



डिजिटल बैंकिंग ट्रांसफॉर्मेशन प्रभाग, प्रधान कार्यालय  
प्लॉट सं. 4, सेक्टर 10, द्वारका, नई दिल्ली- 110075  
DIGITAL BANKING TRANSFORMATION DIVISION, HEAD OFFICE  
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**Cookie Guidelines:**

- ❖ To continually improve user experience and their preferences are stored and help us remember them, cookies are used on our website. This information helps us understand their interests and show them content we think they will like.
- ❖ Cookies are small text files that are stored on a user's computer, mobile phone or other internet connected device to identify their browser, provide their browsing insights and remember information about their such as their browsing device or language preference. They are completely safe and cannot be used to run programs or deliver viruses to any of the user's device. Every cookie is unique to their specific web browser. It allows the website to remember the user's browsing behavior and customize content as per their browsing pattern, improving their website experience.
- ❖ We use first party and/or third party cookies on our website for the following purposes:
  - To simplify the operation and functionality of our website;
  - To improve user experience on our website and help the user navigate faster and easier;
  - To customize user experience, and understand what is useful or of interest to them;
  - To analyse how our website is used and how best we can modify it;
  - To identify & pre-empt requirements of future prospects and existing account holders, and personalize marketing and sales interactions with it.
  - To personalize online advertising based on the customer's interests.
- ❖ The following are the types of cookies used on our website:
  - **Strictly Necessary Cookies:** These cookies are necessary for our website to function and enable the user to use the website features such as accessing secure areas. It cannot be switched off in our backend. If user choose to remove or disable these cookies, the website may not perform as expected as intended.
  - **Performance Cookies:** These cookies help enhance the performance of our website and help us make necessary improvements based on the user's browsing behaviour. Information collected by these cookies is anonymous and contains data on how the users use the website. For example, identifying their most visited pages, recently searched terms, etc. Once we collect this information, we use it to improve how our website works.
  - **Functionality Cookies:** These cookies help improve the functionality of our website. These cookies remember user preferences such as location, user name, language, etc. and provide custom content and features tailored for the users. In absence of these cookies, the website will be unable to remember the choices they have previously made and won't be able to personalise their browsing experience.

- **Targeting Cookies:** These cookies are utilized to customize marketing as per users' interests. These are likewise used to restrict number of times they are shown advertisements. They are also used to measure the effectiveness of a marketing campaign. These cookies typically track their browsing patterns on other websites too, but do not know who the users are. Without these cookies, the ads the users encounter will not be as relevant and not match their interests.
- **Marketing Cookies:** These type of marketing cookies are account-based, which enable us to identify future prospects and personalize sales and marketing interactions with users.
- **Analytics and Customization Cookies:** All information collected by these cookies are used to help us analyse how our website is being used by the visitors, understand how effective our marketing campaigns are and customize our website experience for the user. On our website, cookies served by Google Analytics are used to collect limited data straight from end-user browsers.
- ❖ User can manage/control cookies on most web browsers through their 'settings' preferences. However, limiting the ability of websites to set cookies may worsen the overall user experience as it won't be personalized to their preferences. It will also disable saving of customized settings like login information.
- ❖ We may change the guidelines for use of cookies at any time to accurately reflect the information. We will attempt to notify the users of any major changes, so that they can review them before it goes in effect.