

PRIVACY POLICY

Chameli Devi Public School, Indore (M.P.)

- **Effective Date: September 1, 2026**
- **Last Updated: September 1, 2026**

1. Introduction

Chameli Devi Public School, Indore (M.P.) is committed to protecting the privacy and personal data of our students, parents, guardians, and visitors ("Users," "you," or "your").

This Privacy Policy explains how we collect, process, store, and safeguard your personal and financial information when you access our official school website, parent portal, or utilize our online fee payment gateway facilities.

By accessing our online payment portal or submitting personal details, you agree to the practices described in this Privacy Policy in accordance with applicable laws in India.

2. Applicable Legal Framework

This policy complies with:

1. **The Digital Personal Data Protection (DPDP) Act, 2023**
2. **The Information Technology Act, 2000, and the IT (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011**
3. **Reserve Bank of India (RBI) Guidelines & Master Directions on Payment Aggregators (PAs) and Payment Gateways (PGs)**

3. Information We Collect

A. Personal Data (Student & Parent Details)

When registering, logging into the parent portal, or making fee payments, we may collect:

- **Student Details:** Full name, Admission/Enrollment /Scholar Number / Student's ID code Class, Section and Date of Birth
- **Parent/Guardian Details:** Full name, Mobile number, Email address, Residential address.

B. Payment & Transaction Data

To process online school fees, transport fees, or examination fees, the following transaction metadata is processed:

- Transaction ID, Order ID, Date & Time of Payment, Fee Category, Amount Paid, Payment Status (Success/Failure).
- Mode of payment chosen (e.g., UPI, Net Banking, Credit/Debit Card, Wallet).

Important Banking Note on Card Data Security:

In compliance with **RBI guidelines** and **PCI-DSS standards**, **Chameli Devi Public School** does **NOT store, process, or hold raw credit/debit card numbers, CVVs, PINs, or Net Banking passwords** on its local servers. All sensitive financial inputs are directly encrypted and processed through

RBI-authorized, PCI-DSS Level 1 compliant Payment Gateways/Aggregators.

4. Purpose of Data Processing

We collect and process your data strictly for legitimate educational and administrative purposes, including:

- Verifying student identity and processing academic fee collections online.
- Issuing official fee payment receipts and maintaining accounting ledgers.
- Sending transaction status updates, payment reminders, and administrative notices via SMS, Email, or WhatsApp.
- Resolving payment disputes, refunds, or double-debit reconciliation requests.
- Complying with statutory obligations and auditing requirements under regulatory authorities.

5. Disclosure & Sharing of Information

We treat your personal data with utmost confidentiality. We do not sell, rent, or trade your personal information to third parties for commercial or marketing purposes.

Your data is shared strictly under the following conditions:

1. **RBI-Authorized Payment Gateway Partners:** Shared with compliant Payment Aggregators (e.g., Razorpay, HDFC, SBI Bank Gateway) solely to facilitate electronic transaction settlement.
2. **Legal & Regulatory Mandates:** Shared with law enforcement, regulatory bodies, or judicial courts if legally compelled under Indian law.
3. **Internal Administrative Software:** Shared with our secured School Management Information System vendor under strict non-disclosure obligations.

6. Data Security Safeguards

We implement reasonable physical, managerial, and technological security controls to safeguard your data, including:

- **Encryption:** HTTPS protocol with modern TLS (Transport Layer Security) encryption across all web payment portals.
- **Data Localization:** In accordance with RBI directions, all transaction-related data resides strictly on secure servers within the territory of India.
- **Access Control:** Restricted access granted only to authorized school administrative personnel on a need-to-know basis.

7. Data Retention & Erasure

We retain personal data and transaction history only for as long as necessary to fulfill academic records, regulatory accounting, tax compliance, and legal obligation requirements. Once the statutory retention period expires, data is securely deleted or anonymized.

8. Your Rights under DPDP Act, 2023

As a Data Principal (Parent/Guardian), you possess the following rights:

- **Right to Access:** Request a summary of your personal data processed by the school.
- **Right to Correction & Updating:** Request correction or updating of inaccurate or outdated personal details.
- **Right to Withdrawal of Consent:** Withdraw consent for non-mandatory data processing (subject to contractual/educational necessity).
- **Right to Grievance Redressal:** Seek prompt resolution regarding any data privacy concerns.

9. Refund and Cancellation Policy Reference

For queries related to failed transactions, double debits, or refund requests, please consult our dedicated **Refund & Cancellation Policy** linked on our online payment portal.

10. Grievance Redressal & Nodal Officer

In compliance with the **DPDP Act, 2023** and **RBI Payment Guidelines**, the School has designated a Grievance Redressal Officer to address any questions, security concerns, or payment discrepancies.

- **Name of Officer:** (Mr. Milind Bagade)
- **Designation:** IT & Accounts Grievance Officer
- **School Name:** Chameli Devi Public School, Indore (M.P.)
- **Campus Address:** Tejpur Gadbad, Kesarbagh Road, Indore (M.P.) - [452012]
- **Email Address:** [office@ cpsindore.com]
- **Phone Number:** +91 (9301999208)

11. Policy Updates

We reserve the right to amend this Privacy Policy periodically to reflect changes in regulatory standards or operational practices. Any changes will be published immediately on this page with an updated "Last Updated" revision date.