



ARUNACHAL PRADESH RURAL BANK
(A Joint Undertaking of Government of India, Government of Arunachal Pradesh & State
Bank of India)

Social Media Policy
for
Bank's Customers,
Stakeholders & General
Public

1. Introduction:

With the rise of new media and next generation communication tools, the ways in which companies and their employees communicate internally and externally continue to evolve. While this creates new opportunities for communication and collaboration, it also creates new responsibilities. As for financial institutions, it creates new levels of regulatory and reputation risks as well as the potential to detract from productivity in the workplace.

Social media is often thought of, in terms of a handful of well-known social media sites, such as Facebook, WhatsApp, X (formally known as twitter), and so on and so forth. Social media encompasses the internet technologies that enable consumers to easily share content online, including and not limited to, social networks, blogs video, photos, wikis, online reviews, online check-ins and much more. There are thousands of social channels, networks and media tools and they are growing day by day.

Social Media platforms allow users to have conversations, share information, express ideas and create web content. Social Media differ from paper based or traditional electronic media such as TV broadcasting in many ways, including quality, reach, frequency, usability and permanence. Social Media operate in a dialogic transmission system i.e., many sources to many receivers. This is in contrast to traditional media which operates under a monologic transmission model i.e. one source to many receivers, such as newspaper, which is delivered to many subscribers.

The objective behind bank's presence on Social Media platforms are:

- i. To keep stakeholders informed about ongoing developments and events about APRB, its products and services.
- ii. Attend to feedback/ opinion related to the bank's products and services.

2. Definitions:

- i. 'Bank' means "Arunachal Pradesh Rural Bank", commonly known as "APRB".

- ii. 'Bank's Social Media Platforms/Channels' mean official accounts/pages of APRB on various Social Media channels:
 - a. X (Twitter): @APruralbank
 - b. Bank's websites: apruralbank.co.in
 - c. Instagram: arunachalpradeshruralbank
- iii. For the purpose of the social media policy, Bank personnel refer to all staff members including currently serving Directors on the Board of Arunachal Pradesh Rural Bank.
- iv. Social networking sites and social media (including discussion forums, online collaborations, blogs, podcasts, video sharing, social networks, publishing systems, and others) are collectively and herein called 'social media'.

3. Objective:

In order to provide guidelines for use of Social Media channels/platforms of the bank, Bank has formulated its Social Media policy:

- i. To provide guidance on how to post comments, feedback, suggestions, and concerns on the bank's social media channels for customers, stakeholders, and the general public.
- ii. To provide framework on Do's and Don'ts on Social Media channels of the bank.
- iii. Regulations, Legal and Compliance involved.

To safeguard the objectives of Social Media Policy, certain guidelines have been adopted for social media communications of the Bank and personnel engaging in online conversations as representatives of Bank.

This Policy includes Bank-hosted social media, and non- Bank-hosted social media in which the employee's bank affiliation is known, identified, or presumed.

Generally, guidelines set forth in this social media policy shall apply to any online medium, where information may reflect back on the image of Bank or any staff member of the Bank. This social media policy applies to all forms of social media including, but not limited to: blogs, Facebook, X, Instagram, Wikipedia or other wikis, Google + and other platforms as may arise. These guidelines also apply to any comments that staff member of Bank may leave on others' social media

channels including responses to tweets, Facebook posts, blog comments and postings on message boards/forums.

Bank recognizes various social media that provides additional opportunities for promotion and communication with our customers and stakeholders. Bank realizes that employee usage of social networks and social media tools may provide some value to the institution, and therefore may be used for business-related purposes as directed/communicated by Bank and set forth in this policy.

Most conversations on social media platforms are held in an informal manner, so strict application of the Bank writing style is not required for social media communications. However, professional discourse is expected.

All social media accounts, blogs, Web pages and related content carrying the Bank brand identity are and will be owned and licensed by Bank as appropriate. Personal accounts, blogs, Web pages and related content that do not carry the Bank brand identity can be owned, licensed and operated by any Bank's employees. However, any and all use of Bank's name, logo and/or related marks by Bank's staff requires prior, express, written consent of Bank. If Bank is referenced in any media by Bank's employee, all social media guidelines related to Bank's employees will apply.

