

National Co-operative Exports Limited (NCEL)

(Registered under MSCS Act, 2002; Reg. No. MSCS/CR/1395/2023)

World Trade Centre, Tower I, 8th Floor, Nauroji Nagar, New Delhi-110029



Privacy Policy

1. Introduction

National Co-operative Exports Limited (“NCEL”, “we”, “us”, “our”) is a Multi-State Cooperative Society registered under the Multi-State Cooperative Societies Act, 2002 and operates under the administrative control of the Ministry of Cooperation, Government of India.

This Privacy Policy outlines how NCEL collects, uses, shares, and protects your information when you access and use the NCEL Membership App. This policy is in accordance with applicable Indian data protection laws including the Information Technology Act, 2000 and the Digital Personal Data Protection Act, 2023 (“DPDP Act”).

2. Information We Collect

We may collect the following personal and organizational data from cooperative societies and their authorized representatives:

- Name and address of the cooperative society
- Name of the authorized contact person
- Contact details (email, phone number)
- PAN and GST details of the society (for regulatory verification)
- Bank account information and copy of cancelled cheque or bank passbook
- Supporting documents (e.g., registration certificate, board resolution)

This data is collected only from duly authorized representatives of the societies.

3. Purpose of Collection

Your information is collected for the following lawful and legitimate purposes:

- Processing and evaluating membership applications
- Issuing digital share certificates
- Maintaining accurate and up-to-date membership records
- Facilitating administrative and cooperative governance functions
- Ensuring regulatory compliance
- Preventing fraud or duplication
- Conducting audits and data reconciliation
- Dissemination of relevant cooperative program information

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4. How We Use Your Information

Your information is used strictly for the following purposes:

- Authentication and processing of cooperative society membership
- Enabling OTP-secured login and access to digital share certificates
- Managing participation in NCEL programs, voting rights, and cooperative governance
- Communicating important updates or notifications
- No automated decision-making or profiling is done using your data

5. Data Sharing & Confidentiality

NCEL does **not** sell, rent, or share your personal information for marketing or commercial purposes. However, your data may be disclosed only under the following circumstances:

- When mandated by applicable law, regulators, courts, or law enforcement agencies
- To verified service providers under strict Non-Disclosure Agreements (NDAs), solely for operational or technical support purposes

All disclosures, if any, are done under legal obligation or contractual safeguards.

6. Data Security

We maintain reasonable and appropriate administrative, technical, and physical safeguards including:

- Encryption of sensitive data
- OTP-based authentication for access control
- Role-based access and audit logs
- Compliance with ISO/IEC 27001 standards and national IT infrastructure requirements

7. Consent

By submitting your data via the NCEL Membership App, you provide **free, specific, informed, unconditional, and unambiguous consent** for its collection and use, as per Section 6 of the DPDP Act.

Withdrawal of consent can be initiated at any time by contacting the Data Protection Officer (DPO). However, this may affect your access to certain NCEL services or functionalities.

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8. Rights of Data Principals (Users)

In accordance with the DPDP Act, you have the following rights:

- **Right to Access:** Request a copy of your personal data held by NCEL
- **Right to Correction:** Request corrections or updates to inaccurate data
- **Right to Withdraw Consent:** Revoke previously granted consent
- **Right to Grievance Redressal:** File complaints with NCEL's DPO for resolution

To exercise any of these rights, please contact us using the details provided in the **Contact Us** section.

9. Data Retention & Deletion

Your personal data is retained only for as long as necessary to fulfill the stated purposes or comply with legal and regulatory requirements. Upon expiration of such needs, your data will be securely deleted or anonymized.

10. Platform Control Disclaimer

NCEL reserves the right to reject applications or revoke access to the NCEL Membership App in the event of:

- Misrepresentation of submitted information
- Withdrawal of necessary consents
- Non-compliance with regulatory or cooperative requirements

11. Governing Law & Jurisdiction

This Privacy Policy is governed by and construed in accordance with the laws of India. Any disputes shall be subject to the exclusive jurisdiction of the courts located in **New Delhi, India**.

12. Changes to This Policy

NCEL may revise this Privacy Policy from time to time to reflect legal, technological, or operational changes. Updates will be published in the app or communicated via push notifications. Continued use of the NCEL Membership App constitutes acceptance of the revised policy.

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13. Contact Us

If you have any questions, concerns, or requests related to this Privacy Policy or your personal data, please contact:

Data Protection Officer (DPO)

National Co-operative Exports Limited

8th Floor, Tower-I, World Trade Centre

Nauroji Nagar, Safdarjung Enclave

New Delhi – 110029

Email: headcoop@ncel.coop, membership@ncel.coop

Call/WhatsApp: +91 8595634549