

## Information Technology Policy

### t5.32. Website Maintenance & Archival Policy

#### 5.32.1 Objective

Bank in continuation of its strong commitment to the highest standards of transparency, accountability and good corporate governance, has formulated this policy for ensuring maintenance of the corporate website of the Bank and archival of its disclosures, documents and records that are placed on its website [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)

#### 5.32.2 Policy

##### 5.32.2.1 Maintenance of the Website

Information Technology (DIT) shall maintain a functional website of the Bank. Corporate Communication Department (CCD) shall update the information provided by the respective verticals and Key Managerial Personnel authorized for making disclosures of Events of Information to Stock Exchanges under the Listing Regulations and as per Bank's policy for Determination of Materiality of Events or Information.

##### 5.32.2.2 Content of the Website

The Content of the Bank's website is the soul of the website as the general public rely heavily upon a Bank's website to access authentic and up-to-date information. Updation of contents on the website is the responsibility of the respective vertical. Ideally, the website of the Bank ought to have the following kinds of contents:

##### 5.32.2.2.1 Primary Content

Primary Content shall be original content that is sought by target users of the website which could be resident individuals, NRIs, Business Community, Overseas Citizens etc. Examples of such content are information about the Bank, various products or services provided by the Bank, Documents, Forms and Tenders etc. Besides regulatory content mandated by legislation such as Listing Regulations, IT Act, RTI, even directives from Ministry of Finance etc. shall also form part of this category.

Broadly, the following sub-categories encompass most of the Primary Content that ought to be made available on the Bank's website -

#### *Content Layout*

**Home Bar** - The introductory page of the website, typically serving as a table of contents for the site. The various other tabs are Contact us, MSME, CSR, Rates and Charges, Systemic Improvements, RBI Kehta Hai etc.

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The second bar contains details of various Products and Services of the Bank like Personal Banking, Digital Banking, Investor Relations and also other relevant important information about the Bank like About Us, Others, We Care etc.

### i. Details of the Product

#### A. Personal: -

- Accounts & Deposits: This tab shall contain information related to Savings and Deposit Accounts facility provided by the Bank and may have sub-categories such as Savings Accounts, Salary Accounts, Current Accounts, Recurring Deposit, Fixed Deposit.
- Loans: This tab will contain details for Retail, MSME and Agri Business Segment.
- Wealth Management: Services under Insurance, Mutual Funds and Demat.
- Government Schemes: Details for Departmentalized Ministries Accounts, Government Saving Schemes, Tax Collection, Pension, Fund Management Solution etc.
- Financial Inclusion: Details of various FI activities viz. Bank's FI Mission, PMJDY / PMJJBY / PMSBY, APY, Bank Mitra, Financial Literacy - FLCC, AADHAR Enrollment Centers etc.
- CSR/UBSFT - Corporate Social Responsibility / Union Bank Social Foundation Trust: Various activities conducted by the Bank under CSR.
- Locker/Other Services
- Positive pay System

B. **Corporate Loans** - This 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. The sub-categories under this tab may include Credit, Loan syndication and Advisory, Selected Treasury Products, Government Business, Other Services, Useful Information, Corporate FAQ etc.

C. **International** - This tab shall provide details of services provided by the Bank in relation to International Trade such as Exports, Import, Remittances, Network, Other Services, Treasury and NRI which shall contain the details of schemes/facilities available for Non Resident Indians (NRI) and may have sub-categories such as NRI Deposit, NRI Investment, NRI Remittances, NRI Loans, etc.

### ii. Digital Banking

The tab shall contain the information about various digital product and services such as App Banking, Internet Banking, Self Service Banking, ATM Banking, SMS Banking, POS, IMPS, Cards, NETC, Digital Banking Units, Union Sparsh accessible debit card and UVConn 2.0 etc.

### iii. Investor Relations

The Bank has responsibilities towards all stakeholders in terms of disclosures of shareholdings, performance, working results etc. The same shall be provided in a structured form along with useful information for shareholders regarding transacting in

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shares, change of contact details etc. The sub-categories under this tab may include Analysts, Disclosures to Stock Exchange, Shareholders Information, Financial Results, Annual Reports, Half yearly Communications, General Meetings, Key Managerial Personnel, and Investor Grievance Mechanism etc.

### iv. About Us

This tab shall include the basic information about the Bank such as its Profile, Corporate Vision, Corporate Mission, Organizational Chart, Awards & Commendations, Joint Ventures, Training System, Careers, Etc.

### v. Others

Providing information on Privacy Policy, Policies & Disclosures, Regulatory Disclosure, Disclaimer, etc

### Capture Cookies

Cookies are small text files that are stored on user's computer, mobile phone or other internet connected device to identify browser, provide browsing insights and remember information such as browsing device or language preference. They are completely safe and can't be used to run programs or deliver viruses to the user's device. Every cookie is unique to user specific web browser. It allows the website to remember user's browsing behaviour and customize content as per user's browsing pattern for improving website experience.

