

ADVANCE PMC – PRIVACY POLICY

Effective Date: 01/03/2026

Website: www.advancepmc.com

Applicable Entity: Advance PMC, together with its promoters, proprietorship / partnership / company entity as applicable, affiliates, associates, group concerns, consultants, advisors, employees, authorised representatives, technology partners, service providers, and persons acting on its behalf (collectively, “Advance PMC”, “Company”, “we”, “us”, or “our”).

Jurisdiction: Mumbai, Maharashtra, India

1. Introduction

Advance PMC is committed to maintaining the confidentiality, integrity, and security of the personal data and business information entrusted to it. This Privacy Policy explains how we collect, receive, store, use, process, disclose, retain, secure, and otherwise handle personal data and related information in connection with our website, forms, consultations, reports, webinars, campaigns, communications, and advisory services.

This Privacy Policy is intended to be read with our Terms of Service, Refund / Cancellation Policy, payment disclaimers, service-specific proposals, engagement letters, invoices, and any supplemental notices issued from time to time.

By accessing our website, submitting information, communicating with us, registering for any webinar or consultation, making payment, or otherwise engaging with Advance PMC, you acknowledge that you have read and understood this Privacy Policy and, where consent is relied upon, you provide consent in the manner contemplated by applicable law. The DPDP

Act requires consent to be free, specific, informed, unconditional, and unambiguous, supported by clear affirmative action, and also recognises the right to withdraw consent.

2. Legal Basis and Compliance Position

This Privacy Policy is framed having regard to applicable Indian law, including the Digital Personal Data Protection Act, 2023, the Information Technology Act, 2000, and the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011. Those rules require publication of a website privacy policy stating, among other things, the types of information collected, purpose of collection and use, disclosure practices, and reasonable security practices, and they also require publication of grievance contact details.

3. Scope

This Privacy Policy applies to personal data and related information collected through or in connection with:

- our website and landing pages;
- Meta, social media, digital campaign, and lead-generation forms;
- WhatsApp, calls, emails, forms, meetings, video calls, and webinars;
- project intake, report requests, consultation bookings, and payment pages;
- CRM, analytics, communication, automation, and support systems used by us or on our behalf.

4. Categories of Information We Collect

We may collect, receive, or otherwise handle the following categories of information, depending on the nature of your interaction with us:

4.1 Personal Identification Information

- full name;
- mobile number;
- email address;
- designation;
- name of society / firm / company / group represented.

4.2 Project, Property, and Transaction Information

- society details;
- redevelopment stage;
- property or land details;
- plot size, location, ownership type;
- title-related statements or documents;
- project expectations, budget expectations, financial expectations, and commercial parameters;
- details of developers, counterparties, consultants, and stakeholders connected with the matter.

4.3 Communications and Submission Records

- emails, call notes, WhatsApp messages, attachments, forms, uploaded documents, meeting records, and consultation history;
- responses to surveys, lead forms, questionnaires, webinar forms, intake forms, and service requests;

- recordings or transcripts of calls, meetings, webinars, and video consultations where applicable.

4.4 Technical and Usage Information

- IP address;
- browser type;
- operating system;
- device identifiers;
- approximate location derived from technical information;
- website interaction data, session data, referring URLs, date and time stamps, clickstream data, cookies, pixels, and analytics information.

4.5 Payment and Billing Information

- transaction reference numbers;
- payment status;
- invoice details;
- gateway-generated identifiers;
- billing-related correspondence.

Advance PMC does not ordinarily store full debit card numbers, credit card numbers, CVV details, or complete net-banking credentials on its own systems, and online payment processing is typically handled through a payment gateway or payment aggregator.

5. How We Collect Information

We may collect information:

- directly from you when you fill forms, send emails, message us, call us, register for webinars, book consultations, make payments, or upload documents;
- through our website, cookies, pixels, and analytics technologies;
- from public sources, counterparties, publicly accessible records, service providers, and third-party tools used in connection with our business;
- from referrals, internal teams, consultants, affiliates, or authorised intermediaries acting in connection with your matter.

6. Purpose of Collection and Processing

We may collect and process information for one or more of the following purposes:

- to respond to enquiries and evaluate service requests;
- to schedule and deliver consultations, webinars, meetings, and advisory services;
- to prepare reports, notes, assessments, and decision-support materials;
- to verify identity, authority, and seriousness of enquiry;
- to communicate with you regarding services, updates, reminders, and follow-ups;
- to issue invoices, receive payments, reconcile accounts, investigate payment disputes, and manage failed or reversed transactions;
- to secure our website, systems, teams, and users from misuse, fraud, unauthorised access, spoofing, chargebacks, and malicious activity;
- to maintain records, support legal compliance, resolve disputes, and establish, exercise, or defend legal claims;

- to improve website performance, user experience, communications, campaigns, and internal processes;
- to send marketing or promotional communications, where permitted by law and subject to applicable consent standards.

The SPDI Rules require that information be collected for a lawful purpose connected with the body corporate's functions and that the collection be necessary for that purpose; they also require that information be used for the purpose for which it was collected.

7. Consent and User Choice

Where consent is the basis for processing, Advance PMC will seek to rely on consent that is free, specific, informed, unconditional, and unambiguous, supported by clear affirmative action. You may also have the right to withdraw consent for certain processing activities, though such withdrawal will not affect prior lawful processing and may impact our ability to provide some services. The DPDP Act and the SPDI Rules both contemplate a user's ability to withdraw consent.

