

Privacy Policy for PSB Kutumb and PSB Vidyanidhi Applications

Effective Date: 18-Aug-2025

At Punjab & Sind Bank, safeguarding your personal information is a top priority. This Privacy Policy explains how we collect, use, disclose, and protect your personal data when you use our applications "PSB Kutumb" and "PSB Vidyanidhi," developed in-house by the HRD Department.

This Privacy Policy describes our procedures on the collection, use and disclosure of your information when you use the Service and tells you about your privacy rights and how the law protects personal information and sensitive personal data or information, including information that is of a confidential nature belonging to the users of the Services ("**Customer(s)**" or "**you**") of Punjab & Sind Bank, its affiliates and group companies (collectively, "**Punjab & Sind Bank**" "**we**", "**our**", "**Bank**" or "**us**").

While using our services via online or otherwise accessing our Services, you confirm that you have read and agreed to be bound by this Privacy statement and consent to the collection, receipt, possession, storage, usage, dealing with, handling, processing, transfer and retention of your Information by Bank as described in this Privacy Policy.

1. Information We Collect

We collect personal information that you voluntarily provide when using our applications, including but not limited to:

- Employee identification details (Employee ID, name, contact details)
- Leave records and welfare scheme application details (for PSB Kutumb)
- Learning activity data such as scheme reading progress, tests, podcasts, and e-learning video usage (for PSB Vidyanidhi)
- Login credentials and authentication data.
- We may also collect technical data generated by your use of the applications to enhance security and performance.

2. Use of Information

Your data is used solely for internal HR management, welfare scheme administration, and e-learning purposes within Punjab & Sind Bank. The applications enable you to view salary details, manage leaves, apply for welfare schemes, access bank schemes, and participate in e-learning activities.

3. Data Privacy and Protection

We recognize the importance of your data privacy and commit to the following principles:

- **Accountability:** In line with the government's Data Protection Policy, our team diligently follows data governance guidelines to ensure the privacy, quality, and security of your information. We regularly evaluate our data

protection practices and address any issues as part of our ongoing commitment to protecting your data.

- **Transparency:** We believe in communicating clearly about what data we collect, how we use it, and the measures we take to keep it safe, so you can make informed choices.
- **Compliance:** We operate in accordance with all applicable laws and regulations related to data privacy and ensure that our practices meet or exceed those requirements.
- **Privacy by Design:** We integrate privacy considerations into the way we design and run our applications, ensuring your information is safeguarded from the outset.
- **Data Security:** We apply advanced security measures — including encryption and secure storage — to help prevent unauthorized access, alteration, or misuse of your data.
- **Limited Access:** Access to your personal data is provided only to authorised team members who need it to perform their duties, in line with the principle of least privilege.

4. Data Sharing and Disclosure

Your personal data will not be shared with external parties and it will only be used by HR Department/ Administrative Controlling Offices/ Any Other Authority as defined in Bank's Circulars/Guidelines/SOPs of the bank as and when required. Any authorized sharing is conducted with due regard to confidentiality and data protection standards.

Punjab & Sind Bank is strongly committed to protecting the privacy of its employees and has taken all necessary and reasonable measures to protect the confidentiality of the employees' Information and its transmission. We undertake not to disclose employees' Information to any person, unless such action is necessary to:

- i. Offer and provide our Services, including for the purposes set out above in Privacy statement.
- ii. Conform to legal requirements or comply with legal process.
- iii. Protect or defend Bank or its affiliates rights, interests, or property.
- iv. enforce the terms and conditions of the Services;
- v. Protect the interests of Bank, its affiliates, members, constituents, or of other persons.

Please note that to provide you with the Services, we may sometimes share confidential information that is about or belongs to Bank. We expect that you will keep such information confidential, and not share it with any third party. Your failure to keep this information confidential could result in loss to Bank and if such failure does occur, Bank reserves the right to suspend Services being offered to you in addition to its other rights and remedies.

5. Data Retention

Personal data is retained as necessary to fulfill the purposes outlined in this policy and in accordance with applicable legal and regulatory requirements. Data no longer required is securely disposed of.

Punjab & Sind Bank may retain your Information for as long as required to provide you with the Services in accordance with applicable laws and our internal policies, such as managing your account and dealing with any concerns that may arise, or if required for compliance with

any legal or regulatory requirements, or for the institution, enforcement, or defence of legal claims.

6. Your Rights

You have the right to access, update, and correct your personal data held by the Bank. You may also raise concerns or request deletion of your data within the bounds of regulatory compliance.

7. Consent

By using the PSB Kutumb and PSB Vidyanidhi applications, you consent to the collection and use of your information as described herein.

8. Security Measures

We implement encryption standards, access controls, and regular audits to ensure the confidentiality and integrity of your personal data. Our security measures are aligned with industry best practices and RBI guidelines.

Punjab & Sind Bank endeavours to safeguard and ensure the security of the employee's Information using appropriate measures to protect it from unauthorised access, and follow standards prescribed by applicable law

9. Contact and Support

For any questions, concerns, or requests related to your personal data or this Privacy Policy, please contact the MIS & Data Governance Department at Punjab & Sind Bank.