

Privacy Statement

Vananchal Gramin Bank came into existence through amalgamation of the following SBI sponsored Regional Rural Banks operating in Jharkhand on 31.06.2006.

1. Santhal Pargana Gramin Bank: Established on 30.09.1976
2. Palamu Kshetriya Gramin Bank: Established on 30.04.1976

To fall in line with recognized International Practice and for the information of customers and others who visit the Bank's website we believe that it is necessary to post a privacy statement basic philosophy is that, the information shared with the Bank should 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 are of utmost concern to VGB. Our employees treat the information concerning customers' accounts in the same responsible and confidential way that we want our own financial affairs treated.

1. Recognition of your expectation of privacy

We recognize that our customers expect privacy and security for their personal and financial affairs. We understand that, by selecting us for their banking needs, they have entrusted us to safeguard their personal financial information. We want them to be informed of our commitment to protect the privacy of their personal financial information with the following privacy principles and practices.

2. What personally identifiable information is collected from you?

We collect information from customer regarding name, addresses, email addresses, passport number, Income, PAN, details of nominees, etc.

3. Cookies

A cookie is a data file that certain Web sites write to customer's computer's hard drive when he/she visits such sites. A cookie file can contain information such as a user identification code that the site uses to track the pages customer has visited and use the information commercially. We do not use cookies on our web site.

4. How we use, collect, and retain customer information

On our site we collect, retain, and use information about customer only when we reasonably believe that it will help administer our business or provide products, services, and other opportunities to them. We collect and retain information about them only for specific business purposes.

5. We use information to :

- o Open and administer customer accounts and to protect his/her records and funds.
- o Comply with all applicable laws and regulations help us design or improve our products and services for customer benefit.
- o Understand customer financial needs so that we can provide his/her with quality products and superior services.
- o To comply with laws, guidelines and regulations that governs the financial services in the country.

- o To quote examples we need to obtain Passport number for NRI account & PAN for deposit accounts in respect of resident customers.

6. How we keep customer information accurate:

It is in customer interest, and it is our objective, for us to have accurate, current, and complete information concerning them and their 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 customer believes that we have incorrect information about them or their accounts, please email us through the feedback mechanism provided on the website or modify the profile information on the site as permissible. We will correct any erroneous information as quickly as possible.

7. How we limit access to customer information by our employees

We have procedures that limit access to personally identifiable information to those employees with a business reason for knowing such information about you. We educate our employees on their responsibility to protect the confidentiality of customer information, and hold them accountable if they violate this privacy policy.

8. Our security procedures to protect customer information

We follow best security practices to help prevent unauthorized access to confidential information about you.

9. How we restrict the disclosure of customer information

VGB 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:

- o The information is provided to help complete a transaction initiated by you;
- o You request or authorize it;
- o The disclosure is required by/or directed by law; or
- o Customer has 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

10. By formulating and disclosing our privacy policy to you, we want you to understand our commitment to personal privacy.

- o A potential customer who inquires about our products and services or who would like a copy of our privacy policy
- o A customer who has established a relationship with us
- o A potential customer who has applied for a loan
- o A visitor to VGB web site

11. If you have any questions or concerns about this privacy policy, please send an e-mail to us at or write to us at General Manager (IT), Vananchal Gramin Bank, Municipality Chowk , Dangkalpara , Dumka -814101 , Jharkhand

Email: manager_it@vananchalgraminbank.in

12. Internet privacy on VGB's web site For each visitor to VGB's web site

(<http://www.vananchalgraminbank.com/>), we automatically recognize the following visitor information:

- o A visitor's Internet Service Provider, but not your specific e-mail address. For example, if your e-mail address is abc@gmail.com , only the 'gmail.com' part of the address is recognized

13. Other information about our web site

- o Children visiting VGB's web site: We are confident that parents will not judge any of the information provided by VGB as objectionable for viewing by their children
- o Customers using VGB's Internet Banking Service: For customers using our VGB Internet Banking, all visitor information is collected along with any information that you volunteer as a customer while using VGB's web site
- o Links to, or from, VGB's web site: VGB is not responsible for information practices employed by web sites linked with our web site. Generally, links to non-VGB web sites are provided solely as pointers to information on topics that may be useful to users of VGB's web site
- o Encrypted information: Information provided by you on VGB's web site is encrypted or scrambled in order to secure information

14. Privacy policy is subject to change periodically