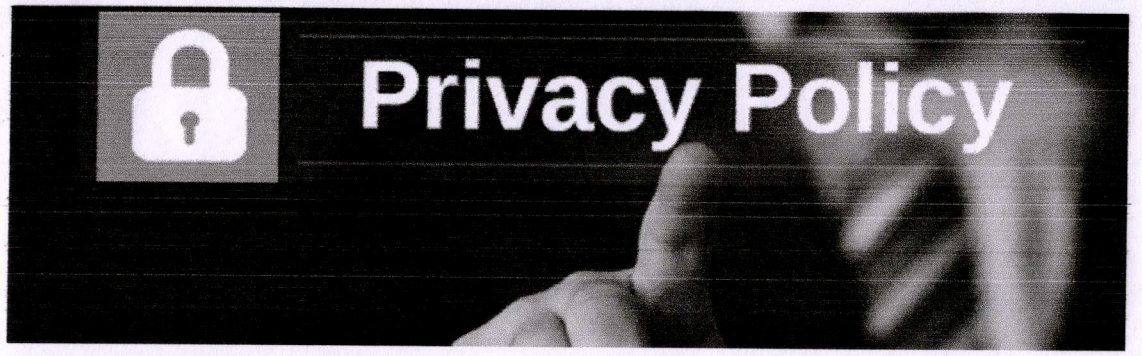


Privacy Policy

As a part of Hutatma Sahakari Bank Ltd.Walwa having its Head office at B Type,Kamgar Bhavan,Karkhana Road,Walwa,Tal-Walwa,Dist-Sangli 416313. ongoing efforts to ensure the compliance of modern banking approach, customer trust/ satisfaction, security oriented service and banking services, bank has adopted the privacy policy aimed at protecting individual's personal information entrusted and disclosed to Hutatma Sahakari Bank Ltd.Walwa .This Policy governs the way in which Bank collects, uses, discloses, stores, secures and disposes of personal information.

This policy is the property of Hutatma Sahakari Bank Ltd.Walwa and cannot be conveyed in any manner or in any form outside Hutatma Sahakari Bank without prior written consent of Bank. The Bank reserves the right to modify this policy at any time.Hutatma Sahakari Bank Ltd.Walwa Bank will endeavour to post the most current version of this policy on our website.

This Policy is applicable to personal information and sensitive personal data or information collected by the Bank or it's affiliates directly from the customer or through the Bank's online portals, mobile apps and electronic communications as also any information collected by the Bank's server from the customer's browser.

"Personal information" is data that can be used to identify a natural person. Some examples of personal information that we may collect are:

- Personal Information: May Include name, contract details, residential address, date of birth, identity card/passport details, and /or education details)
- Financial details: May Include income, expenses, and/or credit history)
- Employment details: May Include occupation, directorships and other positions held, employment history, salary, and/or benefits);
- Information about your risk profile, investments, investment objectives, knowledge and experience and/or business interest and assets;
- Banking information: May Include account numbers and banking transactions);
- Personal opinions made known to us: Like feedback or responses to surveys);

- Information obtained with consent from your mobile device like device location, device information (including storage, model, mobile network) transactional and promotional SMS, communication information including contacts and call logs.
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1. Commitment

a) Information collected and used by Hutatma Sahakari Bank Ltd.Walwa bank can include information supplied by Users and also the information that is automatically collected through navigation or in any other form.

b) Our websites may contain links to other websites which are not maintained by Hutatma Sahakari Bank Ltd.Walwa . This privacy policy only applies to the websites of Hutatma Sahakari Bank Ltd.Walwa. When visiting these third-party websites, you should read their privacy policies which will apply to your use of the websites.

2. Security

Hutatma Sahakari Bank Ltd.Walwa gives access of Users information to Authorized Employees only. Such employees are subjected to abide by the rules and regulations of Hutatma Sahakari Bank Ltd.Walwa. They undertake to abide by this Privacy Policy.

3. Sms and Email Privacy

Hutatma Sahakari Bank Ltd.Walwa respects the privacy of all its Users and takes every effort to protect sensitive customer information. Bank never seeks from its Users any confidential / sensitive information like – PINs, passwords, CVV, expiry date, issue date, etc. though any medium.

- Hutatma Sahakari Bank Ltd.Walwa never sends unsolicited messages to your registered mobile number.
- Hutatma Sahakari Bank Ltd.Walwa never sends unsolicited emails to your registered email id.
- If Users have not registered their mobile phone number, PRMS Bank will endeavor to ensure Users that they will not receive any promotional SMS from us.
- Hutatma Sahakari Bank Ltd.Walwa will update / register Users mobile phone number or email id, only with their consent and/or signed application.

4. Disclosure

Users authorizes Hutatma Sahakari Bank Ltd.Walwa to exchange / share / part with information of Users to its affiliates / financial institutes / banks / credit bureaus / telecommunication / agencies / electronic clearing network that may be required by law / credit reporting / customary practice / statistical analysis / credit scoring, etc. and shall not hold Hutatma Sahakari Bank Ltd.Walwa liable for disclosure of such information.

5. Consent

Users consent irrevocably to Hutatma Sahakari Bank Ltd.Walwa for the following disclosures to third parties without any limitation:

- For the lawful / legal requirement or compliance.
- For enforcing terms and conditions of the products or services. For protecting or defending our rights / interests / property and also for protecting or defending the rights interests / property of our affiliates / banks / financial institutes etc.

- For preventing Fraud purposes.
- Users consent to the collection and use of their information by Hutatma Sahakari Bank Ltd.Walwa. Users consent to the terms of this policy.
- Users also undertakes to keep their password complex and not to disclose to anyone in any form.
- Users agree to receive communication from Hutatma Sahakari Bank Ltd.Walwa.

6. Reasonable Security Practices and Procedures

Hutatma Sahakari Bank Ltd.Walwa is strongly committed to protecting the privacy of its customers and has taken all necessary and reasonable measures to protect the confidentiality of the customer information. The security of personal information is a priority and is protected by maintaining physical, electronic, and procedural safeguards that meet applicable laws. The Bank maintains its security systems to ensure that the personal information of the customer is appropriately protected and follows the extant standard encryption norms followed for the transmission of information. The Bank ensures that its employees and affiliates respect the confidentiality of any personal information held by the Bank.

The Bank may, from time to time, change this Policy. The effective date of this Policy, as stated below, indicates the last time this Policy was revised or materially changed.

Approved by the Board of Directors on 29 day of May 2024

On behalf of Board of Directors

Shrikant Narayan Chavan
CEO

HUTATMA SAHAKARI BANK LTD. WALWA
R.No.
SAR/WVK/BNK/
(O)/103/96
Dist. Sangli