



SOCIAL MEDIA POLICY OF THE BANK

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1. INTRODUCTION

Social media plays a significant role in today's landscape, offering opportunities for communication, image promotion and engagement with various stakeholders.

Social media for the purpose of this policy refers to but is not limited to broad range of social community networking websites or apps such as Facebook, X(Twitter), Youtube, Watsapp, Instagram, Snapchat, Quora, Threads, etc. and any other similar web-based or digital platforms that may arise in the future.

2. SCOPE OF THE POLICY

The applicability of Social Media Policy of bank is in three parts -

Part A: Guidelines to all existing employees and retired.

Part B: Guidelines/Disclaimer for general public, stakeholders and customers

Part C: General information to all

PART A: GUIDELINES/CODE OF CONDUCT TO ALL EXISTING EMPLOYEES AND RETIRED

The following are guidelines/code of conduct for employees of the Bank under its social media policy to be followed by the employees/retired of the Bank while interacting with any mode of social media-

- I. No employee of the Bank shall establish/form/join/promote any group/profile/blogs/community on any internet site by using the name or logo of the Assam Gramin Vikash Bank/AGVB or tag AGVB or shall become member of any such group or community for the purpose of publicity or any other purpose unless such group or community is expressly created or sanctioned by the Bank.
- II. If any employee of the Bank is creating any social network profile, he/she should create such profile in his/her real name and shall not create any profile by using Bank's symbol/logo/picture/text etc. as a part of his/her user ID and/or profile at any of social networking sites or blogs etc. The employees shall not use their accounts in a manner that could reasonably be construed to imply that the Bank endorses or sanctions their personal activities.
- III. No employee shall write/express/post/forward/share/upload anything in any internet site or through any mode of social media that is of the nature and intensity to cause any damage to the reputation and image of the Bank or any of its employees/customers/vendors/general public and/or which may jeopardize the Bank's relationship with its employees/customers/potential customers and/or cause loss of confidence to the stakeholders and/or lead to non-compliance of the regulatory, judicial & Bank's internal guidelines.
- IV. No employee shall post/express any objectionable remark/comment/personal views in any internet site or through any mode of social media which may be defamatory to the Bank or any of its officials/employees working in their official capacity.
- V. No employee shall post, share or distribute or release any information, content, comment, text or image etc. through any mode of social media that are protected under trademark, design or patent or copyright laws and made or produced or distributed by one having exclusive rights under relevant statutes, offensive, pornographic, harassing, libelous, satiric, morphed or that can create a hostile work environment.
- VI. No employee shall criticize the management or its decisions taken in normal course or the business process or strategies/policies of the Bank on any internet site or through any mode of social media.



- VII. No employee shall disclose any information about any employee or the customer including their personal data related to them or account or loan or any other details on any internet site or through any mode of social media.
- VIII. No employee without explicit authority conferred by the Bank in writing shall use the name “Assam Gramin Vikash Bank or AGVB or any of its sign/symbol/logo etc. used by the Bank in its name or any of its part” while expressing any view/comment on any internet site or through any mode of social media.
- IX. No employee shall engage himself in any collusive behaviour with Bank’s competitors or employees on any internet site or through any mode of social media.
- X. No employee shall canvass for any donation, lottery or third party marketing/business promotional activity/affairs on any internet site or through any mode of social media.
- XI. Employee should intimate the higher authority regarding malicious campaign running or trending on Social Media space that is against the interest of the bank.
- XII. Employees should un-friend, un-follow any page/group/account that is sharing malicious content.
- XIII. No employee shall express/use Bank’s name as authority while expressing any views on any internet site or through any mode of social media.
- XIV. All employees are prohibited from installing any unauthorized software/application on Bank owned assets/systems or attaching any unauthorized device to the Bank’s network which may pose a security threat/expose the network to any malicious software/programme.
- XV. No employee shall use his personal email or unauthorized information technology resource for official/business related activities except with prior approval of Department Head/Authority competent to do so only in case of exigency.
- XVI. Office resources should not be used for accessing Social Media, unless it is work-related.
- XVII. **Use of Social Media during office hours:**
 - a) The use of Social Media other than permitted official purpose should take place out of normal working hours.
 - b) Access to the Social Media (online media activity) should not interfere with the official and customer commitments.
 - c) During working hours, employees/ retired should refrain from Messaging or use of Chat Applications other than permitted for official purpose.
- XVIII. **Use of Official E-mail:** Employee should not use Bank’s email address to register on Social Media, Shopping Websites, other profile Creations, etc.
- XIX. **Communicating in Personal Capacity:**
 - a) Employees to familiarize themselves with the terms of service and privacy policy of all social media sites they wish to participate.
 - b) Employees to stand by the private or personal views or expressions made and should avoid attribution to Bank and its subsidiaries, customers, Management, associates and other staff members.



- c) The employees are expected to consider/ assess consequences carefully before posting/uploading/forwarding/sharing anything. Be aware that what is written/posted/forwarded in social media is public and permanent.
- d) The employees are expected to verify the facts/content before posting/forwarding any information as it may be false, inaccurate, libellous or otherwise misleading and should desist from expressing views/opinions that are based on hearsay and speculative
- e) Respect the privacy of other fellow employees, customers and should not use un-parliamentary language, insults, inflammatory, objectionable, obscenity in any communication.

