

Privacy Statement

Utkal Grameen Bank came into existence through amalgamation of the following Regional Rural Banks operating in Odisha on 01-11-2012

- Rushikulya Gramya Bank Sponsored by Andhra Bank
- Utkal Gramya Bank Sponsored by State Bank of India

In line with recognized International Practice and for the information of customers and others who visit the Bank's website we believe it is necessary to post a privacy statement. The information shared with the Bank will 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 is of utmost concern to Utkal Grameen Bank. Our employees treat the information we have concerning your 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 your banking needs, you have entrusted us to safeguard your personal financial information. We want you to be informed of our commitment to protect the privacy of your personal financial information with the following privacy principles and practices.

2. What personally identifiable information is collected from you?

We collect information from you 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 your computer's hard drive when you visit such sites. A cookie file can contain information such as a user identification code that the site uses to track the pages you have 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 you only when we reasonably believe that it will help administer our business or provide products, services, and other opportunities to you. We collect and retain information about you only for specific business purposes.

5. We use information to:

- Open and administer your accounts and to protect your records and funds.
- Comply with all applicable laws and regulations .
Help us design or improve our products and services for your benefit.
- Understand your financial needs so that we can provide you with quality products and superior service.
- To comply with laws, guidelines and regulations that govern the financial services in the country.
- 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 your interest, and it is our objective, for us to have accurate, current, and complete information concerning you and your 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 you believe that we have incorrect information about you or your 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

Utkal Grameen Bank 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 nonaffiliated third parties for their independent use unless:

- The information is provided to help complete a transaction initiated by you;
 - You request or authorize it;
 - The disclosure is required by/or directed by law; or
 - You have 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.
- A potential customer who inquires about our products and services or who would like a copy of our privacy policy
 - A customer who has established a relationship with us.
 - A potential customer who has applied for a loan
 - A visitor to UTKAL GRAMEEN BANK's web site
11. If you have any questions or concerns about this privacy policy, please send an e-mail to us at write to us at General Manager(IT) Utkal Grameen Bank, Head Office, Doorsanchar Bhawan Near New Bus Stand Balangir – 767001, Email us – gm1@ukgb.in
12. Internet privacy on Utkal Grameen Bank 's web site For each visitor to Utkal Grameen Bank 's web site (<https://www.utkalgrameenbank.co.in>), we automatically recognize the following visitor information:

- A visitor's Internet Service Provider (for example, AOL or AT&T WorldNet), but not your

specific e-mail address. For example, if your e-mail address is "abcd@rediffmail.com", only the "rediffmail.com" part of the address is recognized.

- Aggregate visitor information on pages which customers visit.
13. Other information about our web site
- Children visiting Utkal Grameen Bank 's web site : We are confident that parents will not judge any of the information provided by UTKAL GRAMEEN BANK as objectionable for viewing by their children.
 - Customers using UTKAL GRAMEEN BANK's Internet Banking Service : For customers using our UTKAL GRAMEEN BANK Internet Banking, all visitor information is collected along with any information that you volunteer as a customer while using UTKAL GRAMEEN BANK's web site.
 - Links to, or from, UTKAL GRAMEEN BANK's web site : UTKAL GRAMEEN BANK is not responsible for information practices employed by web sites linked with our web site. Generally, links to non-UTKAL GRAMEEN BANK web sites are provided solely as pointers to information on topics that may be useful to users of UTKAL GRAMEEN BANK's web site.
 - Encrypted information : Information provided by you on UTKAL GRAMEEN BANK's web site is encrypted or scrambled in order to secure information.
14. Privacy policy is subject to change periodically.