



Customer Information Protection Policy

THE NAWANAGAR CO-OPERATIVE BANK LIMITED

"NAWANAGAR BANK BHAVAN", HIRJI MISTRY ROAD,

OPP. PRANAMI SCHOOL

JAMNAGAR 361004

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Contents

The Nawanagar Co-operative Bank Ltd. has a commitment to take care of its customers and the data provided by them. The Nawanagar Co-operative Bank Ltd. is committed to protecting customer's privacy when using Bank's digital platforms. This policy provides guidelines about the way customer information is managed by the bank on its digital platform i.e., website, mobile banking, and Net Banking (view mode facility).

When the Bank's customer uses the bank's Digital Platform, he/she expressly agrees to and provides consent to the terms of this Policy. Also, by any use of our digital platforms the customer will be deemed to have given consent for the processing of personal data as set out in this Policy.

The Nawanagar Co-operative Bank Ltd. is strongly committed to protecting the privacy of its customers and has taken all necessary and reasonable measures to protect the confidentiality of the customer information and its transmission through the World Wide Web.

OBJECTIVE OF COLLECTING CUSTOMER PERSONAL DETAILS

- To respond to customer inquiries and address customer requests and concerns on real time basis.
- To deliver marketing communications that we believe may be of interest to its customers.
- To inform the customers about important information regarding the Bank's digital platforms, changes to terms, conditions, and policies and/or other administrative information.
- To offer customers products or services which they may have applied for or shown interest in.
- To perform our obligations under KYC norms (e.g., sharing your information with third parties to verify details provided to us like identity, to authenticate and verify customer.
- To perform activities such as data analysis, audits, usage trends to determine the effectiveness of our campaigns and as input into improving products and services and enhancing Bank's digital platforms.
- To improve risk control for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal processes and law enforcement requirements.
- To use it in other ways as required or permitted by law or with the customer's consent.
- For security and business continuity and risk management.
- To protect our legal rights and comply with our legal obligations.
- For system or product development and planning, audit, and administrative purposes.

- To meet the legitimate interests to be pursued by us or by a third party.

WHO MAY HAVE ACCESS TO CUSTOMER DETAILS

- Third-party service providers, vendors, data processors and/or agents who perform services for us and help us operate our business.
- Other third parties to comply with legal requirements such as the demands of applicable warrants, court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security or technical issues; to respond to an emergency; or otherwise, to protect the rights, property or security of our customers or third parties.
- Statutory and regulatory bodies and authorities including but not limited to the Reserve Bank of India, Central KYC Registry and any statutory law enforcement authorities and entities or persons, to whom or before whom it is mandatory to disclose the Personal Data as per the applicable law, courts, judicial and quasi-judicial authorities and tribunals, arbitrators, and arbitration tribunal.

RETENTION OF PERSONAL DATA

- We may retain customer Personal Data for as long as required to provide customers with services such as managing account and dealing with any concerns that may arise or otherwise if required for any legal or regulatory requirements or for establishment, exercise, or defence of legal claims.
- We may need to retain customer information for a longer period where we need the information for our legitimate purposes for e.g., to help us respond to queries or complaints, fighting fraud and financial crime, responding to requests from regulators, etc. If we don't need to retain information for this period of time, we may destroy, delete or anonymize it more promptly

LINKS TO EXTERNAL WEBSITES

The Nawanagar Co-operative Bank Ltd. provides information to the public at large regarding products, services & schemes through website. Our website may contain links to external websites. Such hyperlinks to other websites are provided for the customer's convenience on the Internet.

Such external website belongs either to the Bank, its Regulators or any entity who have a strategic business relationship or any other arrangement with our Bank.

CUSTOMERS SHOULD BE AWARE ABOUT THE FOLLOWING

- These hyperlinks direct to websites published and operated by third parties who may or may not be part of The Nawanagar Co-operative Bank Ltd.
- The customer may use such hyperlinks and third-party websites at their own risk and The Nawanagar Co-operative Bank Ltd. is not liable for any damages or losses (Direct / Indirect or Consequential) arising out of or in connection while doing so.
- The Nawanagar Co-operative Bank Ltd. not in any way liable for the content of any of these linked website or webpages. By providing hyperlinks to an external website or webpage, The Nawanagar Co-operative Bank Ltd. shall not be deemed to endorse, recommend, approve, guarantee, indemnify or introduce any third parties or the services / products provided on these websites.
- On clicking to the external link, customer is exiting The Nawanagar Co-operative Bank Ltd. website. Such external websites may contain terms and conditions, privacy provisions, confidentiality provisions, or other provisions that differ from the terms and conditions applicable to the Bank's digital platforms. Links to other Internet services and websites are provided solely for the convenience of users. A link to any service or site is not an endorsement of any kind of the service or site, its content, or its sponsoring organization.
- The Nawanagar Co-operative Bank Ltd. may also provide hyperlinks to third party websites, which contain downloadable software. Bank will have no role in such activity.

Creating links to Nawanagar Co-operative Bank's website

Any party wanting to create a link to NCB Bank's website is required to obtain the prior written approval of The Bank before doing so. NCB Bank at its absolute discretion may or may not give such approval. However, The Nawanagar Co-operative Bank Ltd. is not responsible if any third-party website provides such link to the Bank's website.

Any link to The Nawanagar Co-operative Bank Ltd website must be made directly to the homepage of website and "framing" or "deep-linking" of website(s) or content is strictly prohibited.

Any use or display of The Nawanagar Co-operative Bank Ltd. logo, trade names, trademarks, web content or material in any form is not permitted except with the prior written approval of The Nawanagar Co-operative Bank Ltd.

Procedure

- The Nawanagar Co-operative Bank Ltd. takes responsibility to protect customer information very seriously. The Nawanagar Co-operative Bank Ltd. uses physical, technical, and procedural safeguards that comply with applicable legal standards to secure customer information from unauthorized access and use, alteration, and destruction.
- The Nawanagar Co-operative Bank Ltd. seeks to use reasonable organizational, technical, and administrative measures to protect Personal data within the Bank. We require our staff and any third parties who carry out any work on our behalf to comply with appropriate compliance standards including obligations to protect any information and applying appropriate measures for the use and transfer of information.
- The Bank signs NDA (Non-Disclosure Agreement) with third-party vendors with whom information is shared.
- NDA is signed with employees whoever handles the customer information.