

Joint Conference on Pensions (JCP 2026)

Privacy Policy & Terms and Conditions

Privacy Policy

1. Introduction

The Joint Conference on Pensions (JCP 2026), jointly organized by the Pension Fund Regulatory and Development Authority (PFRDA) and the Institute of Actuaries of India (IAI), is committed to protecting your privacy and ensuring the security of your personal information.

This Privacy Policy outlines how information is collected, used, and safeguarded in connection with the conference, including submissions, registrations, and participation.

2. Collection of Information

Users may access the conference microsite without providing any personal information unless they voluntarily submit such information through registration, submissions, or contact forms, mentioned hereinbelow:

- Name
- Email address
- Contact number
- Organization and designation
- Professional biography
- Details submitted as part of abstracts, papers, or presentations

The microsite may automatically record certain non-personal information for statistical purposes, including server address, domain name, browser type, date and time of access, pages viewed, documents downloaded, and referring website addresses.

Such information does not identify individual users and is used solely for administrative and analytical purposes.

3. Use of Information

The information collected will be used for:

- Processing Expressions of Interest (EOI), abstracts, and paper submissions
- Managing conference participation and communication
- Reviewing and evaluating submissions
- Publishing accepted papers, presentations, and conference materials
- Improving conference-related services and user experience

Email addresses and contact details provided will be used solely for the purpose for which they are submitted and will not be added to any mailing list or used for unrelated communication without explicit consent.

4. Your Rights

In accordance with applicable data protection laws, including the Digital Personal Data Protection Act, 2023, you have the following rights regarding your personal data:

- **Right to Access:** You may request access to the personal data held about you.
- **Right to Correction:** You may request correction of inaccurate or incomplete data.
- **Right to Erasure:** You may request deletion of your personal data, subject to applicable legal or administrative requirements.
- **Right to Withdraw Consent:** Where processing is based on consent, you may withdraw your consent at any time.

To exercise these rights, you may contact us using the details provided hereinbelow.

5. Sharing of Information

Personal information may be shared with:

- Members of the organizing committee and reviewers
- Technical and administrative service providers supporting the conference

Such information will be used only for conference-related purposes and handled with appropriate confidentiality.

The organizers do not sell or rent personal information to third parties.

Information may be disclosed where required by law or when requested by authorized government or law enforcement agencies in accordance with applicable legal provisions.

6. Publication of Submissions

As part of the conference process:

- Accepted papers and presentations may be published on official platforms of PFRDA and IAI
 - Presentations and materials may become part of conference records and archives
 - Authors remain responsible for the content and views expressed in their submissions
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7. Data Security

Appropriate technical and organizational measures are implemented to protect personal information against unauthorized access, disclosure, alteration, or destruction. These measures include secure data storage systems, restricted access controls, and use of standard security protocols.

Access to personal data is limited to authorized personnel and service providers who require such information strictly for conference-related purposes.

8. Retention of Information

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Personal information will be retained only for as long as necessary to fulfil the purposes outlined, including:

- Managing conference participation and communications
- Reviewing and publishing submissions
- Maintaining conference records and archives

In general, personal data will be retained for a period of up to 3 years after the conclusion of the conference, unless a longer retention period is required for legal,

archival, or administrative purposes.

8. External Links

The conference microsite may contain links to external websites. The organizers are not responsible for the content or privacy practices of such websites.

9. Cookies

The conference microsite may use essential cookies and limited analytics tools to ensure proper functionality and improve user experience. Cookies do not collect personally identifiable information without your consent.

Where applicable, users may be presented with a cookie consent mechanism to manage their preferences.

10. Changes to this Policy

The organizers may update this Privacy Policy from time to time. Updated versions will be posted on the microsite.

11. Contact Information

For any queries regarding this Privacy Policy:

Email: Binita@actuariesindia.org

Terms & Conditions

1. Introduction

These Terms & Conditions govern participation in the Joint Conference on Pensions (JCP 2026), jointly organized by PFRDA and IAI.

By submitting an Expression of Interest (EOI), abstract, paper, or by participating in the conference, you agree to comply with these Terms & Conditions.

2. Submission of Abstracts and Papers

- Submissions must align with the conference theme and specified tracks.
 - Submissions must follow prescribed guidelines and timelines.
 - Submissions should be original and not replicate work presented elsewhere.
 - The organizers reserve the right to accept or reject submissions.
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3. Review and Selection Process

- All submissions will undergo review by the editorial committee.
 - Acceptance of an abstract does not guarantee final paper acceptance.
 - Selected authors may be invited to present at the conference.
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4. Presentation Guidelines

- Presentations must follow the prescribed format and duration.
 - A maximum of two presenters may present a paper.
 - Presentation materials must be submitted within timelines.
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5. Intellectual Property and Copyright

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By submitting content, authors grant PFRDA and IAI a non-exclusive, royalty-free license to use, reproduce, publish, and disseminate the submitted materials for conference-related and academic purposes, including publication on official platforms.

Authors retain copyright and remain solely responsible for the originality, accuracy, and integrity of their submissions.

6. Registration and Participation

- The conference is open to actuaries, researchers, academicians, professionals, and students.
- There is no registration fee for paper presenters.
- Participation is subject to compliance with guidelines and timelines.

7. Code of Conduct

Participants are expected to:

- Maintain professional and respectful behavior
- Ensure originality and integrity in submissions
- Follow all guidelines issued by the organizers

8. Changes to the Conference

The organizers reserve the right to:

- Modify dates, venue, or format
- Update agenda, speakers, or sessions
- Postpone or cancel the conference if required

9. Limitation of Liability

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The organizers shall not be liable for any indirect, incidental, or consequential loss or damage arising from participation in the conference

10. Site Validity

The conference site will remain accessible for informational and archival purposes for up to 3 months following the conclusion of the conference. During this period, certain functionalities may be disabled, and the site may be maintained in a read-only format. Thereafter, the content may be archived, migrated, or removed at the discretion of the organizers.

11. Governing Framework

These Terms & Conditions shall be governed in accordance with applicable laws in India. Any disputes arising in connection with these Terms & Conditions shall be subject to the exclusive jurisdiction of the courts of Mumbai, India.

12. Contact Information

For queries regarding Terms & Conditions:

Email: Binita@actuariesindia.org
