentials, OTPs, or login information is ever requested by RPIA.

Important: RPIA will never ask you to share your Trading Account, Demat Account, or Bank Account login credentials or OTPs. Please do not share such information with anyone.

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Your Rights as a Data Principal

Under applicable Indian data protection laws and SEBI regulations, you have the following rights:

Right to Access	Request a copy of the personal information we hold about you.
Right to Correction	Request correction of inaccurate or incomplete personal data.
Right to Deletion	Request deletion of your data where we have no legal obligation to retain it.
Right to Portability	Receive your data in a structured, machine-readable format where applicable.
Right to Object	Object to processing of your data for specific purposes, such as marketing.
Right to Withdraw Consent	Withdraw consent for data processing at any time (without affecting prior processing).
Right to Grievance	Lodge a complaint with SEBI via SCORES (scores.sebi.gov.in) or the ODR portal (smartodr.in).

Our website may contain links to external websites such as SEBI SCORES, Smart ODR, BSE, NSE, or other regulatory portals. RPIA is not responsible for the privacy practices of these third-party websites. We encourage you to read their respective privacy policies before providing any personal information.

Our services are intended for individuals who are **18 years of age or older**. We do not knowingly collect personal information from minors. If you believe we have inadvertently collected information from a minor, please contact us immediately and we will delete such data promptly.

We may update this Privacy Policy from time to time to reflect changes in our practices, technology, or applicable law. When we make material changes, we will:

- Update the **Effective Date** at the top of this document.
- Post the revised policy on our website at www.rpinvestmentadvisor.com.
- Notify existing clients via email or other communication channels where required.

We encourage you to review this policy periodically to stay informed about how we protect your information.

For any privacy-related concerns, requests, or grievances, please contact us through the following:

Grievance Officer	Contact Details
Name	Panchagnula Venkateswara Rama Prasad
Designation	Principal Officer & Proprietor, RPIA
Email	ramaprasadpv.31@gmail.com
Phone	+91 9820735720
Address	2-1-565/3/A/1, New Nallakunta, Hyderabad – 500044, Telangana, India
Website	www.rpinvestmentadvisor.com
SEBI SCORES	www.scores.sebi.gov.in
ODR Portal	www.smartodr.in

*By using our website or availing our services, you acknowledge that you have read, understood, and agree to the terms of this Privacy Policy. This policy is governed by the laws of India and any disputes shall be subject to the jurisdiction of courts in **Hyderabad, Telangana**.*

Disclaimer: RPIA does not guarantee returns on investments. Returns are subject to market conditions. This document is prepared in accordance with applicable SEBI regulations and Indian data protection laws.