

**PRIVACY NOTICE**  
**Indian Overseas Bank (IOB)**  
*Last updated: 07.04.2026*

## 1. Introduction

Indian Overseas Bank is committed to protecting your personal data in accordance with applicable laws, including the **Digital Personal Data Protection Act, 2023 (DPDP Act)**. This Privacy Notice explains how personal data is collected, used, shared, stored, and protected when you access <https://www.iob.bank.in> or use services provided through the Website.

IOB recognizes that customers entrust the Bank with sensitive personal and financial information and reasonably expect confidentiality, integrity, and security in all transactions. This Notice applies only to data collected through IOB's Website and does not cover third-party websites linked to it. This policy does not create any contractual or legal rights beyond those provided under applicable law.

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## 2. Definitions

- **Personal Data:** Any data about an identifiable natural person.
- **Data Principal:** Individual to whom the personal data relates.
- **Data Fiduciary:** Indian Overseas Bank.
- **Website / Services:** IOB's official website and services offered through it.

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## 3. Personal Data We Collect

We may collect the following categories of personal data:

- **Information you provide:** Name, contact details, account details, login credentials, identification details, and information required for availing services.
- **Usage and technical data:** IP address, browser type, device information, date/time of access, pages visited, and referring URLs.
- **Cookies and similar technologies:** Preferences and settings (browser-controlled).
- **Identification documents:** Aadhaar, PAN, passport or other government-issued IDs (as applicable).
- **Financial data:** Bank account details, transaction information, credit information, income and asset details.
- **Behavioural and profile data:** Non-identifiable usage patterns for analytics and service improvement.
- **Third-party data:** Information received from authorized partners (e.g., insurance or fraud-prevention partners).
- **Audio/visual data:** Call recordings, photographs, and CCTV footage for lawful purposes including KYC and security.

**Note:** Bank does not knowingly collect personal data of children without verifiable consent of a parent or lawful guardian, as required under DPDP Act, 2023.

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## 4. Lawful Basis for Processing

Personal data is processed on the following lawful grounds under DPDP Act, 2023:

- **Consent** of the Data Principal
- **Contractual necessity**
- **Legal obligation**
- **Legitimate uses**, where data is voluntarily provided and does not override your rights.

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## 5. Purpose of Processing

Personal data is used for:

- Providing and managing banking and related services
- Authentication and transaction processing
- Improving website functionality and customer experience
- Communication through email, SMS, WhatsApp, or notifications
- Marketing and service updates (subject to consent)
- Analytics, surveys, and service improvement
- Fraud prevention, security, compliance, and risk management

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## 6. Sharing and Disclosure

IOB does **not sell or rent** personal data. Data may be shared only when necessary:

- With your **explicit consent**
- To comply with **laws, regulations, or court orders**
- With **service providers and vendors** bound by confidentiality obligations
- For **fraud prevention, security, audits, or risk management**
- With governmental or regulatory authorities, as required by law

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## 7. Cross-Border Data Transfers

Personal data may be processed within or outside India. Any cross-border transfer is governed by contractual safeguards ensuring adequate protection in compliance with applicable laws.

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## 8. Data Retention

Personal data is retained only for as long as necessary to fulfil service requirements, legal or regulatory obligations, audit requirements, and as per IOB's Board-approved retention policies.

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## 9. Data Security

IOB implements appropriate **technical, physical, organizational, and legal safeguards**, including:

- Role-based access controls
- Encryption of data and secure infrastructure
- Separate secure data vaults for Aadhaar data as per UIDAI norms
- Regular security reviews and audits
- Confidentiality obligations for employees and service providers
- Employee training on data privacy and disciplinary consequences for violations of confidentiality obligations

Despite best efforts, no internet-based system is completely secure.

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## 10. Your Rights under DPDP Act, 2023

As a Data Principal, you have the right to:

- **Access** a summary of personal data processed
- **Correction and erasure** of personal data
- **Withdraw consent** at any time
- **Nominate** a representative
- **Grievance redressal** for data-related concerns

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## 11. Communication Preferences

You may opt out of promotional communications. Service-related and regulatory communications will continue as required by law.

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## 12. Policy Updates

This Privacy Notice may be updated periodically to reflect legal, regulatory, or operational changes. Continued use of the Website constitutes acceptance of the updated policy.

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