By submitting your details through any form, website, advertisement, registration page, or communication channel, you consent to our contacting you via call, SMS, WhatsApp, email, and other digital channels in connection with your enquiry, the requested services, follow-ups, reminders, updates, account administration, and related business communication.

8. Call Recording, Monitoring, and Communications

For quality control, training, service delivery, legal protection, record-keeping, and dispute resolution, calls, meetings, webinars, and certain digital communications may be recorded, transcribed, stored, and reviewed, subject to applicable law.

By engaging with Advance PMC through calls, video meetings, or similar communication channels, you acknowledge and agree that such recording and retention may take place.

9. Disclosure and Sharing of Information

Advance PMC may disclose or share information:

- within its internal teams, affiliates, and authorised personnel on a need-to-know basis;
- with consultants, legal advisors, technical experts, accountants, and service providers engaged in connection with the requested service;
- with CRM, communication, analytics, hosting, automation, payment, and technology partners operating for or on behalf of Advance PMC;
- where required by law, legal process, regulatory direction, or court order;
- to prevent fraud, misuse, cybersecurity events, and unlawful activity;
- in connection with corporate restructuring, internal reorganisation, or business transfer, subject to lawful safeguards.

The SPDI Rules require disclosure provisions to be stated in the privacy policy and restrict disclosure of sensitive personal data except in accordance with law or prior permission, subject to the rule's terms.

Advance PMC does not state that it “sells personal data” as a business model.

10. Third-Party Platforms and Payment Gateways

Where you interact with Advance PMC through third-party platforms such as Meta lead forms, payment gateways, webinar platforms, CRM platforms, or communication applications, your interaction may also be governed by those third parties' own terms and privacy practices.

Online payments made for consultations, webinars, reports, bookings, or other services may be processed by an external gateway or payment aggregator. Such payments may be subject to gateway rules, bank rules, UPI rules, card-network rules, reversals, chargebacks, and other operational controls. RBI's failed-transaction framework and gateway terms make clear that payment issues may involve multiple participants and timeframes beyond the merchant's own systems.

11. Cookies, Pixels, and Analytics

Our website may use cookies, pixels, SDKs, analytics tools, remarketing tools, and similar technologies for:

- session management;
- performance improvement;
- measuring campaign effectiveness;
- fraud prevention and abuse detection;
- remembering user preferences;
- analytics, reporting, and retargeting.

You may manage cookie preferences through your browser or device settings, subject to technical limitations.

12. Data Quality and Accuracy

You represent that the information and documents you provide are accurate, current, and not misleading. Advance PMC is not responsible for the authenticity of the information supplied by the provider of information, and the SPDI Rules expressly contemplate that the body corporate is not responsible for such authenticity.

Where feasible and appropriate, you may request correction of inaccurate personal information.

13. Retention of Information

Advance PMC may retain information for as long as reasonably necessary for:

- the purposes for which it was collected;
- performance of services;
- internal record-keeping and audit;
- enforcement of contractual rights;
- legal compliance and dispute management;
- fraud prevention, cybersecurity review, or evidence preservation.

The SPDI Rules provide that information should not be retained longer than required for the lawful purpose for which it may be used or as otherwise required under law.

14. Security Practices

Advance PMC endeavours to implement reasonable administrative, organisational, contractual, and technical measures appropriate to the

nature of the information handled and the scale of its operations. The SPDI Rules require disclosure of reasonable security practices and procedures in the privacy policy.

However, no website, server, cloud environment, communication platform, or transmission method is completely secure. Accordingly, while reasonable measures may be used, Advance PMC does not warrant that its systems will always be immune from unauthorised access, malware, network intrusion, fraud, phishing, or other cyber risks.

15. Withdrawal of Consent and Consequences

Where processing is based on consent, you may withdraw consent in the manner permitted by law and as specified by Advance PMC from time to time. Withdrawal may affect our ability to continue providing certain services, communications, or access. The DPDP Act expressly recognises withdrawal of consent and states that the consequences of withdrawal are to be borne by the data principal.

16. Grievance Redressal

If you have any privacy-related concern, complaint, or request, you may contact our Grievance Officer using the details published below.

Grievance Officer

- Name: Adv. Suresh Kanojia
- Designation: Grievance Officer / Compliance Officer
- Email: info@advancepmc.com
- Phone:8591332700

Address: 2nd Floor,Sukumar Corner , 127 J.P. Road, Junction of J. P. Road & Dawood Baug Lane, Andheri(West),Mumbai-400058.

17. Cross-Border Transfer

Where information is processed by service providers or systems that may involve cross-border infrastructure, Advance PMC will seek to ensure commercially reasonable safeguards consistent with applicable law and operational necessity. The SPDI Rules contemplate transfer where the transferee ensures the same level of data protection as is adhered to under those rules.

18. Children

Advance PMC does not intentionally design its professional advisory services for children. If any information is believed to have been submitted inappropriately, Advance PMC may take steps to restrict or delete it, subject to legal requirements.

19. Changes to this Privacy Policy

Advance PMC may amend, modify, or update this Privacy Policy from time to time. The latest version may be posted on the website with the revised effective date. Continued interaction with the website or services after such update may constitute acknowledgement of the revised version, to the extent permitted by law.

20. Governing Law and Jurisdiction

This Privacy Policy shall be governed by the laws of India.

Subject to mandatory law to the contrary, the courts at Mumbai, Maharashtra shall have exclusive jurisdiction over disputes arising out of or relating to this Privacy Policy, the website, or the related handling of data by Advance PMC.