4. Policy for Bank's Customers, Stakeholders & General Public:

4.1 Contents

4.1.1 All contents posted on Social Media channels are meant to be indicative and informative in nature. These do not imply any contractual obligation on the part of the bank. For the most authentic information, please visit bank's corporate website <https://www.apruralbank.co.in> or visit your nearest Bank Branch.

4.1.2 The Bank reserves its right to change information, material, content posted on its Social Media channels/ Platforms as and when required without prior intimation to any person.

4.1.3 Sharing the contents posted on bank's Social Media channels in its original format is permitted. However, no one has the right to use the same for monetary purpose, change, alter, modify, amend, revise, publish, translate, copy or otherwise

distribute any part or content posted thereof, or link any other Social Media channels or any other website to this page.

4.1.4 Refrain from the use of abusive, obscene, intimidating, discriminatory, defamatory, offensive, unpleasant, threatening, harassing, improper language that target specific individuals or groups while communicating with us/others on our page.

4.1.5 Refrain from post of any content which may violate any law or which may against the public policy or which may infringe privacy rights of any person.

4.1.6 Post regarding selling of any product and services etc. by any person shall be prohibited. Individuals/any entities making such posts may be blocked, without intimation, from making further posts on bank's Social Media platforms. The same is at the sole discretion of the Bank.

4.1.7 No information or opinion provided by the bank or through a third party on the page is intended to constitute legal, tax, securities or investment advice, or opinion regarding the appropriateness of any investment, or a solicitation for any product or service.

4.1.8 Bank reserves the right to remove without intimation, any comments or posts that use discriminatory, defamatory, threatening, obscene, intimidating, discriminating, harassing, hateful, improper language, spam or violate any intellectual property rights or may contain virus or are immaterial and unconnected to the topics discussed on our page or any matter that the Bank deems as inappropriate in any way. Individuals/any entity making such posts may be blocked, without intimation, from making further posts on bank's Social Media platforms. The same is at the sole discretion of the Bank.

4.1.9 Bank may delete/request to delete comments/posts that are clearly off-topic, that promote services or products, or that promote or oppose any political party, person campaigning for elected office, or any ballot proposition.

4.1.10 The information and material available on the Social Media Platforms, including text, graphics, links or other items - are on "as is," "as available" basis. No warranty of any kind, implied, express or statutory is given in conjunction with the information and material.

4.1.11 It is not possible for the Bank to fully monitor all comments/posts on its Social Media channels but wherever it comes to the notice of the Bank that any comment/ post is misleading, offensive, unlawful, infringes third party rights or in breach of these terms and conditions, then the Bank reserves its right to remove it from its Social Media channels and/ or as per the provisions of any existing statutory or regulatory guidelines.

4.2 Privacy

4.2.1 The content of all comments/posts is immediately released into the public domain; refrain from submitting that anyone does not wish to be broadcast to the general public. Any data and information that post on these Social Media platforms may reside on servers that the Bank does not own or control. Often, the data posted here is available to any and all members of the public as per the Social Media platforms' policies. Even upon deletion, the data may be archived by the Social Media platform as per their policies.

4.2.2 Do not post any Personally Identifiable Information (PII): personal profile, account sensitive information viz. debit/credit card number, PIN, Passwords, account numbers, phone numbers etc. The Bank doesn't undertake any liability for any financial and/or other losses, identity/information theft or any such issue faced by users on account of posting their sensitive/personal information.

4.2.3 With the use of our Facebook, X and other Social Media channels, visitor on social media also conform to the respective platform's Terms and Conditions and its prevailing Privacy Policy or any regulatory norms that have to be adhered to.

4.3 Third Party Information

4.3.1 The Bank is not responsible for the content, privacy or security policies of any external websites or links.

4.3.2 Any third party views and opinions in the comments or posts are solely and exclusively of the user/such third party. The Bank neither takes any responsibility for such views, nor endorses their views. This is inclusive of the text, images, documents, audio and videos added, posted or linked by the users/third parties.

4.3.3 The Bank does not undertake any liability on account of the messages, comments, links or uploads that are posted by users on and/or via bank's Social Media properties and/or decisions taken by anyone on the basis of messages from third parties. Bank does not take any form of liability for such messages or comments and will not be liable for any violating content that is uploaded and/or linked by Social Media website users.

4.3.4 The Bank does not take any responsibilities or provide warranties regarding the accuracy, functionality or any third party's software performance that may be utilized in connection with the page. No guarantee is given from the bank regarding complete security of sending or posting or uploading any content over the Internet as they are subject to possible interception, alteration or loss.

