



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
ਡਾਟਾ ਪ੍ਰਾਇਵੇਸੀ ਏਵੰ ਪ੍ਰਬੰਧਨ ਪ੍ਰਭਾਗ, ਪ੍ਰਧਾਨ ਕਾਰਜਾਲਯ
PUNJAB NATIONAL BANK
DATA PRIVACY & MANAGEMENT DIVISION, HEAD OFFICE

Data Privacy Policy for Digital Lending

Punjab National Bank (“PNB”) is one of India’s largest and most trusted public sector banks. We offer digital lending services through our own Digital Lending Platforms (DLPs). This Privacy Notice explains how PNB collects, uses, protects, and shares your personal data for digital lending. At PNB, we follow core privacy principles to safeguard your information:

- We collect and use your personal data only when necessary and for clear and lawful purposes.
- We follow purpose limitation and data minimisation, meaning we only collect & use the data needed for digital lending.
- We maintain strong security measures, audit controls, and allow access only to authorised persons.
- We retain your data only for as long as required by law or for legitimate business purposes.
- We have defined processes to respond to and report personal data breaches.

This document is designed to help you easily understand how your data is handled.

1. What Personal Data We Collect

We may collect personal data needed for digital lending. The categories below are indicative; we may request additional information if required for business, legal or regulatory reasons.

KYC / Identity documents	PAN, Aadhaar, Passport, Voter ID, driving license, NREGA job card, NPR card, Other KYC documents as permitted
Identity & contact details	Name, Date of birth, Gender, Photograph, Residential address, Nationality, Email ID, Mobile number, Signature, Nominee/guardian details (where applicable), Marital status, spouse Name (where required), Utility bills (as address proof)
Financial information	Bank account details, Statements and transaction history, Credit score and information from credit information companies, Income proofs (salary slips, Form 16, income certificate), Tax returns, UPI handle(s) and payment related details as applicable.
Education & employment	Qualifications, Marksheets/certificates, Employment details such as Employer Name, Designation, Department, Office Address, Past employment documents.
Device/technical and usage data	IP address, cookie details (where applicable), Application tracking/logs (where applicable), Voice/video recordings and CCTV footage where applicable
Special categories (only as permitted)	Health data (e.g., medical reports) only where required and permitted. PNB does not collect or process any biometric data.

2. Why We Use Your Personal Data

We use your personal data to verify your identity and complete the required KYC process, to assess your eligibility for a loan, and to carry out underwriting, process loan sanction, disbursal, repayment, and ongoing servicing of your loan. Additionally, we use your data to meet RBI and other regulatory requirements related to KYC and AML, to prevent fraud, and to ensure the security of our digital lending platforms. Your data helps us provide customer support, improve our services, and to send you marketing-related communication.



पंजाब नैशनल बैंक
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3. How We Share Your Personal Data

We share your personal data only with authorized entities and strictly for the purposes related to digital lending. Presently there is no LSP (Lending Service Provider) engaged for Digital Lending by the Bank. However, bank may engage LSP in the future. Bank shares personal information collected from you with technology partners and other third-party vendors—such as Credit Information Companies (CICs), Account Aggregators, data and payment aggregators, and SMS and Video KYC service providers—who support onboarding, verification, and customer support on behalf of PNB.

We may also share your data with regulators, law enforcement agencies, and other authorities when required under applicable laws, RBI guidelines, or for compliance with KYC, AML, and fraud-prevention requirements. In all cases, data is shared based on legal obligations, contractual safeguards, and strict confidentiality and security measures to ensure your information is protected.

PNB does not sell your personal data to any third party. We share your information only for legitimate purposes related to digital lending and only with authorised entities under strict confidentiality safeguards.

4. How Long We Keep Your Personal Data

We keep your personal data for as long as your loan is active and for the additional period required under applicable laws and regulations.

5. How We Protect Your Personal Data

- We use multiple layers of security to keep your personal data safe and always protected. Your data is stored securely on servers located within India, and we apply strong physical, administrative, and technical safeguards to prevent unauthorised access, misuse, or disclosure.
- While we implement strong security measures, it is also important that you take precautions to protect your own information. Please ensure that you access PNB's services through secure devices and trusted networks, and avoid sharing sensitive information such as account details, passwords, or OTPs with anyone. For your own safety, please remember that neither PNB nor its authorised partners will ever ask you to share sensitive details such as account information, passwords, PINs or OTPs through calls, messages, emails or links.

6. Storage of Data

Your personal data is stored entirely within India. PNB does not store any personal data outside India under any circumstances. All systems used for digital lending operate exclusively within India in full compliance with applicable legal and regulatory requirements.

7. Grievance Redressal

If you have any concerns, questions, or complaints about how your personal data is handled, you may contact Digital Banking and Transformation Division, Punjab National Bank, Head Office, Plot no.4, Dwarka Sector-10, New Delhi-110075. You may reach out at any time if you believe your data has been misused, compromised, or processed improperly, and we will respond and address your issue as per our established grievance redressal process.

8. Changes to This Privacy Notice

We may update this Privacy Notice from time to time to reflect changes in our practices, legal requirements, or improvements to our digital lending services.