“Privacy Policy”

The Janata Co-operative Bank Ltd.

THE JANATA CO-OPERATIVE BANK LTD.

H.O.32, Netaji Subhash Marg, Darya Ganj, New Delhi-110 002

E-mail:ho-manager@janatabank.in Website : www.janatabank.in

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"PRIVACY POLICY"

The privacy policy of THE JANATA CO-OPERATIVE BANK LTD., (hereinafter referred to as the "Bank") provides the framework for the protection of customer's data or information from the time of collection, processing and secure management to prevent any misuse.

This Policy is driven by the following control objectives for protection of Customer's Data and information:

- **Confidentiality** relates to the protection of sensitive information from unauthorized access.

- **Integrity** relates to the accuracy and completeness of information; and the validity of information in accordance with business values and expectations.

- **Availability** relates to information being available when required by the business process. It also deals with safeguarding necessary resources and associated capabilities.

- **Privacy** relates to controls over authorized access of personal information, KYC and other details of customers used for banking operations.

Applicability

This policy is applicable to Personal Data collected by the bank or is received directly from the Depositors / Customers / Borrowers / Persons / Users / Employees and Vendors.

Bank recognizes the responsibility to maintain the confidentiality of the Personal Data collected and stored by the bank against unauthorized disclosure and/or misuse. Bank is committed to keep Personal Data confidential except as stated in this document. This document outlines the details of the Personal Data collected, the purposes for which it is used/ collected, disclosure of such information and security practices and procedures that have been undertaken to maintain the confidentiality of such information.

Customer's Personal Information

The data collected and retained by the Bank for the purpose of providing Banking Services

Personal Information

- **Identification Data:** Name, Date of Birth, Gender, Login credentials, Photographs, Aadhar Card & Number, Passport, Permanent Account Number, Voter ID, Driving License, etc.
- **Relative Data:** Father's Name, Annual income, Source of Income, Details of Nominee, Witness, Guardians which includes their addresses and relationship.
- **Contact Data:** Address, Email ID, Mobile or Landline number, etc.
- **Professional Data:** Educational details, Employment details, Business details, etc.
- **Geo-location Data:** Location, GPS Co-ordinates, IP Address, etc.
- **Financial Details:** Account details, Debit card information, Financial history, Credit Rating and related history, etc.

- **Device Details:** International Mobile Equipment Identity (IMEI) Number, Serial Number, Operating System, Model number, Wi-Fi details, Mobile network, etc.

Any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as sensitive personal data or information for the purpose of these rules.

Cookies

Cookies are small data / text files stored on the individual user device PC/Tab/Mobile Phone, when a person visits a website or online banking platform. The cookies are just used to provide personlised browsing experience and analyze site operations and stored in the mobile device / PCs.

The user is free to delete these cookies through browser settings. The Bank shall not be responsible for cookies placed in the device of user(s) by any other website and information collected thereto.

Purpose of Collecting Data

The Bank collects, retain and uses the customer's information for the purpose of banking transactions and also to improve, personalize, and expand Bank's services and for the smooth functioning of Bank's product and services, communicate with you, including responding to inquiries and sending notifications.

Data Retention: The personal data collected by bank is retained by bank as long as required by the regulator RBI guidelines, income tax and company laws in India.

Disclosure / Sharing of Personal Information

The security of personal information is protected by the Bank, either in physical and / or in electronic mode. The Bank does not share any customer's information / data for cross selling, analytics or any other purpose, except for providing efficient banking services or as directed by law or as per mandate received from the customer. The Bank is taking all precautions to protect the customer' data as per its Information Technology (IT) System Security Policy as permitted and required by Law.

Personal Data Security

- Bank use SSL encryption to protect the transmission of the Depositor / Customers / Borrowers information.
- Only authorized personnel have access to the banking data as per Role of bank operational teams.
- Bank regularly monitor Bank's systems for potential vulnerabilities and attacks.
- Bank limits the collection and retention of personal information to what is necessary for the required purposes.
- Messages or notifications sent to the mobile phones use masking features to hide the first few characters in the sensitive details e.g. account numbers.
- For using online banking services, in addition to login and password or PIN OTP have to be verified.

The bank uses commercially acceptable means and best methods, security tools, software to protect the personal and banking data. Security of data is of paramount importance however, 100% security is not assured considering method of data transmission over the Internet, or method of electronic storage.

Customer Responsibility

Bank strongly encourages their customers to become cyber aware for financial frauds, cybercrime to follow secure best practices of not sharing personal, KYC, financial data, OTP or Debit / Credit Card details with any outsiders or unknown people through calls, video chats or on social media platforms such as WhatsApp, Instagram etc.

Contact for Customer Requests

For any request for changes to personal data, suggestions, feedback or any grievances the bank welcomes the customer to visit Bank branch or write to the Bank at ho-manager@janatabank.in or call us at 011-23256273, 011-23256274.

Conclusion

This policy will be taken up for review as and when there are major changes in the environment arising out of changes in the Privacy Policy. However, in the absence of any such changes in the data security and banking scenario, this policy will continue to be in force. The changes made by the RBI and Government of India/Govt. of NCT of Delhi must be complied with and the Policy should be revised/rectified and amended accordingly. This policy has been framed and shall be valid till it is revised.