

Website Cookie Policy

Indian Overseas Bank (IOB/ Company/ "Us"/ "We") understand that your privacy is important to you and are committed to being transparent about the technologies it uses. We believe in being transparent about how we collect, and use data related to you. For more information, please read our privacy policy.

This Cookie Policy explains how and why cookies may be stored on and accessed from your device when you use or visit any website or app that posts a link to this Policy (collectively, our "Sites"). By clicking "Accept" on the Cookie banner, you give us your consent to store and access Cookies and Other Tracking Technologies as described in this Cookie Policy. This Cookie Policy should be read together with our Privacy Policy.

What are cookies?

Cookies are small text files of information that a web server generates and sends to a web browser. Web browsers store the cookies they receive for a predetermined period of time, or for the length of a user's session on a website. They attach the relevant cookies to any future requests the user makes of the web server. It allows the website to recognize your device and store some information about your preferences or past actions.

There are different types of cookies. Some cookies come directly from our website and others come from third parties which place cookies on our site.

1. Essential/ Strictly Necessary Cookies: Strictly necessary cookies are essential for the basic operation of our website. They enable core functions such as security, network management, and accessibility. Without these cookies, the website cannot function properly, and certain services and features cannot be provided. They are used to:

Authenticate users and prevent fraudulent use of user accounts.

Maintain session integrity as you navigate through different pages.

Facilitate the completion of transactions and form submissions.

2. Non-Essential Cookies:

Non-essential cookies are used to enhance your browsing experience and provide additional functionality that is not strictly necessary for the basic operation of our website. These cookies help us understand your preferences, enable personalized content, and improve our marketing efforts. While these cookies enhance your experience, they are not required for the website to function. You can choose to accept or decline these cookies through your browser settings or cookie preference.

a. Performance Cookies: Performance cookies collect information about how visitors interact with our website. These cookies help us understand which pages are most and least popular, and how visitors move around the site. The data collected is aggregated and anonymous, used solely for improving website performance and user experience. They are used to:

Measure and improve the performance of our website.

Collect statistical data on website usage (e.g., page load times, visitor numbers).

Identify and fix issues to enhance user experience.

b. Functionality & Profile Cookies: Functional cookies enables our website to provide enhanced functionality and personalization. They may be set by us or by third-party providers whose services we have added to our pages. These cookies remember your preferences and choices, enhancing your overall experience on our website. They are used to:

Remember your login details and keep you logged in during your visit.

Store your language preferences or region selection.

Provide enhanced features like personalized content and recommendations.

Enable live chat support and other interactive services.

c. Targeting Cookies: Targeting/marketing cookies are used to deliver advertisements that are relevant to your interests. These cookies track your browsing habits and gather information about your interactions with our website and other sites. They may be set by us or by third-party advertising partners. To present you with relevant content on third-party sites, we will share this information and a customer identifier such as an encrypted email address or device ID with third parties, such as advertising platforms and social networks. They are used to:

Build a profile of your interests to show you personalized ads.

Measure the effectiveness of our marketing campaigns.

Limit the number of times you see an advertisement.

Share data with advertising partners to help deliver more relevant ads.

Cookie Category List

S. No.	Cookie Category	Cookie Name	Description
1	Essential Cookies	JSESSIONID	Used to maintain a secure and unique session identifier for users during their visit to the Indian Overseas Bank website. This cookie is essential for session continuity, secure authentication, transaction processing, and protection against unauthorized access.
2	Essential Cookies	LFR_SESSION_STATE_20096	Maintains session state and tracks the active portal session for users interacting with the Indian Overseas Bank website. This cookie is required to support authenticated sessions, navigation consistency, and secure portal operations.
3	Essential Cookies	GUEST_LANGUAGE_ID	Stores the visitor's preferred language selection to provide a localized browsing experience across the Indian Overseas Bank website. This cookie helps display content in the user's chosen language during future visits.
4	Essential Cookies	COOKIE_SUPPORT	Used to determine whether the user's browser supports cookies. This cookie is necessary for enabling secure login sessions, portal functionality, and proper operation of website features within the Indian Overseas Bank web portal.
5	Essential Cookies	Gotrust_pb_ydt	This cookie is provided by GoTrust and is used to store user consent preferences.
6	Analytics Cookies	_ga_CX9029SF81	Used by Google Analytics 4 to maintain session state and track user interactions across pages on the Indian Overseas Bank website. This cookie helps generate detailed analytical insights regarding visitor engagement, session activity, and website performance.
7	Analytics Cookies	_ga	Used by Google Analytics to distinguish unique users by assigning a randomly generated identifier. This cookie helps to understand visitor interactions, measure website usage, generate analytics reports, and improve overall user experience and website performance.

What we use cookies for?

We use cookies and similar technologies to recognize your browser and identify you as logged-in to our website. This ensures you connect to the right service when changes are made to the website. Cookies help tailor the website and our products to suit your interests, needs, and preferences, enabling smooth navigation and feature usage. They also collect information on how you use the website, providing statistics and helping us improve by measuring any errors. Additionally, cookies provide advertising agencies with information about your visit, allowing them to present you with advertisements that may interest you.

For How Long We Store Cookies?

Cookies can be stored on your browser or device for varying lengths of time. Temporary or session cookies are deleted from your computer or device when you close your web browser. Persistent or permanent cookies will remain stored on your computer or device until they are deleted or until they reach their expiry date.

Keeping your information safe

We are committed to protecting your privacy and do not store any personal information such as your name, address, phone number or email in the cookies we use. Our cookies cannot read or search your computer, smartphone or web-enabled device to obtain information about you or your family, or read any material kept on your hard drive.

By virtue of using the website and changing your browser settings to "accepting cookies", you consent to the use of the cookies by Indian Overseas Bank in accordance with this Cookie Policy.

Once you have given your consent, we will place a cookie on your device to remember your consent for future visits to our site. This cookie will expire periodically. If you wish to withdraw your consent at any time, you will need to delete your cookies using your internet browser settings.

You have the option to block the cookies by adjusting your browser settings. However, if the cookies are disabled, it will have an impact on your overall experience while using our website.

How do you change cookie preferences or block cookies?

Within your browser, you have the option to manage your cookie preferences. Different browsers provide various controls to help you decide whether to accept cookies. Typically, your browser will offer you the choice to accept, refuse or delete cookies at all times, or those from providers that website owners use i.e. third-party cookies, or those from specific websites. Each browser's website should contain instructions on how you can do this.

For further information please refer to: [Cookie Preference Settings](#)

If you choose to block cookies on our website, please note that you may be unable to access certain areas, and some functionalities and pages may not work as intended.

If you wish to remove previously stored cookies, you can manually delete them at any time. However, this will not prevent our site from placing new cookies on your device unless you adjust your internet browser settings as described above.