

[Privacy Policy](#)

1 Definitions:

The use of the term “Bank” is in reference to the following organization: NORTH EAST SMALL FINANCE BANK (NESFB).

WEBSITE means website of the bank with URL: //www.nesfb.com and other sites that can be directly reached by bank owned URL.

USER \ YOU \VISITOR refer to all persons who is accessing banks various Websites. CUSTOMER refers to person doing any transactions with bank directly or indirectly.

PERSONAL INFORMATION include but not limited to , financial information including banking related information, financial and credit information, ethnicity, caste, race or religion, health related details of the individuals, sexual orientation, medical records and history, biometric information, email, address, PAN, TAN, payment card information, photographs, Aadhar Information; 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 the purposes of this policy.

PRIVACY POLICY refers to privacy commitment of the BANK Services as specified in this document.

THIRD PARTY refers to an entity that is not the bank or its direct customer.

2 Scope:

This policy covers all users who interact with bank and those whose personal information is collected or received or transmitted or processed or stored or dealt with or handled by bank. This policy covers the “sensitive personal data or information” of the persons handled by bank in any form or mode.

Please note that this Privacy Policy does not extend to third party websites linked to bank websites, if any.

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 personal information for the purposes of this Policy.

3 Introduction:

The bank is committed to respect the privacy and use of personal information responsibly. The bank is guided by the regulations and best practices in the area of privacy. If customer is providing certain

information with which that customer can be identified personally, then customer can be assured that it will only be used in accordance with this privacy policy.

4 Requirement for information collection:

Bank collects and uses the financial information and other personal information from its customers as is required under various regulations and guidelines including the KYC/E-KYC/C-KYC norms of RBI. Such information is collected and used for specific business purposes or for other related purposes designated by bank or for a lawful purpose to comply with the applicable laws and regulations.

5 Consent:

By providing the personal information, the persons provide consent to the bank to use personal information for the usage of the information for the product or services requested or applied or shown interest in and/or to enable bank for personal verification and or process applications, requests, transactions and/or maintain records as per internal or legal or regulatory requirements and shall be used to provide the persons with the best possible services or products as also to protect interests of the bank.

6 Usage of information:

Bank may use Personal Information:

- To allow customers to apply for products or services and evaluate customer eligibility for such products or services;
- To verify customer identity and/or location in order to allow access to accounts, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of account and personal information;
- For risk control, for fraud detection and prevention, to comply with laws and regulations and to comply with other legal process and law enforcement requirements;
- To inform customer about important information regarding the site, products or services for which customer apply or may be interested in applying for, or in which customer are already enrolled, changes to terms, conditions, and policies and/or other administrative information;
- For business purposes, including data analysis, audits, developing and improving products and services, enhancing the site, identifying usage trends and determining the effectiveness of promotional campaigns;
- To allow customer to utilize features within our sites by granting bank access to information from customer device such as contact lists, or geo-location when customer request certain services.
- To respond to customer inquiries and fulfil customer requests;
- To deliver marketing communications that we believe may be of interest to customer, including, ads or offers tailored to customer;
- To personalize customer experience on the site;

- To allow customer to use some site financial planning tools, information that customer enter into one of these planning tools may be stored for future access and use. Customer will have the option not to save the information;

Bank will not be held responsible for content, information usage and privacy policies of linked site which will not be under the control of the bank. The authenticity of the personal information provided by the customer will not be the responsibility of bank.

7 Information protection:

Bank customers have access to a broad range of products and services such as basic Banking Products, ATM, Online Banking, etc. To deliver products and services effectively and conveniently, it is extremely important that the bank uses technology to manage and maintain certain customer information while ensuring that customer information is kept confidential and protected.

Bank is committed in ensuring that the information is secure and all personal information is encrypted at rest as per the Bank's Cryptographic controls. In order to prevent unauthorised access or disclosure, bank has put in place reasonable physical, electronic and managerial procedures to safeguard and secure the information that bank collects.

8 Information sharing:

The Information shall be shared with any external organisation or persons to enable bank to provide services or to enable the completion or compilation of a transaction, credit reporting, or the same is necessary or required pursuant to applicable norms or pursuant to the terms and conditions applicable to such information as agreed to with bank or pursuant to any requirement of law or regulations or any government or court or other relevant authority's directions or orders.

Information may be disclosed without obtaining persons prior consent, with government agencies mandated under the law where disclosure is necessary for compliance to legal obligations. Any information may be required to be disclosed to any third party by bank by an order under the law for the time being in force.

It may be necessary to disclose the information to one or more agents and contractors of bank and their sub-contractors, but such agents, contractors, and sub-contractors will be required to agree to use the information obtained from bank only for specific assigned purposes and will be disposing the information in a secured manner consistent with bank's policies.

The persons authorises bank to exchange, share, part with all information related to the details and transaction history of the covered persons to its affiliates or banks or financial institutions or credit bureaus or agencies or 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 or any of the aforesaid purposes and shall indemnify bank for use or disclosure of this information.

9 Retention and disposal:

Bank's current policy to retain information for so long as it is needed by the business. Since most information is in continuous use, much is retained on an indefinite basis or for such period to satisfy legal, regulatory or accounting requirements.

When bank finds that information collected or stored or transferred is no more in use and if there is no legal obligation to retain such information, bank will determine appropriate means to dispose or to de-identify personally identifiable information in a secure manner in keeping with its legal obligations.

10 Amendments:

This policy will be displayed through a link which will be embedded in bank's corporate website <https://www.nesfb.com>. The customers are advised to visit the site and go through the privacy policy as bank modifies the policy from time to time as, bank constantly absorbs advanced technology and redefines processes.

11 Contact Us:

If you have any questions about this privacy policy you can send us an email at: privacy@nesfb.com or contact us at the following address:

Chief Information Security Officer

NORTH EAST Small Finance Bank Ltd

Beltola, Survey, Guwahati

Assam, India