

Janata Sahakari Bank Ltd.,Pune

Privacy Policy

In this policy, “we”, “us”, “our”, “Bank” or “Janata Bank” means Janata Sahakari Bank Ltd.,Pune and “you”, “your” or “yours” means the persons to whom this policy applies.

As a part of Janata Bank’s ongoing efforts to ensure the compliance of modern banking approach, customer trust/ satisfaction, security oriented service and banking services, bank has adopted the privacy policy aimed at protecting individual’s personal information entrusted and disclosed to Janata Sahakari Bank Ltd.,Pune (the "Policy"). This Policy governs the way in which bank collects, uses, discloses, stores, secures and disposes of personal information.

The Policy is in compliance with the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules 2011 (the “IT Rules”) contained in the Information Technology Act 2000.

Applicability

This Policy is applicable to personal information and sensitive personal data or information collected by the Bank or it’s affiliates directly from the customer or through the Bank’s online portals, mobile apps and electronic communications as also any information collected by the Bank’s server from the customer’s browser.

Personal information collected from any source may include

- App Settings: Data stored locally on the device you use to access the App that contain information about your activities on the App or that allow the App to remember information about you and your activities.
- Contact Information: may include name, address, date of birth, phone number, mobile phone number, email address, last six digits of your payment card number, and other online or physical contact information.
- Device Identifier : IP address or other unique identifier for any computer, mobile phone, tablet or other device you may use to access the App. It may include hardware unique id like imei number also.
- Financial Information: Financial information may include your accounts, balances, and transactions.
- Tracking your activity includes: Which pages you visited on this App and how long you stayed at each page. Activities you engaged in at this App, such as your searches and transactions. Messages sent to you and from your device to our server.

- Usage Information: Information about your use of the App, including the type of device you are using to access the App, the browser and operating system you are using, the search terms that referred or otherwise led you to the App, the areas of the App that you access or use, and the time of day you used the App. Usage Information may also include a Device Identifier. We and our Service Providers, including analytics providers, may automatically collect certain "Usage Information" whenever you access and use the App.
- Your location Information about your geographic location, such as GPS, WiFi based, network based, or user entered.

Purpose of Collection and Use of Personal Information

The Bank collects and uses the financial information and other personal information from its customers. 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 authenticity of the personal information provided by the customer shall not be the responsibility of the Bank.

Disclosure of Personal Information

The Bank shall not divulge any personal information collected from the customer, for cross selling or any other purposes. The personal information collected by Janata Bank shall not be disclosed to any other organization except:

1. where the disclosure has been agreed in a written contract or otherwise between Bank and the customer;
2. where Janata bank is required to disclose the personal information to a third party on a need-to-know basis, provided that in such case 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 Janata Bank.
3. where request for disclosure is requested by local authority under applicable law or regulations.

Reasonable Security Practices and Procedures

Janata Bank 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. The security of personal information is a priority and is protected by maintaining physical, electronic, and procedural safeguards that meet applicable laws. The Bank maintains its security systems to ensure that the personal information of the customer is appropriately protected and follows the extant standard encryption norms followed for the transmission of information. The Bank ensures that its employees and affiliates respect the confidentiality of any personal information held by the Bank.

Cookie policy

A browser cookie is a small piece of data that is stored on your device to help websites and mobile apps remember things about you. Other technologies, including Web storage and identifiers associated with your device, may be used for similar purposes. By using our website and apps you agree that these types of cookies can be placed on your device. You may change the setting of your browser to refuse some or all browser cookies. You may opt to remove cookies from your browser or disable the cookies. Janata Bank is not responsible for cookies placed in the device of user/s by any other website and information collected thereto.

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.

Effective Date

22/12/2017

Response to Enquiries and Complaints

To contact us on any aspect of this policy or for any discrepancies/grievances with respect to your personal information including modification, you may write to customercare@janatabankpune.com