

Privacy Policy

Welcome to the The Satana Merchant's Co-Op Bank Ltd, Satana Mobile App's Privacy Policy. We prioritize the protection of your personal information and are committed to ensuring your privacy. This policy outlines how we collect, use, and safeguard your data when you use our mobile app

services. By accessing and using our apps, you agree to the terms outlined in this policy.

Preamble

"The Satana Merchant's Co-Op Bank Ltd, Satana", situated at **Dhanalaxmi, Taharabad Road, Satana.-423301**, has been registered under Reserve Bank of India by Section 22 (1) read with Section 56 (o) of the Banking Regulation Act, 1949, bearing Registration Number **U.B.D.M.H - 711 P. Dt: 05/12/1986**.

"This Mobile app Privacy Policy ("Policy") applies to users of mobile apps with "The Satana Merchant's Co-Op Bank Ltd, Satana" in any mobile application that we own and control. In this Policy, the term 'The Satana Merchant's Co-Op Bank Ltd, Satana' refers to our affiliates or subsidiaries. This Policy describes how the mobile application collects, uses, and shares information from or about you, and explains how the information may be shared or used."

Contact List :

The App requests permission to collect your contact list to facilitate mobile recharge services for friends and family. This enables the automatic detection of reference information from your contact list during runtime, making it convenient to recharge mobiles and make bill payments for your contacts.

1. Storage :

Mobile Banking App accesses the Internal Storage of the user to store Documents such as mini statement & QR code image.

- Image Data

Collection: Our app collects QR code images from your device's camera or gallery to facilitate UPI payments.

Purpose: We use this image data exclusively to extract payee information from the QR code for processing the payment.

Storage: QR code images are temporarily stored on your device to complete the payment transaction and are deleted immediately afterward.

Sharing: We do not share QR code images with any third parties.

2. Phone State :

Purpose: Device Authentication

Usage: The Phone state permission is employed for security purposes, specifically for device authentication. This helps in registering and identifying the device securely within the The Satana Merchant's Co-Op Bank Ltd, Satana Mobile App.

3. Bluetooth :

The Mobile app uses Bluetooth to connect the printer for printing collection receipts through the The Satana Merchant's Co-Op Bank Ltd, Satana mobile collection app.

4. Phone Call :

The Loan Recovery App utilizes this permission to enable recovery officers to call loan holders for the purpose of loan recovery.

5. Camera :

The app requests access to your device's camera for multiple purposes, including scanning QR codes for secure UPI payments, capturing documents such as mortgage papers, and supporting the Quick Deposit feature. As part of Quick Deposit, the camera is used to capture your live selfie for e-KYC verification, as well as to photograph your Aadhaar card and PAN card for identity validation. All images are processed securely, stored only as required by regulatory guidelines, and are not shared with unauthorized parties. Temporary data is deleted after successful processing.

6. Location:

App utilizes location permission to enhance security and prevent fraud. This feature ensures user safety and facilitates geo coordinate based login process.

7. Voice Command:

App provides the option to use mobile app services through voice commands. We use voice recognition technology solely for this purpose, ensuring a hands-free and accessible banking experience. Your voice data is processed securely and is not shared with external parties.

Quick Deposit Feature

To facilitate our new Quick Deposit feature and comply with Know Your Customer (KYC) regulations, the mobile app will request the following personal information:

- Aadhaar Number

Collection: Your Aadhaar number will be collected to authenticate your identity for secure and regulated deposit processing.

Purpose: Used for identity verification and linking your account for seamless deposits.

Storage: Encrypted and securely stored as per regulatory compliance.

Sharing: Shared only with authorized government and regulatory APIs for validation purposes.

- PAN Number

Collection: The app will collect your PAN number to comply with income tax and regulatory requirements for financial transactions.

Purpose: Used for tax reporting, identity verification, and fraud prevention.

Storage: Securely stored using encryption.

Sharing: Shared only with authorized services or as mandated by law.

- Selfie (Face Image)

Collection: We collect a live selfie through your device's camera to match your photograph with official documents (e.g., Aadhaar/PAN).

Purpose: Used for biometric identity verification as part of e-KYC.

Storage: Temporarily stored and securely processed during verification. Deleted post-verification unless required by law.

Sharing: Not shared with third parties except for KYC verification via authorized and secure service providers.

- Digital Signature

Collection: At the end of the Quick Deposit process, the app will display a digital signature screen to capture your signature as part of the final consent and confirmation.

Purpose: The digital signature acts as your authorization and agreement for completing the deposit transaction, similar to signing a physical contract.

Storage: Your signature is securely stored along with the transaction data for record-keeping and compliance.

Sharing: Not shared with any third parties except as required for audit or legal verification purposes.

Log Data

App may collect log data for analytical purposes, helping us improve the app's performance and user experience. Log Data maybe used for debugging and security checking of our app. This information may be used by our developers to identify and resolve technical issues and failures. Log data does not personally identify you.

Children's Privacy:

Usage of Mobile app is not allowed to the children under the age of 18 and use of our Platform is available only to persons who can form a legally binding contract. If you are under the age of 18 years then you must use the Platform or services under the supervision of your parent, legal guardian, or any responsible adult.

Data Sharing

We do not sell or trade your information to third parties. We may share your necessary information with third party API service providers to enhance user experience and provide you advanced services or as required by law.

Security Measures

We take appropriate measures to protect your information from unauthorized access, alteration, disclosure, or destruction.

Service Providers

The Satana Merchant's Co-Op Bank Ltd, Satana, collaborates with trusted service providers to enhance its operations. These partners play a crucial role in efficiently delivering a range of services on behalf of The Satana Merchant's Co-Op Bank Ltd, Satana

Ownership and Data Processing Rights

Mobile app is owned by The Satana Merchant's Co-Op Bank Ltd, Satana. The Satana Merchant's Co-Op Bank Ltd, Satana has got this app developed & published by Netwin Systems & Software (I) Pvt Ltd. It is essential to clarify that Netwin does not hold any rights over data processing, storage, or control within the mobile app.

All user data collected, processed, or stored within this mobile app is the sole responsibility of The Satana Merchant's Co-Op Bank Ltd, Satana. Any data processing activities and storage of data are fully controlled by The Satana Merchant's Co-Op Bank Ltd, Satana.

Changes to this Privacy Policy

We reserve the right to modify this Privacy Policy at any time. Changes will be effective immediately upon posting on our website/ app/ play store. We encourage you to review this Privacy Policy regularly for updates.

Contact Information

If you have any questions or concerns about this Privacy Policy, please contact us at

Contact Person Name: D.M. Bagade

Designation: C.E.O

Phone Number: +91 2555-234747

Official Email ID: admin@satanamerchant.com

By using our mobile app, you agree to the terms outlined in this Privacy Policy. If you disagree with our mobile app privacy policy please uninstall and stop using the app.