



Baroda Rajasthan Kshetriya Gramin

Head Office : Ajmer

Privacy Policy

2017

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Document Information

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Document No.	IT:02:2017
Version number	1.0
Custodian	IT Dept., BRKGB, HO
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Review Date	After every Two years subsequent to effective date of this Policy.
Prepared by	IT Dept., BRKGB, HO
Contributors	D.K.Mata, Vikram Vyas
Approved by	Board
Status	Active

Version History

Version Number	Version Date	Prepared / Revised by	Description	Approved by
1.0	10.03.2017	IT Dept. HO Ajmer	First Release	Board of Directors



Background

Baroda Rajasthan Kshetriya Gramin Bank (BRKGB) is a Regional Rural Bank, established under Regional Rural Banks Act 1976. The Bank is sponsored by Bank of Baroda.

In line with Best Practices of various Banks at National and International level and for the information of customers and others who visit the Bank's website and connect through other networks including Mobile application and Internet banking, BRKGB has endeavoured to post a privacy policy. The information shared with BRKGB will be treated as private. We also desire to say explicitly that adequate precautions have been taken to protect information relating to customers and their dealings with the Bank from the mischievous and the fraudsters. Customer confidentiality and privacy is of utmost concern to BRKGB. Our employees treat the information we have concerning your accounts in the same responsible and confidential way that we want our own financial affairs treated.

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

Covered under this policy

All persons who visit the website <http://www.brkgb.com/> or connect through Mobile or Internet Banking and either provide information to the Bank online or the personal information is collected/ received/ possessed/ stored/ dealt in/ handled by BRKGB, are covered under this Policy. This Policy is applicable to personal information and sensitive personal data or information collected by the Bank or it's affiliates in any such manner mentioned here or other wise.

Information Collected

BRKGB collect information from you regarding name, occupation, Phone/ Mobile Number, Marital Status, addresses, email addresses, passport number, Income, PAN, details of nominees, Biometric information , Demographic information such as preferences, interests, etc etc .

THE BANK WILL NEVER COLLECT INFORMATION THAT IS PERSONAL AND CONFIDENTIAL IN NATURE LIKE PASSWORDS, ATM PIN, ETC



Further, by providing email address, telephone numbers and other contact information, the Visitor is agreeing that the Bank may contact by one or more of the modes of communications.

Collection, Use, Sharing and Disclosure of Information

The Bank collect, retain and use information about you only when we reasonably believe that it will help administer our business or provide products, services, and other opportunities to you. We collect and retain information about you only 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 Customer authorises the Bank to exchange, share, part with all information related to the details and transaction history of the Customers to its Affiliates / banks / financial institutions / credit bureaus / agencies/participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and shall not hold the Bank liable for use or disclosure of this information

We use information to :

- Open and administer your accounts and to protect your records and funds.
- Comply with all applicable laws and regulations .
- Help us design or improve our products and services for your benefit.
- Understand your financial needs so that we can provide you with quality products and superior service.
- Comply with laws, guidelines and regulations that govern the financial services in the country.
- Quote examples we need to obtain Passport number for NRI account & PAN for deposit accounts in respect of resident customers.

BRKGB does not release customer information except as directed by law or as per your mandate. We do not share specific information about customer accounts or other personally identifiable data with non affiliated third parties for their independent use unless:

- The information is provided to help complete a transaction initiated by you;
- You request or authorize or agree in a written contract or otherwise;

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- The disclosure is required by/or directed by law; or
- You have been informed about the possibility of such disclosure for marketing or similar purposes through a prior communication and have been given the opportunity to decline.
- Bank is required to disclose the personal information to a third party on a need-to-know basis, provided that in such case the Bank shall inform such third party of the confidential nature of the personal information and shall keep the same standards of information/ data security as that of the Bank.

Further, we may disclose personal information if required to do so by law or in the good faith or belief that such disclosure is reasonably necessary to respond to subpoenas, court orders, or other legal processes. We may disclose personal information to law enforcement officers upon such requests, third party rights owners or others in the good faith or belief that such disclosure is reasonably necessary to: enforce our Terms or Privacy Policy; respond to claims that an advertisement, posting or other content violates the rights of a third party; or protect the rights, property or personal safety of our users or the general public.

We will share some or all of your personal information with another business entity should we (or our assets) plan to merge with, or be acquired by that business entity, or re-organization, amalgamation, restructuring of business, should such a transaction occur that other business entity (or the new combined entity) will be required to follow this privacy policy with respect to your personal information.

Security Practices and Procedures

We follow best security practices to help prevent unauthorized access to confidential information about you. The security of personal information is a priority and is protected by maintaining physical, electronic, and procedural safeguards that meet applicable laws. The Bank shall take reasonable steps and measures to protect the security of the customer's personal information from misuse and loss, un-authorized access, modification or disclosure. The Bank ensures that its employees and affiliates respect the confidentiality of any personal information held by the Bank. We educate our employees on their responsibility to protect the confidentiality of customer information and hold them accountable if they violate this privacy policy.



Accuracy, Authenticity and Responsibility

It is in your interest and it is our objective, for us to have accurate, current, and complete information concerning you and your accounts. We have strict procedures that our employees abide by to meet this objective. While some procedures are required by Central, State laws or RBI regulations, we have implemented additional procedures to maintain accurate, current, and complete financial information, including processes to update information and remove outdated information. If you believe that we have incorrect information about you or your accounts, please email us through the feedback mechanism provided on the website or submitting the same to our branch. We will correct any erroneous information as quickly as possible.

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.

Cookie policy

A cookie is a small data file that certain Web sites write/ stores to your computer's hard drive when you visit such sites. A cookie file can contain information such as a user identification code (Browser, ISP, OS, Click stream information etc) and profiling information (age, gender, income etc) that the site uses to track the pages you have visited and use the information commercially. While cookies have unique identification number, personal information (name, a/c no, contact number etc) shall not be stored on the cookies. 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 web browser settings. BRKGB is not responsible for cookies placed in the device of user/s by any other website and information collected thereto.

Your Consent

By using the app and/ or by providing your information, you consent to the collection and use of the information you disclose on the app in accordance with this Privacy Policy, including but not limited to your consent for sharing your information as per this privacy policy.

The Bank reserves its right to amend the present Privacy Policy at any time and will place such amended Privacy Policy, if any, on its website. This Privacy Policy is neither intended to and nor does it create any contractual rights whatsoever or any other legal rights, nor does it create any obligations on the Bank in respect of any

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other party or on behalf of any party. By accessing this website and any of its pages you are agreeing to the terms set out.

Contact Information

In order to address any discrepancies or grievances related to the personal information residing with the Bank, the customer may visit: <http://www.brkgb.com>

If you have any questions or concerns about this privacy policy, please send an e-mail to us at- gm@barodarajasthanrrb.co.in

Notice of change

The Bank may, from time to time, change this Policy. The effective date of this Policy, as stated below, indicates the last time this Policy was revised or materially changed.

Dated- 10.03.2017