XX. No employee of the Bank without obtaining prior written approval from his/her controller:

- a) Shall express any view on any internet site or through any mode of social media about the working of Assam Gramin Vikash Bank or the business of Assam Gramin Vikash Bank or generally about the Assam Gramin Vikash Bank or any of its officials or customers.
- b) Shall post/express any views/opinion on behalf of the Bank or using his/her official position of the Bank on any internet site or through any mode of social media.
- c) Shall publish any official information/circular/policy/order/memorandum/document etc. or any other confidential/restricted information in any form which are records of the Bank on any internet site or through any mode of social media.

XXI. All employees shall abide by mandates of this code of conduct and other guidelines/policies/instructions issued from time to time by the Bank on similar subject and any violation of this code of conduct or any other guidelines/policies/instructions of the Bank in this regard by any employee shall attract disciplinary action as per service conditions.

Such guidelines/code of conduct will be in accordance with the service conditions of the employees of the Bank in addition to and in conjunction with policy/procedure/guidelines/regulations/provisions of the Bank in vogue on similar or related subject and violation of such code of conduct would attract disciplinary action against erring employees in terms of Assam Gramin Vikash Bank (Officers and Employees) Service Regulations, 2010, Assam Gramin Vikash Bank (Officers and Employees) Service (Amendment) Regulations, 2013, Assam Gramin Vikash Bank (Officers and Employees) Service (Amendment) Regulations, 2018 and Assam Gramin Vikash Bank (Officers and Employees) Service (Amendment) Regulations, 2024 and Assam Gramin Vikash Bank (Employees') Pension Regulations, 2018" & Assam Gramin Vikash Bank (Employees') Pension (Amendment) Regulations, 2024.

In the event of any employee being found involved in violation of mandates of this code, he/she shall be subject to disciplinary action and penalties including termination from service as per service conditions/regulations. The controlling authority (i.e. Regional Manager/Department Head/ as the case may be shall refer any such incidents to Personnel Department along with documents and findings.



PART B: DISCLAIMER FOR GENERAL PUBLIC, STAKEHOLDERS AND CUSTOMERS

The following disclaimer may be published at Bank's website and social media handles:

Website

"The information displayed on this Website is for general purpose only. The information, among other things, includes- Product & Services, Interest Rates, Financials, Branch Details, & Frequently Asked Questions. Assam Gramin Vikash Bank provides this information and whilst we endeavour to keep the information up-to-date and correct, we make no representations or warranties of any kind, expressed or implied, about the completeness, accuracy, reliability, and suitability of the same. Any action and/ or reliance you place on the information is strictly at your own risk and responsibility.

This should not be construed as a statement of law or used for any legal purposes.

Every effort is made to keep the Website up and running smoothly 24x7. However, Assam Gramin Vikash Bank takes no responsibility for, and will not be liable for, the Website being temporarily unavailable due to technical issues beyond our control.

Assam Gramin Vikash Bank reserves the right to correct/modify any part of the content of this Website at any time as and when required at its discretion.

This Website may also links to external websites. The contents of such websites are not verified or endorsed by Assam Gramin Vikash Bank and has no control and makes no warranty or representation about the contents available on such website.

Any Use Or Display of AGVB'S Logo, Trade Name, Trademark, Web Content Or Material In Any Form Is Not Permitted at any circumstances.

For more information on the Bank's product & services please contact the nearest AGVB Branch."

Social Media Handles

"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.

Please 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.

Please refrain from post of any content which may violate any law or which may be against the public policy or which may infringe privacy rights of any person.

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.

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.

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 violation of these terms and conditions, then the Bank reserves its right to remove it from its Social Media channels.



Bank cannot take up specific customer queries or complaints due to reasons of confidentiality and privacy of one's account(s) since resolution of such matters require customer sensitive details which should not be posted on any social media platforms due to the risk of information/identity theft which may result in financial and other losses to the customers.

For any queries/ complaints, the same may be raised through appropriate channels. ”

PART C: GENERAL INFORMATION

I. THIRD PARTY INFORMATION

- a. The Bank is not responsible for the content, privacy or security policies of any external websites or links.
- b. Please use utmost caution while acting upon/ commenting on the content posted by third party. The Bank in no way shall be liable for any loss/damages/ any legal action incurred by you by acting upon such content.

II. REGULATIONS, LEGAL AND COMPLIANCE

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.

Any content that is 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.

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

Under no circumstances bank shall or our employees be liable for 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 for use and access of our Social Media platforms or entities purporting to represent the Bank. 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. 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, visitors/customers shall agree 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 may cause damage to a third party. The indemnification obligation contained herein shall survive these Guidelines and use of our Social Media channels.

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.

III. PRIVACY

The content of all comments/posts is immediately released into the public domain, so please refrain from submitting anything not to be broadcast to the general public. Any data and information that visitor/customer 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

3. DISCLOSURE OF POLICY

PART A of the Policy is strictly meant for Internal Circulation and would not be placed in Public Domain. However **PART B** and **PART C** can be placed in the public domain for ensuring compliance to regulatory guidelines.

4. PERIODICITY AND REVIEW OF THE POLICY:

The policy will be effective from date of circulation following approval from Board and will be taken up for review periodically once in three years or change in any requirements so that it reflects best practices.