



**SIKAR KENDRIYA SAHKARI BANK LTD.**

**सीकर केन्द्रीय सहकारी बैंक लिमिटेड**

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**Resolution No. - 01**

**Date - 16-02-2021**

**Sikar Kendriya Sahkari Bank Ltd. Mobile Banking Privacy Policy**

Sikar Kendriya Sahkari Bank Ltd., hereinafter referred to as the Bank, is committed to maintain privacy of the personal information of its customers/account holders, including information that is of a confidential nature. The Bank shall not be held liable in any manner for disclosure of information which may be disclosed by the Bank's customer himself which he might be disclosing on various platforms to avail other services.

**Information covered by this policy:** The Bank endeavours to secure the information of its valuable customers and uses encryption of high standards for transmission of online data. It is envisaged that the customer also cooperates with the Bank to ensure the security of the information. It is strongly recommended that the customers shall choose their passwords very carefully. The password must not be predictable and such that no unauthorized access is made by any third party. In order to make the customer password complex and difficult for other to guess, we recommend that the customers should use a combination of alphabets, numbers and special characters like !, @, #, \$ etc. The customers shall not disclose their password(s), PIN, OTP and other confidential information to anyone. The written record of the password(s), PIN, OTP should not be recorded as any third party could access it and misuse it. It is made absolutely clear that the hackers/fraudsters adopt various deceptive methods to lure and persuade an account holder to disclose personal information and to obtain OTP, PIN or password disclosure. In case negligence is attributable to the accountholder to fall a prey to such hackers/fraudsters the Bank shall not be responsible for any such negligence committed by the account holder himself and the consequences thereof


**Information disclosure:** The Bank undertakes not to disclose any information provided by the Customers to any person, unless such action is necessary to: -

- a) Fulfil legal requirements or undertake compliance of a legal process.
- b) Protect and defend rights, interest and property of the Bank.
- c) Enforce terms and conditions of the products or services offered by the Bank and which is mandatory requirement as may be directed by the government.
- d) Protect interests of the Bank, in case the Bank has to take any legal action against defaulting customer.
- e) Fulfil authorization given by the customer to the Bank, to exchange, share, part with all information related to the details and transaction history of the Customers to 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 which is beyond control of the Bank and shall not hold the bank liable for use or disclosure of this information for above reasons.

**Indemnity:** The information, material, advices suggestions, illustrations, notifications, circulars etc. are collectively stated as "the content" in this website. If the customer misinterprets, misunderstands said content or negligently uses unauthorised sources or channels while operating the mobile banking services the Bank undertakes no responsibility thereof. The Bank makes no warranty or representation regarding any content provided on an unauthorised/fraudulent websites and disclaims its liability in respect thereof.

**No Liability:** No liability of any kind shall be incurred by the Bank even when online services of the Bank are declined by the Bank in those cases where the fraud is anticipated in the online operation of a bank account of a customer as may be sensed and declined by the bank's Fraud Risk System.

**Effective Date:** Date of launch of mobile banking application.

  
Managing Director

  
Administrator