

## Privacy Policy

**Last updated: June 17, 2026**

This Privacy Policy explains how Punjab & Sind Bank collects, uses, stores, protects, and discloses information in connection with the **PSB Navjyoti** mobile application.

PSB Navjyoti is an internal employee-facing application used for viewing employee scorecards, KRA-wise achievements, cohort rank, cohort percentile, and performance dashboards. The application is intended only for authorized employees and officials of Punjab & Sind Bank.

By using the PSB Navjyoti application, You acknowledge that Your information may be processed for internal performance monitoring, scorecard publication, dashboard reporting, system security, audit, and service improvement purposes in accordance with this Privacy Policy and applicable internal policies.

## Interpretation and Definitions

### Interpretation

The words whose initial letters are capitalized have meanings defined under the following conditions. The following definitions shall have the same meaning regardless of whether they appear in singular or plural.

### Definitions

For the purposes of this Privacy Policy:

- **Account** means a unique account or login credential created or assigned to You to access the PSB Navjyoti application or parts of the application.
- **Application** refers to PSB Navjyoti, the mobile application provided by Punjab & Sind Bank.
- **Bank, Company, We, Us, or Our** refers to Punjab & Sind Bank.
- **Country** refers to India.
- **Device** means any device that can access the Application, such as a mobile phone, tablet, computer, or other digital device.
- **Employee** means an authorized employee, officer, official, or user of Punjab & Sind Bank who has been granted access to the Application.
- **Personal Data or Personal Information** means any data about an individual who is identifiable by or in relation to such data, whether directly or indirectly, including data relating to the identity, contact details, employment, service, benefits, or professional activities of an Employee.
- **Performance Data** means information related to an employee's performance under the Navjyoti program, including scorecard details, KRA-wise achievement, overall score, cohort rank, cohort percentile, unit-level performance data, dashboard information, and related performance indicators.
- **Service** refers to the PSB Navjyoti mobile application and related digital services.
- **Service Provider** means any authorized person, vendor, technology partner, or

organization that processes data on behalf of the Bank for operating, maintaining, securing, supporting, or improving the Application.

- **Usage Data** means data collected automatically during use of the Application, such as login activity, device information, IP address, access time, application usage statistics, error logs, and diagnostic data.
- **You or Your** refers to the employee or authorized user accessing or using the Application.

### **Purpose of the Application**

The PSB Navjyoti application is designed to provide authorized users with convenient access to performance-related information under the Navjyoti program.

The Application may be used for the following purposes:

- To allow employees to view their monthly Navjyoti Scorecard.
- To display overall score, KRA-wise achievement, cohort rank, and cohort percentile.
- To provide authorized unit heads and officials with performance dashboards for their respective units.
- To enable review and monitoring of unit-level performance.
- To support internal performance transparency, accountability, review, and continuous improvement.

### **Information We Collect**

Punjab & Sind Bank may collect and process the following categories of information through the Application.

#### **Employee and Account Information**

We may collect or process employee-related information such as:

- Employee name
- Employee ID or staff ID
- Designation
- Role or user category
- Mobile number
- Email address
- Branch, unit, office, zone, region, or department details
- Login credentials or authentication-related information
- User access rights and role-based permissions

#### **Performance and Scorecard Information**

The Application may display and process performance-related information such as:

- Monthly Navjyoti Scorecard
- Overall score
- KRA-wise achievement
- Cohort rank
- Cohort percentile
- Performance indicators and metrics

- Unit-level performance data
- Dashboard summaries and trends
- Other information relevant to the Navjyoti performance framework

### **Usage and Technical Data**

The Application may automatically collect certain technical and usage-related information, including:

- Device type and model
- Operating system
- IP address
- Login date and time
- Application activity logs
- Error logs and diagnostic data
- Browser or application version, where applicable
- Session information
- Security and access logs

This information is used to operate, secure, troubleshoot, maintain, and improve the Application.

### **Use of Your Information**

Punjab & Sind Bank may use Your information for the following purposes:

- To provide access to the PSB Navjyoti mobile application.
- To authenticate authorized employees and manage user access.
- To display monthly Navjyoti Scorecards, including overall score, KRA-wise achievement, cohort rank, and cohort percentile.
- To provide authorized unit heads and officials with performance dashboards for their respective units.
- To support performance review, monitoring, reporting, and internal decisionmaking.
- To maintain the security of the Application and prevent unauthorized access.
- To monitor usage, troubleshoot issues, improve application performance, and maintain service reliability.
- To conduct internal audits, compliance checks, reporting, and governance activities.
- To comply with applicable laws, regulatory requirements, audit requirements, and internal policies of Punjab & Sind Bank.

### **Access and Disclosure of Information**

Your information may be accessed only by authorized personnel based on their role and official responsibilities.

Individual employees may access their own scorecard and related performance details.

Authorized unit heads and officials may access performance dashboards and consolidated or relevant performance information for their respective units.

Punjab & Sind Bank does not sell employee data.

