

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



“PRIVACY POLICY”

30th June, 2023



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“Privacy Policy”

Purpose

This policy of THE JANATA CO-OPERATIVE BANK LTD., (hereinafter referred to as the “Bank”) provides the framework for the protection of customer’s data / information and also keeping the customer’s personal information secure and confidential 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 all the customers / persons / users, whose information is collected for the purpose of processing the Digital Transaction through the CBS, Net Banking (view mode), ATM, Mobile application etc.

Customer's Personal Information

The following types of information of a person / customer, which is collected and retained with the Bank for the purpose of providing Banking Services: -

Personal Information –

This information includes – Name, Father's Name, Gender, Address, Phone Numbers, e-mail, occupation, PAN, AADHAAR etc., as filled in the prescribed form by the customer / person at the time of entering into a relationship with the Bank.

Personal Sensitive Data –

For the purpose of Online Digital Transactions and / or through the Janata Bank Mobile Application, the Bank collects the data like User IDs, Password, Biometric information, Account information, Card Details, PIN etc. This information requires for authentication of the customers / users (registered with the Bank) and also for processing and storing the online Digital Transactions like – IMPS, UPI, ATMs, Account Related queries, Positive Pay, Cheque related queries etc.

Other Information -

The other information includes the device ID number / IP / operating system of the device from which the customer uses the Bank's Mobile Banking Application.

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 a small data / text files when a person visit a website through mobile device or from the PCs. These cookies are used to provide personalised browsing experience and analyze site operations and stored in the mobile device / PCs. The user(s) 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 for the smooth functioning of Bank's product and services.

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 or any other purpose, except as directed by law or as per mandate received from the customer. The Banking is taking all precautions to protect the customer' data as per its Information Technology (IT) system Security Policy.

Contact Details

The customer may visit www.janatabank.in or write to the Bank at ho-manager@janatabank.in for any suggestions, feedback or any grievances or call us at 011-23256273, 011-23256274.

The Bank may review or update this policy as and when, it deems fit.

