

WEBSITE MAINTENANCE POLICY

Nowadays banking is a most essential service in the public financial sector of the country. Every person in the country needs banking facility either for depositing his savings or for availing credit facility. Other than this, modern banking includes a number of services like mobile banking, BBPS, NACH, Funds Transfer etc. Prompt and sincere service is another milestone in banking sector. To achieve all these, bank's activities should be transparent, reliable and trustworthy in the interest of the public in general and members in particular.

Objective :

The bank, in continuation of its strong commitment to the highest standards of transparency, reliability, accountability and good corporate governance, has formulated this policy for ensuring maintenance by bank's website and archival of its disclosures, documents and records that are placed on its website www.ilkalcoopbank.com

This Policy is called 'Website Maintenance Policy' of Ilkal Co-operative Bank Ltd., Ilkal.

The Information Technology (IT) section of the bank in co-ordination of the software (CBS) vendor shall maintain a functional website of the bank and shall update the information provided by the Key Managerial Personnel authorized for making disclosures of Events of Information.

The content of bank's website is the soul of the website as the general public and members of the bank rely heavily upon bank's website to access authentic and up to date information. Updation of contents of the website is the responsibility of the respective officer

Usually, the website of the bank ought to have the following kinds of contents:

Primary Content: Examples of primary content are information about origin of the bank, various products and services provided by the bank, documents, Forms and tenders etc.

Broadly, the primary content of the website is encompassed by the following.

Introductory page of website tells about the origin of the bank, promoters, objects and reasons of origin.

The second page contains details of various products and services like Personal Banking, Digital Banking, ATM and Funds Transfer etc. Personal banking contains the information related to Saving Bank, Current Account and various types of term deposit and loans relating to Retail, MSME and Agri-based credits, Business segment, vehicle loan etc., details of repayment schedules. Financial Inclusion reveals various schemes sponsored by Government and government agencies. Next, page shall contain other services like insurance, locker, bill-payment provided by the bank.

Corporate tab shall provide details related to customer-focused corporate banking services provided by the bank to serve the financial needs of all small, medium and large corporate clients.

Digital Banking: This tab shall contain the information about various digital products and services such as, Internet Banking, Mobile Banking, ATM Banking, IMPS etc.,

Details of policies adopted by the bank in consonance with the guidelines issued by the regulator and government.

Secondary Content: Secondary Content should cover various current Events and Announcement such as,

Latest Financial Results

Launch of New Schemes or Products

Events and Announcements

Tertiary Content includes sections like Site Index, Online Help, Terms and Conditions and Frequently Asked Questions (FAQ) etc.

Quality of Content

The crucial element for an effective presentation of bank's website is the way its content is written and packaged. The content must be selected keeping the users in the mind, not from bank's perspective. Apart from the selection of content, equal emphasis should be given to the way it is written and presented on the web. The content aimed at common public should be written in simple language so that people from diverse professional, educational and demographic background can easily comprehend the same.

The website of the bank is to be maintained in English. Wherever it is possible to keep the content in local language i.e. in Kannada, it is preferable to translate the content in Kannada language. Presentation and maintenance of bank's website is coming under Department of Information Technology and all the departments shall ensure that whenever any content is provided to DIT, it shall be in both the languages viz. English & Kannada.

Contingent Management

The website of the bank has its presence on the internet, and it is very important that the site is fully functional at all times. It is expected that bank's website delivers information and services on a 24X7 basis. Department of Information Technology shall take all efforts to minimize the downtime of the website.

The website is a reflection of bank's complete profile and hence attracts customer feedback, complaint and grievance. The website shall therefore have a section for customer feedback, complaint and grievance.

Review and Amendment

Any change, in the Policy shall be approved by the Board of Directors of the bank.

In the event of any variation of inconsistency between the provisions of the Policy and applicable law, the provisions of the Policy shall be deemed to have been amended so as to be read in consonance with such applicable law.

Approved in Board Meeting Held on 05-10-2021.

GENERAL MANAGER

PRESIDENT