

PRIVACY POLICY

Last Updated: 15th January, 2026

This Privacy Policy (“Policy”) governs the collection, use, storage, processing, and disclosure of information of Users accessing or using the website <https://mugamma.online> (the “Platform”).

The Platform is managed and operated by **Vegacap Consultants Private Limited** (“Company”), a company incorporated under the Companies Act, 2013. The Company operates the Platform under the brand name **Mu Gamma Skills and Knowledge Academy , on behalf of the owner, Mu Gamma Consultants Private Ltd**, and provides online courses, training programs, learning pathways, assessments, and related educational services (“Services”).

This Policy forms an integral part of the **Terms and Conditions** of the Platform. By accessing, browsing, or using the Platform or availing any Services, the User agrees to be bound by this Policy.

This document is an **Electronic Record** under the Information Technology Act, 2000 and rules made thereunder and does not require any physical or digital signature.

1. DEFINITIONS

Unless otherwise stated, capitalised terms used in this Policy shall have the meanings assigned to them in the Terms and Conditions.

- **“Company”** means Vegap Cap Consultants Private Limited.
 - **“Platform”** means <https://mugamma.online>.
 - **“User” / “You”** means any natural or legal person accessing or using the Platform.
 - **“Services”** means online courses, learning programs, assessments, certifications, and related offerings provided via the Platform.
 - **“Personal Information ”** means any information relating to an identified or identifiable User.
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2. INFORMATION COLLECTED

The Company may collect, store, and process the following categories of information:

2.1 Technical & Usage Data

- IP address
- Browser type, device type, operating system

- Date, time, duration, and navigation patterns on the Platform

2.2 Registration & Account Information

- Name
- Email address
- Contact number (if provided)
- Login credentials

2.3 Profile & Learning Data

- Educational or professional details (if voluntarily provided)
- Course enrollments, progress, completion records
- Assessment responses and certification eligibility

2.4 Transaction & Payment Information

- Name and email address linked to payments
- Transaction references

Important: The Company does **not** store debit/credit card, UPI, or banking credentials. Payments are processed through third-party gateways such as **Razorpay** in accordance with their privacy policies.

2.5 Communications

- Emails, messages, feedback, or grievances submitted by the User

3. PURPOSE OF COLLECTION AND USE

Personal Information collected is used strictly for legitimate business purposes, including:

- Operating and maintaining the Platform
- Creating and managing User accounts
- Delivering purchased Services and certifications
- Processing payments, refunds, and cancellations
- Communicating service-related notifications
- Improving content quality and user experience
- Preventing fraud, misuse, and unauthorised access
- Complying with Applicable Laws and regulatory obligations

The Company does not sell or commercially exploit User data.

4. DISCLOSURE OF INFORMATION

The Company may disclose Personal Information only to the extent reasonably necessary:

- To employees, instructors, consultants, or service providers for Service delivery
- To payment processors such as Razorpay solely for transaction processing
- To legal, regulatory, or government authorities when required by Applicable Laws
- To protect the Company's legal rights, enforce agreements, or prevent fraud

Except as expressly stated, the Company does not disclose User data to third parties.

5. PAYMENT GATEWAYS & THIRD-PARTY SERVICES

All financial transactions are handled by third-party payment gateways. The Company shares only the minimum information required for:

- Payment processing
- Refunds and reversals
- Dispute resolution

Users are advised to review the privacy policies of such third-party service providers.

6. DATA RETENTION

The Company retains Personal Information only for as long as necessary to:

- Provide Services
- Fulfil contractual obligations
- Meet legal and regulatory requirements
- Resolve disputes and enforce agreements

Data may be retained longer if required by law or for audit and compliance purposes.

7. DATA SECURITY

The Company employs reasonable technical and organisational safeguards to protect User information, including secure servers and controlled access mechanisms.

However, Users acknowledge that no internet-based system is completely secure and agree that the Company shall not be liable for unauthorised access beyond its reasonable control.

Users are responsible for maintaining the confidentiality of their login credentials.

8. COOKIES AND TRACKING

The Platform uses cookies and similar technologies to:

- Enhance functionality
- Analyse usage trends
- Improve Platform performance

Users may disable cookies through browser settings; however, doing so may limit Platform functionality.

9. THIRD-PARTY LINKS

The Platform may contain links to third-party websites or services. The Company does not control or endorse such websites and is not responsible for their privacy practices or content.

10. USER RIGHTS

Users may:

- Review and update their Personal Information through their account
- Request correction or deletion of information, subject to legal limitations

Requests may be submitted via email to the address provided below.

11. AMENDMENTS

The Company reserves the right to modify this Policy at its sole discretion. Updated versions will be posted on the Platform and shall be effective immediately upon publication.

Continued use of the Platform constitutes acceptance of the revised Policy.

12. GRIEVANCE REDRESSAL

For any queries, concerns, or complaints regarding this Privacy Policy or data usage, Users may contact:

info@vegacapltd.com

The Company shall endeavour to resolve grievances within a reasonable timeframe.

13. GOVERNING LAW AND JURISDICTION

This Privacy Policy shall be governed by and construed in accordance with the laws of India. Courts situated in **New Delhi** shall have exclusive jurisdiction.