



OFFICIAL STORE POLICIES & LEGAL FRAMEWORK

Effective Date: May 16, 2026

This document contains the official compliance policies, terms, and regulatory disclosures for the professional framework operated under the legal identity of **Praneeta Bhargava**, encompassing the brand properties **Nisarg Srijanam** and **Riffstroke**.

1. Privacy Policy

We value your privacy and are committed to protecting your personal data. This Privacy Policy outlines how we collect, use, disclose, and safeguard your information when you visit our website <https://www.nisargsrijanam.com> and purchase our digital products, art downloads, or consultation services.

1.1 Information We Collect

We collect information that you directly provide to us when interacting with our platform:

- **Personal Identification Data:** Name, email address, billing address, phone number, and account credentials.
- **Transaction Data:** Details about payments made by you and details of digital art prints or wellness services purchased from us. *(Note: Your financial data is securely processed directly by our integrated payment aggregator, CCAvenue, and is never stored on our servers).*
- **Consultation Data:** Any contextual information or notes willingly shared during the booking of holistic wellness readings, Reiki, or Akashic sessions to facilitate your consultation.

1.2 How We Use Your Information

We use your collected data to run our operations smoothly, including:

- Processing your transactions and delivering your high-resolution digital art downloads (**Riffstroke**) instantly via automated email links.
- Scheduling, managing, and delivering your holistic healing and session modalities (**Nisarg Srijanam**).
- Sending transactional receipts, store updates, and responding to customer service requests or compliance queries.
- Fulfilling legal, banking, and payment gateway compliance mandates in accordance with the laws of India.

1.3 Information Sharing and Disclosure

We do not sell, trade, or rent your personal identification information to others. We only share data with trusted third-party service providers who help us run our business, specifically:

- **Payment Gateways:** Standard customer details are passed securely to **CCAvenue** to process your payments and prevent fraudulent transactions.
- **E-commerce Platform Hosting:** Data is processed via our hosting provider (**GoDaddy**) to manage secure account downloads and automated link delivery.

1.4 Data Security & Rights

We implement industry-standard technical and physical security measures to protect your personal information. Your digital download master files and account profiles are safeguarded behind secure networks. Depending on your location, you have the right to request access to the personal data we hold about you, request corrections to incorrect personal info, or request the erasure of your personal data from our operational databases, provided it does not conflict with legal tax audit retention mandates.

2. Terms and Conditions

By accessing or purchasing from our platform, you agree to be bound by these Terms and Conditions. These Terms apply to all visitors, users, customers, and others who access or use our Service.

2.1 Digital Goods & Commercial Usage (Riffstroke)

- **License Delivery:** When you purchase a downloadable art print, you are buying a high-resolution, 300 DPI digital file.
- **Personal Use Only:** All digital downloads are strictly for personal use, home styling, or local framing.
- **Prohibitions:** You may not resell, redistribute, sub-license, or share the raw digital assets or zipped file packages. Commercial reproduction, modifying the artwork for digital re-sale, or uploading the files to public print-on-demand sites is strictly prohibited and constitutes copyright infringement.

2.2 Booking & Holistic Consultations (Nisarg Srijanam)

- **Session Scope:** All visual readings, Reiki, and Akashic sessions are holistic, spiritual wellness modalities intended to serve as personal reflection tools. They do not constitute formal medical, psychological, legal, or financial counseling.
- **Scheduling:** Bookings must be reserved via our online portal with valid checkout details. If you need to reschedule an appointment, you must notify us at least 24 hours prior to your scheduled session slot.

2.3 Payments, Billing & Transactions

All payments are securely processed through our integrated payment aggregator partner, **CCAvenue**. All standard transactions are listed and processed in Indian Rupees (INR) unless specified otherwise. We reserve the right to alter pricing adjustments for art bundles, prints, or consultation packages at any time without prior notifications. You agree to provide current, complete, and accurate purchase and account information for all checkouts.

2.4 Intellectual Property & Liability

The Service and its original content, features, layout design, rhythmic brushwork patterns, botanical illustrations, branding assets, and trademarks (including Nisarg Srijanam and Riffstroke logos) are and will remain the exclusive property of **Praneeta Bhargava** and are protected by Indian and international copyright laws. In no event shall we be liable for any indirect, incidental, special, consequential, or punitive damages resulting from your use of the platform.

3. Delivery, Shipping and Cancellation Policies

Compliance Note: As a provider of digital media assets and virtual consultation services, fulfillment protocols are handled entirely via automated electronic links. Physical logistics networks are not utilized.

3.1 Delivery & Digital Shipping Policy

All items offered on Nisarg Srijanam are high-resolution, premium digital art prints (300 DPI) and digital media assets. No physical shipping is required. Upon successful payment verification, a unique, secured download link is delivered instantly and electronically to the customer's provided email address.

3.2 Refund & Cancellation Policy

Due to the instant, downloadable nature of our digital art assets and digital media goods, all sales are final and non-refundable. For holistic sessions and wellness appointments, cancellations or rescheduling requests must be submitted at least 24 hours prior to the scheduled slot to be eligible for session adjustments.

3.3 Service Scale & Scope

All offerings listed across our storefront are provided dynamically on a single-order or appointment reservation basis. Detailed parameters, exact layout inclusions, and specific session consultation objectives are finalized on-screen prior to checkout validation.

4. Governing Law & Corporate Declaration

These policies and terms shall be governed and construed in accordance with the laws of India. Any legal disputes or claims arising out of transactions on this storefront will fall under the exclusive jurisdiction of the courts located in **Mumbai, Maharashtra**.

Legal Entity Name:	Praneeta Bhargava
Filing Status:	Individual / Sole Proprietor
Registered Address:	901, Lake Front Solitaire, Powai, Mumbai, Maharashtra, 400076
Website URL:	https://www.nisargsrijanam.com