Union Bank of India use cookies and similar technologies on or in relation to the website, <https://www.unionbankofindia.co.in/>

Bank is committed to being transparent about the technologies used. Bank understand that user privacy is important. The cookie and other similar technologies may be stored on and accessed from user's device when user visits bank's website.

For enhancing overall user experience when using Bank's website, Bank uses cookies that capture user's preferences and help to remember. By visiting the website, user agrees and authorize bank to store, access cookies and other tracking technologies on user's computer or hand-held device. Some of website services may not function effectively if user does not accept relevant cookies.

Preferences Cookies or Functionality Cookies allow a website to remember choices user has made in the past, like language, region, location and user login preferences.

Cookies are supported by most web browsers. But there are number of different ways in which user can accept or reject some or all cookies. Some of the main methods to disable/enable the use of cookies are described below:

- User shall provide with option to accept or reject some or all cookies (for example, blocking all third-party cookies) by adjusting browser settings.

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- Disabling cookies will make it impossible to set new cookies. However, it does not prevent previously set cookies from continuing to work on user device/PC until user has cleared all cookies in the browser settings.
- User can block the use of some or all the cookies which bank uses on its website. However, by doing so user may impair the website and its functionality or may even render some or all of it unusable.
- User can clear all cookies from browser which will delete any cookies that are storing user's preferences, for example, whether user has accepted cookies on a website or any cookies that are blocking other cookies.

To clear cookies that have previously been placed on user browser, user should select the option to clear browsing history and ensure that the option to delete or clear cookies is included when user do so. Bank may change Cookie Policy at any time to accurately reflect the information.

### vi. We Care

Details of various policies related to customer service, Rates and Charges, knowledge FAQs.

### vii. Customer Corner:

It contains Union Pravaah, a Monthly E-bulletin on Products and Services for customer awareness, Uni-Verse-A metaverse of Banking, Builder Tie-Ups.

### viii. Offers

Details of various offers available on our Cards.

### 5.32.2.2.2 Secondary Content

Secondary content is generated from the assortment, packaging of primary content to suit the requirement of different users, events and occasions. Examples of such content are advertisements/banners/spotlight/media gallery/related sites etc. Following may be included in Secondary Content -

#### i. Quick Links

A section namely 'Quick Links' shall be provided on the Home Page of the Bank's Website which shall contain links to the important contents of the website for quick access by the users.

#### ii. Spotlight

Bank's website should have a section to cover various current Events & Announcement such as -

- Latest Financial Results
- Launch of New Schemes or Products
- Events and Announcements
- Press Releases

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- Awards received by the Bank
- Other important information to be brought to the notice of users of the website

### iii. External Link

External link to the trusted sites viz. links for Bank's Social Media handles, branch location map etc. shall be made available to provide additional information that may be useful and consistent with the intended purpose of Bank's website.

#### 5.32.2.2.3 Tertiary Content

Information about the 'Primary' and 'Secondary' content forms a part of the tertiary content. This includes sections like Site Index, Online Help, Terms and Conditions and Frequently Asked Questions (FAQ).

#### 5.32.2.2.4 Minimum Content

Regulation 46(2) of the Listing Regulations prescribes information to be made available on the website of the Bank. Thus, Bank's website must ensure the availability of the following minimum content -

- (a) Details of its business;
- (b) Terms and conditions of appointment of independent directors;
- (c) Composition of various committees of board of directors;
- (d) Code of conduct of board of directors and senior management personnel;
- (e) Details of establishment of vigil mechanism/ Whistle Blower policy;
- (f) Criteria of making payments to non-executive directors, if the same has not been disclosed in annual report;
- (g) Policy on dealing with related party transactions;
- (h) Policy for determining 'material' subsidiaries;
- (i) Details of familiarization programmes imparted to independent directors including the following details: -
  - (i) number of programmes attended by independent directors (during the year and on a cumulative basis till date),
  - (ii) number of hours spent by independent directors in such programmes (during the year and on cumulative basis till date), and
  - (iii) other relevant details
- (j) The email address for grievance redressal and other relevant details;

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- (i) Contact information of the designated officials of the listed entity who are responsible for assisting and handling investor grievances;
- (l) Financial information including: Notice of meeting of the board of directors where financial results shall be discussed;
- (ii) Financial results, on conclusion of the meeting of the board of directors where the financial results were approved;
- (iii) Complete copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report etc;
- (m) Shareholding pattern;
- (n) Details of agreements entered into with the media companies and/or their associates, etc;
- (o) Schedule of analyst or institutional investor meet and presentations made by the listed entity to analysts or institutional investors simultaneously with submission to stock exchange;
- (p) New name and the old name of the listed entity for a continuous period of one year, from the date of the last name change;
- (q) Items in sub-regulation (1) of regulation 47 viz.
  1. Notice of meeting of the board of directors where financial results shall be discussed
  2. Financial results, as specified in regulation 33, along-with the modified opinion(s) or reservation(s), if any, expressed by the auditor
  3. Statements of deviation(s) or variation(s) on quarterly basis, after review by audit committee and its explanation in directors report in annual report;
  4. Notices given to shareholders by advertisement.

