



Privacy Policy

The purpose of this Privacy Policy is to put on record Abhyudaya Co-op Bank Ltd. commitment in ensuring privacy and confidentiality of customer information.

This policy is applicable to Abhyudaya Co-op Bank Ltd ("the Bank") website, Internet Banking Service offered Abhyudaya Co-op Bank Ltd and/or all online services offered by the Abhyudaya Co-op Bank Ltd and/or its subsidiaries.

All visitors who visit the site <https://www.abhyudayabank.co.in> and <https://abhyudayabank.in> and provide information to Abhyudaya Co-op Bank Ltd online are covered under this Policy. This information may be:

Personal/private information of the visitors: "Personal information" means any information that relates to a natural person, which, either directly or indirectly, in combination with other information available or likely to be available with a body corporate, is capable of identifying such person.

Sensitive personal data or information of the visitors: "Sensitive personal data or information" of a person means such personal information which consists of information relating to

- Password;
- Financial information such as Bank account or credit card or debit card or other payment instrument details;
- Sexual orientation;
- Medical records and history;
- Biometric information;
- End user device details.
- Government issued Identification documents such as AADHAAR, PAN, Driving License etc.

Provided that, 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 sensitive personal data or information for these purposes.

Aadhaar Related Privacy Policy

The Bank is a Global KYC User Agency (KUA) & Authentication User Agency (AUA) authorized to undertake eKYC Authentication for those constituents who are desirous of receiving any benefit or subsidy under any scheme notified under section 7 of the Aadhaar (Targeted Delivery of Financial and Other subsidies, Benefits and Services) Act, 2016 (18 of 2016). In such case the bank will collect the Aadhaar Number. Every Aadhaar number holder to establish his identity, may voluntarily use his Aadhaar number in physical or electronic form by way of authentication or offline verification, or in such other form as may be notified, in such manner as may be specified by regulations.

The Bank will also undertake the Biometric Authentication through finger, face, IRIS or a combination of both. For every such authentication a separate consent will have to be given by the constituent for each and every request.

The bank also confirms that no core biometric information will be stored at the bank's end. The same shall be destroyed immediately on submission of the request to the CIDR.

Once the Aadhaar Number and Biometric is duly authenticated the CIDR will return the Name, Date of Birth/Year, Gender and the address details which will be stored by the bank as a part of the account opening process. The Aadhaar number will be tokenized and stored in the Data vault by the bank, as instructed by UIDAI, to maintain the security of the information.

You will have the right to request the Bank for the authentication records up to 2 years from the date of authentication. A formal request has to be made for the same to the bank in writing/email

This information shall be shared without the Aadhaar number or images of the Aadhaar card to the Regulatory bodies/Repositories like CERSAI/KRA/NPCI Mapper /Credit Bureaus/NHB/HUDCO operating in India depending upon the business need of the constituent. Details without the Aadhaar number will also be shared with the field verification agencies in case of borrowal accounts

In case you submit the Aadhaar number or physical image voluntarily as a part of the account opening for undertaking KYC by the bank, the bank shall store only the last four digits of the Aadhaar number and other related information.

This Policy protects private information of the visitors provided online to Abhyudaya Co-op Bank Ltd and any information collected by the bank's servers from the visitors' browsers ("the Information").

This information will be used to carry out any obligation related to your business relationship with the Bank. Additionally, the bank may use this information for its operational and management requirements such as but not limited to statistics, product promotions, market survey, product development, creditworthiness evaluation and/or , debt collection, customer relationship management, fulfilling all statutory and regulatory obligations and all other legitimate purposes.

This information will not be disclosed to any parties outside the bank except to regulatory authority on their special request, the disclosure is required by law or the disclosure is needed for a third party authorized by the bank to provide services. The bank will take reasonable steps to ensure that the third party follows the minimum standards in protecting the privacy and confidentiality of customers' information.

The bank may collect information regarding usage of bank web site for analysis, for instance users visiting certain pages more often than others through the usage of cookies. Cookies are text files with small amounts of information (does not include personal sensitive information) that a website stores on your computers' hard drive. A cookie may be retrieved and read by the same site later. Cookies help to provide a personalized browsing experience while allowing users to navigate between pages efficiently, remember preferences, and providing a generally improved browsing experience. User(s) agree through the usage of our bank website, to have cookies placed on his/her device. User(s) is/are free to disable or delete these cookies by changing their web browser settings accordingly. Abhyudaya Co-op Bank Ltd is not responsible for cookies placed in users' device by any other website and collecting information.

The bank is committed to implementing high computer security standards with stringent procedures and policies in safeguarding customers' information. The commitment to customers' privacy and confidentiality is clearly evident in the bank's Security Policy.

The bank will try to keep all customers' information as updated as possible. It is therefore required that all customers provide accurate information to bank and also notify all changes, inaccuracies, incompleteness or errors found in their information lodged with the bank in a timely manner. Only duly authorized employees are permitted to access the actual data of customers.

We, at Abhyudaya Co-op Bank Ltd, will always do our best to ensure your privacy. The Bank may change this policy from time to time.