

Privacy Policy

1 Introduction

The Pali Central Co-operative Bank Ltd. (PCCB) values the trust and respects the privacy of its employees, stakeholders, clients, vendors, contractors and third parties. This privacy policy defines the procedure to handle personal data and information including sensitive personal data or information that is collected, received, possessed, stored, dealt with and handled by the organization. It also ensures that the same are available to the provider of the data and information who has provided such information under lawful contract or otherwise.

1.1 Purpose

The purpose of this policy is to ensure that the right to privacy is a fundamental right provided to every employee, stakeholder, vendor, client, contractor or third party of The Pali Central Co-operative Bank Ltd. (PCCB). The privacy of information collected, received, possessed, stored, dealt or handled through any services of The Pali Central Co-operative Bank Ltd. (PCCB) is based on the core principles of confidentiality, integrity, availability and non-repudiation. The sensitive data and information shall only be collected for a lawful purpose for any function or activity of the organization for which the collection of such information is considered necessary.

2 Scope

This policy covers safe handling, dealing, use, transfer and disclosure of personal sensitive data and information collected, received, possessed, stored, dealt and handled by The Pali Central Co-operative Bank Ltd. (PCCB) and applies to all employees, vendors, clients and stakeholders.

3 Policy

3.1 Sensitive Personal Data

As per the legal mandates and international standards, sensitive personal data and information for The Pali Central Co-operative Bank Ltd. (PCCB) consists of information relating to:

- Passwords and other credentials
- License keys of software

- Financial data & information like bank account number, credit/debit card number or other payment instrument details
- Biometric data
- Personal information of employees, vendors and stakeholders
- Health data
- Official identifier
- Sexual orientation
- Genetic data
- Transgender status
- Caste & tribe
- Religious or political belief or affiliation
- Any other business communication and information through mail or other communication medium

3.2 Use of Personal Data

The Pali Central Co-operative Bank Ltd. (PCCB) uses personal sensitive data and information in its business activities.

3.3 Retention of Information

The Pali Central Co-operative Bank Ltd. (PCCB) will retain sensitive personal data and information as long as there is a business requirement or if otherwise required under applicable lawful contract. The concerned person should have knowledge of the fact that information is being collected and the purpose for which the information is collected and retained with the organization. The information and data collected shall be kept secure. The same security measures to handle sensitive personal information shall be applicable to any third party by an order under the law for the time being in force.

3.4 Disclosure

The Pali Central Co-operative Bank Ltd. (PCCB) shall not sell, share or disclose any of the sensitive personal data or information to any third party without prior permission from the provider of such information under lawful contract or otherwise. However, where the information is required by a government agency mandated under the law to obtain information including sensitive personal data for the purpose of verification of identity, or for prevention, detection, investigation including cyber incidents, prosecution and

punishment of offences, on a written request stating the purpose, the information may be shared without obtaining prior consent from the provider of information. The government agency is also required to ensure that such information obtained shall not be published or shared with any other person.

3.5 Data Transfer

The Pali Central Co-operative Bank Ltd. (PCCB) or any authorized person on its behalf may transfer sensitive personal data or information to any other body corporate or a person in India or located in any other country that ensures the same level of data protection that is adhered to by the body corporate as provided under this policy. The transfer may be allowed only if it is necessary for the performance of the lawful contract between the body corporate or any person on its behalf and the provider of information or where such person has consented to data transfer.

3.6 Security Practices

The organization adopts appropriate and reasonable security practices and procedures that include administrative, physical security and technical controls to safeguard personal sensitive information as per guidelines and various security controls enumerated in different Information Security Management Standards (ISMS) like ISO/IEC 27001:2013 or Information Technology (IT) Security guidelines enumerated in Schedule II of IT Act.

3.7 Non-Disclosure Agreement

The organization maintains Non-Disclosure Agreements (NDA) from employees or other third parties to ensure confidentiality, integrity and availability of personal sensitive data and information of the stakeholders.

3.8 Policy Review

The Pali Central Co-operative Bank Ltd. (PCCB) may change and review this policy periodically as and when the need arises, and the same will be made available on the website for the employees.

Confidential Document: Not to be distributed outside The Pali Central Co-operative Bank Ltd