4.3.5 The Bank does not endorse the advertisements and any content or links provided by Social Media websites on Bank's Social Media channels and bank will not be responsible for the same. While this page, user may be provided links to the website (<https://www.apruralbank.co.in>) or related pages or any other related websites including those of group companies, alliance partners etc. for further information on the products, services etc. use of Bank's website and/or such third party websites shall be governed by the respective terms and conditions of such websites. The products and services offered by us exclusively or in alliance with third parties shall be governed by the terms and conditions applicable to such products and services.

4.3.6 Observe utmost care and caution while acting upon/commenting on the content posted by third party. The Bank shall in no way be liable for any loss/damages/any legal action incurred by anyone by acting upon such contents.

4.4 Regulations, Legal and Compliance

4.4.1 Communications made via the bank's Social Media channels will in no way constitute a legal or official notice to the Bank or any official or employee of Bank for any purpose.

4.4.2 Any content that are posted on bank's Social Media channels shall be deemed and remain the property of the Bank. The Bank shall be free to use such

content/information, for any purpose without any legal or financial compensation or permission for such usage.

4.4.3 The Bank reserves its rights to initiate appropriate legal proceedings in the event of any breach/violation of guidelines/other terms and conditions as may be specified by the Bank from time to time.

4.4.4 Under no circumstances bank shall or any of our affiliates, employees or representatives, be liable to any direct or indirect, claims or damages whatsoever emanating from any mistakes, inaccuracies, or errors of content, personal injury or property damage, of any nature whatsoever, emanating from usage of Social Media platforms or entities purporting to represent the Bank. Specific acknowledgement by the user that the bank shall not take any liability for content or the offensive, defamatory, or illegal conduct of any third party and that the risk of damage or harm arising from the preceding entirely rests with the user. The foregoing limitation of liability shall apply to the fullest extent that's permitted by law in the applicable jurisdiction.

To the extent permitted by law applicable, social media user agrees to indemnify, defend and hold harmless, Bank, its affiliates, officers, directors, employees, and agents, arising from and against any and all damages, claims, obligations, liabilities, losses, costs or debt, and expenses (including but not limited to lawyer's/attorney's fees) arising from:

- i. Use of and access of our page;
- ii. Violation of any of these Guidelines;
- iii. Violation of any third party right, including without limitation any copyright, proprietary, or right to privacy; or
- iv. All or any claim that content posted by customer caused damage to a third party. The indemnification obligation contained herein shall survive these Guidelines and use of our Social Media channels.

4.4.5 Anyone with the intent to cause or knowing that he/she is likely to cause wrongful loss or damage to the brand's image, to destroy or delete or alter any information residing on the Social Media platform or diminish its value or utility by any means, commits hack, shall be prosecuted under Information Technology Act, 2000 [As amended by Information Technology (Amendment) Act 2008], its

subsequent amendments as well as any other statute prescribed by the concerned authorities.

4.5 Applicability of Law

This Social Media Policy shall be governed and construed in accordance with the law of India and any dispute or claim that may arise shall be exclusively decided by a Court of competent jurisdiction located at Arunachal Pradesh only. "Arunachal Pradesh Rural Bank", "APRB" and Bank's logos are trademark and property of Arunachal Pradesh Rural Bank (A Joint Undertaking of Government of India, Government of Arunachal Pradesh & State Bank of India) and use of any intellectual property of the Bank in any manner without prior written permission of the bank is strictly prohibited.

4.6 Monitoring and Review of Policy

The Board may review and approve "The Social Media Policy" annually or earlier in case of any interim changes required based on the guidelines issued by the Central/ State Government/ RBI/ NABARD/ Bank and proposes changes directions/guidelines. The Board resolution evidencing the approval will be retained. The Bank requests its customers, Stakeholders & General Public using its Social Media channels/platforms to frequently check this page for any changes in Social Media Policy. It is presumed that any change in Social Media Policy shall constitute acceptance of such changes as continued use of Bank's Social Media channels/platforms.

4.7 Uploading/ Displaying/ Publication of Approved Social Media Policy for Bank's Customers, Stakeholders & General Public in Bank's website and other digital platforms

Upon receipt of approval by the Board, the Bank proposes to disseminate the contents of the policy in all appropriate digital channels of the Bank.