Further, as per Regulation 30(8) of the Listing Regulations, the Bank shall also disclose on its website all such events or information which has been disclosed to stock exchanges under the Listing Regulations.

### 5.32.2.2.5 Content Layout

The layout/categories for the contents will be changed/updated as per the requirements/priorities of the Bank from time to time.

### 5.32.2.3 Quality of Content

The crucial element for an effective presence of Bank on the Web is the way its content is written and packaged. The content must be selected keeping the users in the mind, not from the 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. Content aimed at the

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common public should be written in simple language so that people from diverse professional, educational and demographic background can easily comprehend the same.

### 5.32.2.4 Content Authenticity, Accuracy & Currency

#### i. Content Authenticity & Accuracy

All the verticals of the Bank shall compile their own list of contents/sub-contents which they feel should be in public domain or needed by their intended users.

It is the duty of all the verticals of the Bank to ensure that the content on Bank's website related to their department is always authentic, up-to-date and latest. All the verticals shall ensure that if any change occurs in the content of the website, the same is updated within two working days from the date of such change in content as per Annexure I.

This fact assumes paramount significance in the context of Bank's website since the public puts a lot of trust in the information available on the official website of the Bank.

Every detail made available on the website shall have a time-stamp so that Date of posting the same on the website and date on which the content was last reviewed and/or modified could be ascertained.

Every piece of content appearing on the website should be reviewed after a pre-decided duration say quarterly for its accuracy, relevance and currency by the department concerned.

Validity of some of the components may not be known at the time of creation. Such content shall be treated as perpetual and the validity date shall be ten years from the date of creation. The content shall not be displayed on the website after the validity date.

#### ii. Currency of the Content

For time sensitive content which expires after a certain date (e.g. tender notifications, announcements, period specific schemes etc.), the concerned vertical after careful consideration of their nature of content shall decide whether the content should be archived for future reference or removed altogether from the website. However, expired content must not be presented or flashed on the website.

In case the nature of the content is 'permanent' i.e. it will never change, such information shall be marked separately at the time of uploading and the same shall not be archived automatically. Such information may be archived only on the specific request from concerned Vertical.

### 5.32.2.5 Archival of Content

- Bank's website is a storehouse of large number of documents and information which are of relevance and importance to specific users as well as public at large. These documents can be kept for online access only for a specific period of time and need

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to be moved to archives on the expiry of the pre-decided duration. These documents shall not be directly deleted even after multiple changes to hardware and software since these old documents sometimes need to be referred to for regulatory or legal purposes.

- There would be some content which is permanent in nature and for such content it is assumed that the content would be reviewed in every ten years unless it is edited / deleted based on requirement. The content shall not be displayed on the Website after the validity date.
- Some of the short-lived contents like tenders, Auction, recruitment etc. which will not have any relevance on the website after the intended purpose.
- The events or information which has been disclosed by the Bank to the Stock exchanges in terms of Listing Regulations shall be hosted on the website of the Bank for a period of five years from the date of such hosting.
- The contents shall be archived from the website and deleted from archive folder made available on website based on its nature as below -

Sr No	Nature of Content	Archival On	Deletion On
1.	Permanent Content	Specific request from concerned department	After 10 (Ten) years from date of entry into archival.
2.	Disclosures to Stock Exchanges (Annexure)	After Five years from date of upload	After 10 (Ten) years from date of entry into archival.
3.	Tenders /Recruitments	As soon as it loses relevance	After 10 (Ten) years from date of entry into archival.
4.	Products/Schemes of the Bank	On Closure/ Amendment	Not required

The Content not covered in the above table shall be archived by the DIT in consultation with the concerned vertical in co-ordination with Corporate Communications.

- The back-up copies of the Bank's website will be stored properly in appropriate drive/media/cloud. The back-up copies will be checked every 6 months to see that they work so as to prevent deterioration over time.
- Archived website of the Bank may be made accessible in some form to someone either within the Bank only or otherwise. For legal or compliance purposes it will usually be accessed and used only within the Bank and the organizations the Bank is accountable to.

