

PRIVACY POLICY

THE JANATA CO-OPERATIVE BANK LTD.
H.O.32, Netaji Subhash Marg, Darya Ganj, New Delhi-110 002
Telephones : 23256272-74, **E-mail** : ho-manager@janatabank.in

Sr.No.	Topic Area	Page#
1.	Objectives	1
2.	Applicability	1-2
3.	Cookies	3
4.	Personal Data Security	3
5.	Purpose of Collecting Data	3
6.	Disclosure/sharing of Personal Information	3
7.	Personal Data Security	3-4
8.	Customer Responsibility	4
9.	Data Subject/Rights of Individuals	4
10.	Annual Review	4

Uncontrolled Copy if Printed

THE JANATA CO-OPERATIVE BANK LTD.

H.O.32, Netaji Subhash Marg, Darya Ganj, New Delhi-110 002
Telephones : 23256272-74, **E-mail** : headoffice@janatadelhi.bank.in

Privacy
and
Personal Data Protection policy

The Privacy and Personal Data Protection policy is for data protection of THE JANATA CO-OPERATIVE BANK LTD., (hereinafter referred to as the "Bank") customer or individuals to ensure that personal data shall protected as per RBI / DAKSH advisory No: 3/2026 dated 25-03-2026 issued by and Digital Personal Data Protection Act, 2023 (DPDP) and related rules published subsequently.

The Privacy and Personal Data Protection policy of the bank in vogue has been reviewed and revised taking into consideration the framework for the protection of customer's data or information from the time of collection, processing and secure management to prevent any misuse recommended by the Inspection and Audit Compliance Sub-Committee and approved by the BoM/Board in its meeting held on 21.0.2026/29.10.2026 vide Resolution No.A.1(e)(iii) as under :

1. Objectives

The Policy covers the desired control objectives for protection of Customer's Data and information:

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

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

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

2. Applicability

i) 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.

ii) 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

THE JANATA CO-OP. BANK LTD. 32, H.O. N.S. MARG DARYA GANJ

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

a) **Identification Data:** Name, Date of Birth, Gender, Login credentials, Photographs, Aadhar Card & Number, Passport, Permanent Account Number, Voter ID, Driving License, etc.

b) **Relative Data:** Father's Name, Annual income, Source of Income, Details of Nominee, Witness, Guardians which includes their addresses and relationship.

c) **Contact Data:** Address, Email ID, Mobile or Landline number, etc.

d) **Professional Data:** Educational details, Employment details, Business details, etc.

e) **Geo-location Data:** Location, GPS Co-ordinates, IP Address, etc.

f) **Financial Details:** Account details, Debit card information, Financial history, Credit Rating and related history, etc.

g) **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.

3. **Cookies**

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

ii. 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.

iii. The bank tracks the visitors on website through the Cookies and your data is stored based on Consent when you "Accept Cookies". The consent data is stored with us only for three (3) months and older data is deleted automatically thereafter.

THE JANATA CO-OP. BANK LTD. 32, F.P. N.S. MARG DARYAGANJ

4. Personal data use Consent

i. The consent is explicitly given by customers when starting relationship with the bank, it acknowledges that required personal data shall be used to deliver banking and related services.

ii. In case of vendor / suppliers / associates shall sign Non-disclosure Agreement (NDA) document where-in they also give consent to use personal data subject to the services being delivered or to maintain relationship with bank operations as as deemed suitable.

5. 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 customers, including responding to inquiries and sending notifications.

Data Retention: The personal data shall be retained by bank as long as required for the banking services, RBI guidelines, income tax and company laws in India.

6. 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 Systems Security and Cyber security Policies aligned to RBI cyber Security frameworks.

7. Personal Data Security

i. Bank use secure communication channels to protect the transmission of the Depositor / Customers / Borrowers information.

ii. Only authorized personnel have access to the banking data as per Role of based access controls (RBAC) of the operational teams.

iii. Bank regularly monitors the systems for potential vulnerabilities and attacks.

iv. Bank limits the collection and retention of personal information to what is necessary for the required purposes.

v. 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.

vi. For using online banking services, in addition to login and password, 2FA is enabled requiring OTP for verification.

THE JANATA CO-OP. BANK LTD. 32, F.F. N.S. MARG DARYAGANJ NEW DELHI

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.

8. 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.

9. Data Subject / Rights of Individuals

All customers / other individuals associated with bank may request of Access to data / Alteration / Deletion of personal data subject to banking policies as per RBI or data privacy laws. Such requests should be sent on email to headoffice@janatadelhi.bank.in or you may visit any of Bank Branches. You may call us on 011-23256273, 011-23256274.

10. Annual Review

This policy will be reviewed annually or as and when deemed necessary.

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.

For The Janata Co-operative Bank Ltd.

(P.S. Pathania)
Managing Director