

Jana Small Finance Bank Ltd. (referred to as 'Bank' hereafter) respect and value the trust bestowed by our customers. The Bank is committed to protect the privacy rights of the customers. This Privacy Policy mentions about the Personal Information collected from the customer and the way it will be stored and used.

Personal Information

“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 the Bank, is capable of identifying such person.

We categorize information about the customer, collectively and independently shall be, referred to as "Personal Information" as follows:

1. **Profiling Information:** Information which the customer provide when the customer register for a Service, which may include some or all of the following: - Information about your personal identity such as gender, marital status, age, preferences, likes and dislikes etc.; Contact details such as your physical addresses, postal addresses, telephone and fax numbers and the like.
2. **Information Technology Information:** Information such as your web request, IP address, browser type, browser language, date and time of request, navigation using our Services, for example the URLs of websites, which you visit and from which you request downloads.
3. **Correspondence Information:** Content, information about your correspondents, and the destination/origin of communications between you and any other person using our Services, which include email communications, blog, chat room and discussion board communications, instant message communications, experts forum communications, fax mail communications, membership of mailing lists etc.
4. **Log Information:** Information such as usernames, passwords, email addresses and other security-related information used by you in relation to our Services.
5. **Financial information:** Information such as Bank account or credit card or debit card or other payment instrument details.
6. **Health Information:** Information such as customer’s physical, physiological and mental health condition, medical records and history.

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 Personal Information for the purposes of this policy and Bank shall not be responsible for the same

Use of Personal Information

The Bank or its affiliates collect, store and use the Personal Information for the reasons set out below

1. To provide customer with services and products explicitly requested by them or for other related purposes designated by the Bank;
2. To conduct its business and enable it to deliver and improve the services;
3. To comply with the applicable laws and regulations.

The Bank or its affiliates, may use the Personal Information, among other things, for customer verification, provision of products and services, for personalization of products or services, marketing or promotion of Bank's financial services or related products or that of our associates and affiliates; for creation of Statistical Information, statistical analysis or credit scoring, enforcement of customer obligations, any other purpose that will help the Bank in providing the customer with improved, excellent and value added services.

Disclosure of Personal Information

The Bank will not sell or share the Personal Information to any third party or otherwise trade on it. The Personal Information collected by the Bank shall not be disclosed to any other party except in the following circumstances:

1. If disclosure has been agreed in a written contract or otherwise between the Bank and the customer; or
2. If the Bank is required to disclose the Personal Information to a third party on a need-to-know basis, provided that in such case the Bank shall inform such third party of the confidential nature of the Personal Information; or
3. If it is required to be disclosed by law and regulations;
4. To conduct Bank's business; or
5. To secure Bank's systems, and other related platforms and to ensure that the security and integrity of the Bank's services are safeguarded; or
6. To enforce, protect and defend Bank's or its affiliate rights, interests or property, in the manner as prescribed by law and regulations

Security Practices

The Bank shall take all reasonable steps to protect the rights of privacy of the customer as per the applicable laws and regulations. The Bank shall take all the appropriate precautions and the requisite security measures that are technically feasible to protect Personal Information and to prevent any unauthorized access, unauthorized use, loss, abuse, misuse or alteration of the Personal Information. Further, the Bank is not liable for any unauthorized or unlawful disclosures of Personal Information made by third parties who are not under Bank's control. The Bank ensures that its employees and affiliate respect the confidentiality of any Personal Information held by the Bank and will be used only on the 'need to know' basis.

Cookie Policy

"Cookies" are used to store user preferences and to track user trends, so as to enhance the user interactive experience and generally to improve the services. The user has control and option as to accept the cookies while browsing the Bank's website and other pages thereof. If user decides not to accept cookies, some of the features and services on the Bank's website may not work properly. The Bank is not responsible for cookies placed in the device of user by any other website and information collected thereto.

Note

This Privacy Policy shall apply uniformly to Bank's website, online portal, mobile applications. This Privacy Policy is subject to change at any time without prior notification and by accessing the Bank's website, online portal, and mobile application, it is deemed that the customer is aware of the new/changed privacy policy and that the customer have consented to it.

Contact

In order to address any questions, discrepancies or grievances related to the Personal Information kindly contact the Bank at customercare@janabank.com