



DIFCO Investment Services

PRIVACY POLICY

Effective Date: 15th October 2026

This Privacy Policy applies to **DIFCO Investment Services, Devang Desai, and Nevil Devang Desai** (collectively referred to as "we", "us" or "our") in relation to our website and services.
DIFCO Investment Services is a brand owned by Nevil Devang Desai.

We respect the privacy of our clients, investors and website users. This Privacy Policy explains, in general terms, how personal information may be collected, used, stored and shared in connection with our services.

1 Information We May Collect

Depending on the nature of the services requested, we may collect information such as:

- Name, date of birth and contact details
- Address and identification details
- PAN, KYC and other regulatory information
- Bank account and transaction-related information
- Nominee and family-related information, where required
- Income, occupation, investment objectives and risk-profile information
- FATCA / CRS and other regulatory declarations
- Information required for Mutual Fund and other permitted financial-product transactions
- Information provided through forms, emails, telephone calls or other communications
- Basic technical information relating to use of our website, such as IP address, browser/device information and website usage information.

We seek to collect information that is reasonably required for providing our services and meeting applicable legal and regulatory requirements.

2 How We Use Information

Information collected may be used for purposes including:

- Providing and servicing financial-product distribution services
- Processing transactions and service requests
- KYC, verification and regulatory requirements
- Maintaining records as required by applicable law
- Communicating with clients and responding to queries
- Preventing fraud, misuse and unauthorized transactions
- Improving our services and website
- Complying with applicable legal, regulatory and contractual requirements.

Devang Desai: +91 971 29 24525 | AMFI-Registered Mutual Fund Distributor (ARN-01 32)

Nevil Devang Desai: +91 80977 94737 | AMFI-Registered Mutual Fund & SiF Distributor (ARN-11 5499)

Mutual Fund investments are subject to market risks.



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3 Sharing of Information

We may share relevant information, where necessary, with parties involved in providing or facilitating our services, including:

- Asset Management Companies and other product providers
- Registrar & Transfer Agents and KYC Registration Agencies
- Transaction and industry platforms
- Banks, payment service providers and depositories, where applicable
- Technology and service providers assisting us in our operations
- Government authorities, regulators or other persons where required or permitted by law.

We do not sell or rent personal information to third parties. Information shared with service providers is limited to what is reasonably required for the relevant purpose or as required by law.

4 Protection & Retention of Information

We take reasonable measures to protect personal information against unauthorised access, misuse, loss or disclosure using appropriate safeguards. However, no electronic system can be guaranteed to be completely secure.

Personal information may be retained for as long as reasonably necessary for providing services, maintaining records, meeting legal requirements, resolving disputes or protecting our legitimate interests.

5 Cookies & Third-Party Websites

Our website may use cookies for basic functionality and improving user experience. Users may manage cookies through their browser settings. Our website may also contain links to third-party services. We are not responsible for their privacy practices and advise users to review their respective policies.

6 Your Requests & Changes to Policy

Subject to applicable law, you may contact us regarding your personal information, including requests for access or correction. We may update this Privacy Policy from time to time to reflect changes in our practices. The updated version will be published with a revised effective date.

7 Contact Information

For questions or requests relating to this Privacy Policy, please contact:

Devang Desai

Email: difcoinv@gmail.com

Phone: +91 97129 24525

Address: G-8/9 Rockies Apartment, Near Janta
Apartment, Station Road, Navsari - 396445

Nevil Devang Desai

Email: nevil21@gmail.com

Phone: +91 80977 94737

Address: 101, Pitru Chaya, Plot No.21, Swastik
Society, Road No.2, JVPD Scheme, Vile Parle (W),
Mumbai - 400056

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