### 5.32.2.6 Language

The website of the Bank is to be maintained in English and Hindi language. Ideally, all the pages on the website should be translated in Hindi language. In case it is becoming difficult



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to do so, all the departments should identify the content related to their departments which is widely accessed by the public and begin to put up such content in Hindi language. All the departments shall ensure that whenever any content is provided to CCD, it shall be in both the languages viz. English & Hindi. If the translation of complete content/file to be made available on website is not feasible, the department shall provide the Headings or the matter to be displayed on the website in Hindi.

CCD shall ensure that the documents/pages in both the languages are updated simultaneously so that there are no inconsistencies, at any point, between the two language versions.

In case it is practically difficult to update the versions in both the languages simultaneously due to delays on account of translation etc., the obsolete information should be removed from the site till the latest information is uploaded. In any case, a timestamp indicating the date of uploading the information and its validity should be put along with all the time sensitive information.

### 5.32.2.7 Development and Design

Development and design of the website shall be carried out by CCD of the Bank. Bank's website shall be optimized for 1024x768 or any other resolution which is widely used screen size; however, it shall work at any resolution to provide best user experience. Website shall use liquid layout that stretches as per the user's device window size. Bank shall maintain mobile version of website which shall be responsive and have collapsible and lighter content. Bank website design shall be complying to prevailing WCAG standards.

### 5.32.2.8 Website Monitoring

Web being a dynamic medium, changes in terms of technologies, access devices, requirements and expectations levels of visitors happen quite frequently. DIT shall take all necessary steps for testing and verifying that end user can interact with Bank's web site as expected. However, content monitoring shall be responsibility of CCD. Website monitoring shall be done from both inside and outside of Bank's firewall.

Website monitoring shall be done using Web browser emulation or scripted recording of Web transactions. Behavioural scripts shall be created to simulate an action that an end user would take on a site. These paths shall be monitored at specified intervals for performances such as functionality, availability and response time measure. Department shall use enterprise management tool to monitor website. Monitoring shall be proactive so as to detect the issues before it affects website and user experience.

**Website shall be monitored on the following parameters.**

- a. Response time: All proactive steps shall be taken to monitor and measure user interactions in website and oversee response time. Bank shall add Analytics Code in all sub domains to get better grasp of corporate website.
- b. Performance: Site download time should be optimised for a variety of network connections as well as devices. All important pages of the website should be tested for this.
- c. Functionality: All modules of the website should be tested for their functionality.

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- d. Content accuracy: All necessary steps shall be taken to oversee content accuracy and detect errors from start to finish.
- e. Broken Links: The website should be thoroughly reviewed to rule out the presence of any broken links or errors.
- f. Traffic Analysis: The site traffic should be regularly monitored to analyse the usage pattern as well as visitor's profile and preferences.
- g. Geographic performances: As Bank's customer base is spread across the globe, to ensure seamless banking services website's speed and availability shall be checked from different locations.
- h. Website visitors: Regularly checking the number of visitors on Bank's website helps to assess the load on website and shall be used to forecast future trends.
- i. Database performances: Bank's websites contain dynamic content that is being pulled from database as per the request. Database performances shall be monitored for seamless web experiences.
- j. Loading time: Load time is the time web page takes to download the display the entire content in the browser window. Website's loading time shall be less than 2 second. Steps shall be taken to improve the loading time, if it is more than 2 seconds.
- k. Bandwidth: Bank's website shall have adequate bandwidth to cater the growing business needs and customers' demand. Periodic assessment shall be done to evaluate the bandwidth requirement of the website.
- l. Web Accessibility: Annual evaluation and monitoring for accessibility of the website for persons with disabilities shall be carried out.

### 5.32.2.9 Contingency 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 of the Bank's websites to deliver information and services on a 24x7 basis. Department of Information Technology (DIT) shall take all efforts to minimise the downtime of the website.

### 5.32.2.10 Search Engine Optimization

Corporate Communication Department of the Bank shall take necessary steps to ensure that the website is Search Engine Optimization/Search Engine Marketing compliant.

### 5.32.3 Customer Feedback, Complaint & Grievance

The website shall have a section for Customer feedback, complaint and Grievance

**Feedback-** Feedback is information about reactions to a product, services and performance of the Bank. Bank shall use such information as a basis for improvement.

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**Complaint-** A complaint is any expression of dissatisfaction made to Bank related to its services or services quality, decisions, policies, procedures, charges or fees, employee, where a response or resolution is explicitly or implicitly expected from Bank.

**Grievance-** A Grievance is a matter to be investigated by the Bank according to formal grievance processes. It shall include complaints which are not able to be resolved through informal processes or mediation, and matters relating to allegations of misconduct where disciplinary actions may be an outcome of the investigations.

Bank's website is expected to deliver information about management and monitoring of feedback, complain and grievance. Advising customers of their rights to make complaint where appropriate and encourage them to provide feedback to improve Bank's products and services.