



**Rajkot Nagarik
Sahakari Bank Ltd.**
MULTISTATE SCHEDULED BANK



Information Technology Department

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Purpose:

Privacy, confidentiality, and security of customer's personal information that resides with the bank. Ensuring customer's personal information Secure and using it solely for the purpose of activities related to the bank and preventing any misuse thereof is of paramount importance to the bank.

The bank's privacy policy is aimed at protecting the personal information entrusted and disclosed by the customers.

This policy should oversee the way in which the bank collects, uses, discloses, stores, secures, and disposes of personal information and sensitive personal data or information.

Scope:

This policy should also cover personal information and sensitive personal data, or information collected by the Bank or its affiliates directly from the customer apart from Bank's online portals, mobile apps and electronic communications, information collected by the Bank's server from the customer's browser.

Above statement means that, this policy is applicable to the Bank's website, the Internet Banking Service and/or all online services offered by the Bank.

All visitors who visit the Bank's website and provide information to the Bank are covered under this policy.

Procedure:**Definition of personal information**

"Personal information" means any information that relates to a natural person, which, either directly or indirectly, in combination with other information available or likely to be available to a body corporate, can identify such person.

Sensitive personal data or information of the visitors: "Sensitive personal data or information" of a person means such personal information which consists of information relating to

- Password.
- Financial information such as Bank account, credit card, debit card or details of other payment instrument.
- Sexual orientation.
- Medical records and history.
- Biometric information.

- End user device details.
- Government issued identification documents such as AADHAAR, PAN, Driving License etc.

Any information that is freely available or accessible in the 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.

Purpose of collection and use of personal information

This information is collected and used for specific business purposes or for other related purposes designated by the Bank or for a lawful purpose to comply with the applicable laws and regulations. The Bank shall not divulge any personal information collected from the customer, for cross selling or any other purposes. The authenticity of the personal information provided by the customer shall not be the responsibility of the Bank. 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 personal information for the purposes of this Policy and the Bank shall not be responsible for the same.

Reasonable Security Practices and Procedures (measures taken by bank protect the security of the customer's personal information from misuse and loss, un-authorized access, modification, or disclosure.

The Bank will give access to Customer Information to only authorised employees. Employees who violate this Privacy Policy shall be subject to disciplinary process as per the byelaws of the Bank. Any employee who withdraws from the employment of the Bank will have to undertake to abide by this Privacy Policy and keep all Customer Information secure and confidential.

Contact Information

In order to address any discrepancies or grievances related to the personal information residing with the Bank, the customer may visit his/her Home Branch.

Aadhaar Related Privacy Policy

The Bank is a Global KYC User Agency (KUA) authorized to undertake eKYC Authentication for those constituents who are desirous of receiving any benefit or subsidy under any scheme notified under section 7 of the Aadhaar Act 2016 (18-2016 Targeted Delivery of Financial and Other subsidies, Benefits and Services). In such a case the bank will collect the Aadhaar Number. Every Aadhaar number holder (to establish his identity) may voluntarily use his Aadhaar number in physical or electronic form by way of authentication or offline verification, or in such other form as may be notified, in such manner as may be specified by regulations.

The Bank will also undertake Biometric Authentication through finger, face, IRIS, or a combination of both. For each such authentication, a separate consent will have to be given by the constituent for each request.

The bank also confirms that biometric information will not be stored at the bank's end. The same shall be destroyed immediately on submission of the request to the CIDR (central identities data repository).

Once the Aadhaar Number and Biometric are duly authenticated the CIDR will return the Name, Date of Birth/Year, Gender, and address details which will be stored by the bank as a part of the account opening process. The Aadhaar number will be tokenized and stored in the Data vault by the bank, as instructed by UIDAI, to maintain the security of the information.

The customer will have the right to request the Bank for the authentication records for up to 2 years from the date of authentication. A formal request must be made for the same to the bank in writing/email

This information shall be shared without the Aadhaar number or images of the Aadhaar card to the Regulatory bodies/Repositories like CERSAI/KRA/NPCI Mapper /Credit Bureaus/NHB/HUDCO operating in India depending upon the business needs of the constituent. Details without the Aadhaar number will also be shared with the field verification agencies in the case of borrowable accounts

In case that customer submits the Aadhaar number or physical image voluntarily as a part of the account opening for KYC to the bank, the bank shall store only the last four digits of the Aadhaar number and other related information.

This Policy protects the private information of the visitors provided online to Rajkot Nagarik Co-operative Bank Limited and any information collected by the bank's servers from the visitors' browsers.

This information will be used to carry out any obligation related to the customer's business relationship with the Bank. Additionally, the bank may use this information for its operational and management requirements such as but not limited to statistics, product promotions, market survey, product development, creditworthiness evaluation and/or, debt collection, customer relationship management, fulfilling all statutory and regulatory obligations and all other legitimate purposes.

This information will not be disclosed to any parties outside the bank unless the customer requests or authorizes it, the disclosure is required by law, or the disclosure is needed for a third party authorized by the bank to provide services to the customer. The bank will take reasonable steps to ensure that the third party follows the minimum standards in protecting the privacy and confidentiality of customers' information.

Disclosure of Personal Information (The personal information collected by the Bank shall not be disclosed to any other organization). Bank does not provide any information of users to a third party without specifically informing the users at the time of collection or without the express consent of users themselves. We do not publicly disclose any personal or sensitive

user data related to financial or payment activities or any government identification numbers to any third party, except in accordance with the terms of this privacy policy.

The bank may collect information regarding usage of the bank's web site for analysis, for instance users visiting certain pages more often than others through the usage of cookies. Cookies are text files with small amounts of information (does not include personal sensitive information) that a website stores on the customers computers.

Cookie policy Use of Access Log Files

Digital platforms use various third-party analytical tools. These tools use cookies which are downloaded to your device when you visit a website in order to provide a personalized browsing experience. Cookies are used for lots of tasks like remembering your preferences & settings, provide personalized browsing experience and analyze site operations. These cookies collect information about how users use a website, for instance, how often visited pages. All information collected by third party cookies is aggregated and anonymous. By using our website user/s agree that these types of cookies can be placed on his/her device. User/s is free to disable/delete these cookies by changing his/her device / browser settings. Bank is not responsible for cookies placed in the device of user/s by any other website and information collected thereto.

Bank will not be held responsible for the content or privacy policies of any linked sites or any links containing other linked sites.

A cookie may be retrieved and read by the same site later. Cookies help to provide a personalized browsing experience while allowing users to navigate between pages efficiently, remember preferences, and generally improve their browsing experience. By using bank's website users agree to have cookies placed on his/her device. User(s) has option to disable or delete these cookies by modifying their web browser settings. The Rajkot Nagarik Sahakari Bank Limited is not responsible for cookies placed on users' devices by any other website and collecting information.

The bank is committed to implementing high computer security standards with stringent procedures and policies to safeguard customers' information. The commitment to customers' privacy and confidentiality is clear in the bank's Security Policy.

The bank will try to keep all customers' information as updated as possible.

It is therefore required that all customers provide accurate information to bank and notify the bank of any changes, inaccuracies, incompleteness, or errors found in their information lodged with the bank in a timely manner. Only duly authorized employees are permitted to access the actual data of customers.