Information may be shared internally or with authorized parties only for legitimate purposes, including:

- Performance monitoring and reporting
- Scorecard publication and review
- Audit and compliance
- System administration
- Application maintenance and support
- Security monitoring
- Regulatory or legal requirements

Where Service Providers are engaged to support the Application, they may process information only as required for authorized services and subject to applicable confidentiality, security, contractual, and legal obligations.

### **Role-Based Access**

The Application may provide different levels of access depending on the user's role. Employees may view their own scorecard, KRA-wise achievement, cohort rank, and cohort percentile.

Unit heads and authorized officials may view overall performance dashboards for their respective units to support performance monitoring, review, and decision-making. Access to information is controlled through role-based permissions and is intended to ensure that users can only access information relevant to their official responsibilities.

### **Data Retention**

Punjab & Sind Bank will retain Your information only for as long as necessary for the purposes described in this Privacy Policy, unless a longer retention period is required or permitted under applicable laws, regulations, audit requirements, internal policies, or legal obligations.

Performance, scorecard, account, and usage-related information may be retained for purposes such as:

- Maintaining historical scorecard records
- Audit and compliance
- Legal and regulatory requirements
- Internal reporting and performance analysis
- Security monitoring and troubleshooting
- Application improvement and service reliability

When information is no longer required, it may be securely deleted, archived, anonymized, or retained in accordance with applicable internal policies and legal requirements.

### **Security of Your Information**

Punjab & Sind Bank takes reasonable technical, administrative, and organizational measures to protect information processed through the PSB Navjyoti application.

These measures may include access controls, authentication mechanisms, role-based permissions, security monitoring, audit logs, and other safeguards designed to prevent unauthorized access, misuse, alteration, disclosure, or loss of information.

However, no method of transmission over the Internet or method of electronic storage is completely secure. While We strive to protect Your information, We cannot guarantee

absolute security.

### **Accuracy of Information**

The Application displays information based on records and data available with Punjab & Sind Bank and systems associated with the Navjyoti program.

If You believe that any scorecard, KRA-wise achievement, rank, percentile, or other performance-related information is incorrect, You may contact the Bank through the official contact details provided in this Privacy Policy or follow the applicable internal process prescribed by the Bank.

### **Transfer and Storage of Information**

Your information may be processed and stored on systems, servers, or infrastructure used by Punjab & Sind Bank or its authorized Service Providers.

Where information is processed by authorized Service Providers, Punjab & Sind Bank will take reasonable steps to ensure that such processing is carried out in accordance with applicable security, confidentiality, contractual, and legal requirements.

### **Legal and Regulatory Disclosure**

Punjab & Sind Bank may disclose Your information where required to do so under applicable law, regulation, court order, regulatory direction, audit requirement, or lawful request by a competent authority.

The Bank may also disclose information where necessary to:

- Comply with legal or regulatory obligations
- Protect and defend the rights or property of Punjab & Sind Bank
- Prevent, detect, or investigate unauthorized access, misuse, fraud, or security incidents
- Protect the safety and security of users, systems, or the public
- Support audit, compliance, disciplinary, or administrative proceedings, where Applicable

### **Children's Privacy**

The PSB Navjyoti application is intended only for authorized employees and officials of Punjab & Sind Bank. It is not intended for use by children or individuals below the age permitted for employment under applicable laws.

We do not knowingly collect personal information from children through this Application.

### **Links to Other Websites or Services**

The Application may contain links or references to other websites, portals, or services, including internal systems of Punjab & Sind Bank.

If You access any external or third-party website or service through a link, You are advised to review the privacy policy and terms applicable to that website or service.

Punjab & Sind Bank is not responsible for the privacy practices or content of third-party websites or services that are not operated or controlled by the Bank.

### **Future regulatory compliance**

Punjab & Sind Bank may review and update this Privacy Policy from time to time to ensure compliance with applicable laws and regulatory requirements, including the Digital Personal Data Protection Act, 2023 and the rules framed thereunder.

This Privacy Policy may be further amended to incorporate additional provisions relating to, inter alia, rights of Data Principals, consent management, purpose-specific processing notices, grievance redressal mechanisms, contact details of the Data Protection Officer or designated contact person, data retention and erasure requirements, personal data breach management, and other obligations applicable to Punjab & Sind Bank as a Data Fiduciary under the Digital Personal Data Protection Act, 2023 and applicable rules.

Such amendments shall be implemented in accordance with the timelines and requirements prescribed under applicable law.

### **Changes to this Privacy Policy**

Punjab & Sind Bank may update this Privacy Policy from time to time to reflect changes in the Application, legal requirements, internal policies, or data processing practices.

Any changes will be posted or made available through the Application, website, internal communication, or other appropriate channels. The “Last updated” date at the top of this Privacy Policy will indicate the latest revision date.

You are advised to review this Privacy Policy periodically for any updates.

### **Contact Us**

If You have any questions, concerns, or requests regarding this Privacy Policy or the handling of information through the PSB Navjyoti application, You may contact Punjab & Sind Bank at:

**Email:** [Navjyoti@psb.bank.in](mailto:Navjyoti@psb.bank.in)