



BHARATI SAHAKARI BANK LTD., PUNE-30

(MULTI-STATE SCHEDULED BANK)

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Mobile Banking Privacy Policy

Privacy Policy for F.Y. 2025-26

Privacy Policy

Objective

To provide a secure, convenient, and user-friendly mobile banking experience for customers.

Scope and Applicability

This policy applies to all mobile banking services offered by the bank, including:

- Mobile banking apps
- SMS banking
- USSD banking
- Mobile web banking

Security Measures

- **Authentication** : Customers must authenticate themselves using a valid username, password, and/or biometric authentication.
- **Encryption** : All mobile banking transactions will be encrypted to ensure confidentiality and integrity.
- **Secure Servers** : Mobile banking servers will be secured with firewalls, intrusion detection systems, and regular security updates.

Mobile Banking Services

- **Account Management** : Customers can view account balances, transaction history, and statements.

- **Fund Transfers :**

Customers can transfer funds between own bank accounts, to other bank accounts, through NEFT Transaction.

Customers can transfer funds between own bank accounts, to own bank other accounts.



- **Other Features :**

Inward Outward Clearing Status

Deposit Calculator

Loan Calculator

Branch Locator

Transaction Limit

Statement Download

Customer Responsibilities

- **Password Security :** Customers must keep their passwords and authentication credentials secure.
- **Device Security :** Customers must ensure their mobile devices are secure and protected from malware, remote application like team-viewer , Anydesk etc. should not be installed on their mobile phone. Mobile Device Security patches should be updated regularly by the customer.
- **Transaction Monitoring :** Customers must regularly monitor their account transactions and report any suspicious activity.

Bank Responsibilities

- **Service Availability :** The bank will ensure mobile banking services are available 24/7, except during scheduled maintenance.
- **Transaction Processing :** The bank will process mobile banking transactions in a timely and accurate manner.
- **Customer Support :** The bank will provide customer support for mobile banking services through multiple channels.

Security and confidentiality of Customer Data

- As per Information Systems security policies and procedures implemented in the BSBL App administrative, physical and technical safeguards to protect electronic personal data from loss, misuse and unauthorized access. Customers' personal data shall be stored on a secured database.
- Bank shall not sell personal data to any third party or anybody and shall remain fully compliant with confidentiality of the data as per law.



- Bank shall share customers' personal data to third party if required for business purpose only after implementing adequate controls to ensure maintenance of confidentiality and security of the data by the concerned third party.

Data Usage

- Bank shall use customers' personal data only for the purpose for which it is collected. Bank is committed to ensuring that personal data is kept strictly confidential. However, personal data may be disclosed to regulatory authorities for the purposes of obtaining regulatory approval in accordance with applicable legal requirements, or otherwise to comply with applicable legal requirements.

Data Retention

- Customer's data shall be retained as per Regulatory Standards (RBI directives)..
- **Data Modification**
Bank shall update the customer data only after ensuring the authenticity of the change request. Adequate access controls and authorization controls shall be in place to monitor data modifications.

Data Quality

- Bank shall continuously review and asses the quality and completeness of the data.

Remote Access App:

- Mobile banking Application shall have ability to read/detect Installed Application on user's device and upload it on bank's secure server for keeping safe track of existing applications. App shall prohibit/restrict Mobile Banking Application usage in case of any listed application with likes of "Remote Access Applications"



- By agreeing to terms within Mobile banking application and written consent form undertaken from user during opting mobile banking feature it will be considered user have provided affirmative consent for all above mention disclosures.

Dispute Resolution

- **Dispute Reporting** : Customers must report any disputes or errors related to mobile banking transactions to the bank promptly.
- **Dispute Resolution** : The bank will investigate and resolve disputes in a fair and timely manner.

Governing Law

This policy will be governed by and construed in accordance with the laws of the land.

Changes to Policy

The bank reserves the right to modify or update this policy at any time, without prior notice.

By using the mobile banking services, customers acknowledge that they have read, understood, and agreed to be bound by this policy.

