



Communication Policy for information of General Public

1.1 POLICY BACKGROUND

Communication Policy is a set of rules and processes established by the organization to regulate the flow of information both internally among employees and externally to stakeholders through verbal, written and digital channels. To this perspective, the Bank includes as its stakeholders, the Government bodies, the Regulatory authorities, investors, customers, employees, service providers and the public at large.

1.2 PURPOSE

The purpose of the Policy is to ensure compliance to legal and regulatory requirements in the realm of functioning of the organization, present a unified and consistent image to all internal and external stakeholders, apart from building up a strong corporate culture and reputation.

1.3 POLICY OBJECTIVES

The objective of Communication Policy is to reinforce clarity, consistency and transparency in the flow of information amongst and across the stakeholders.

1.4 DEFINITIONS

- i) **Communication:** Imparting or exchanging information by speaking (verbal), writing or digital media.
- ii) **Spokesperson:** Officially designated employee of the Bank for the purpose of external communication, as detailed in the Policy.

1.5 RULES FOR EXTERNAL COMMUNICATION

1.5.1 Spokesperson

- i) The Managing Director & CEO shall be the spokesperson for the Bank to clarify and disseminate the true and fair stand of the Bank on any event through any of the modes of communication.
- ii) Additionally, depending on the events/ requirements, the Managing Director & CEO may authorize any of the executives to speak on behalf of the Bank.

1.5.2 Modes of Communication

The following modes of communication shall be relied on to interact with the stakeholders, in general, and media.

- Press releases
- Website & social media
- Speeches & notifications
- One-on-One clarifications
- Briefings/ Interviews

1.5.3 Brand Guidelines

- Logo of the Bank in public domain: Logo of the Bank shall conform to the registered trademark. It shall never be modified or recreated.

1.6 COMMUNICATION TOOLS

1.6.1 Social Media

The way people communicate has been changed since the advent of social media and it has emerged as a powerful communication tool with widespread reach and influence. This digital transformation has not only changed the dynamics of communication but has made the world more accessible, by reaching across people irrespective of geographical boundaries.

Today, organizations rely on social media to create brand awareness as well as to promote and sell their products.

As a communication tool, social media comes with its own benefits and drawbacks. Advantages include enhanced customer engagement, brand-awareness and efficient customer service, while the fallouts involve potential reputation damage due to negative feedback, time and resource constraints and the risk of spread of wrong information.

Social Media channels include LinkedIn, Facebook, YouTube, Instagram, WhatsApp and other channels from time to time for Marketing, Branding, Lead Generation, Advertisement and Communication.

It is made known that

- i) The opinion or information provided by the Bank or through a third party on social media channels shall not constitute legal, tax, securities or investment advice or solicitation.

- ii) Though, sharing the content posted by the Bank on social media channels in its original format is permitted, the use of contents for monetary purposes, changing, altering, modifying, amending, revising, publishing, translating, copying or otherwise distributing the same or any part thereof or posting links to any other social media channels or other websites to the page, without prior approval from the Bank except as specifically enabled by the functionality of the social media channel, is prohibited.
- iii) Social media users shall refrain from abusive, defamatory, offensive, unparliamentary, unpleasant, threatening, harassing, improper and offensive terms including those that target specific individuals or groups on Bank's page.
- iv) While using Bank's Facebook, Twitter, YouTube and other social media platforms, user shall conform to the respective platform's terms and conditions and its prevailing Privacy Policy as well as any regulatory norms that have to be adhered to. Bank shall not be liable for non-adherence or violation of any kind in this regard.
- v) Bank shall not be liable for the content, privacy or security policies of any external websites or links. Any third-party opinions, comments /posts are solely and exclusively of the user/such third party and the Bank shall not be liable for the same.
- vi) Bank shall not undertake responsibility or provide warranty for the accuracy and functionality of the software and its performance that may be deployed in Bank's social media handles.
- vii) Bank shall not be liable for any advertisements, contents or links provided by other social media websites on its social media channels.
- viii) Bank may provide links to the website (<https://www.dhan.bank.in>) or related pages or any other related websites including those of its alliance partners, service providers etc. for further information on the products/offers. 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 the Bank exclusively or in alliance with third parties shall be governed by the terms and conditions applicable to such products and services.
- ix) Suggestions, feedback, queries and customer service requests shall be directed through www.dhan.bank.in , customercare@dhanbank.co.in or such other secure channels designated by the Bank from time to time. Customer sensitive details shall 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 stakeholders.

- x) Communications made via social media shall in no way constitute a legal or official notice/obligation to the Bank or any official of the Bank for any purpose.

❖ **Bank reserves the right to**

- i) Remove without intimation, any comments or posts that use discriminatory, defamatory, threatening, obscene, 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 Bank's page or any matter that the Bank deems as inappropriate in any way. Individuals/entities making such posts may be blocked, without intimation, from making further posts on Bank's social media platforms. The decision of the Bank in this regard shall be at its sole discretion, absolute and final.
- ii) Remove posted comments that do not adhere to the standards deemed fit by the Bank, without intimation, though it does not discriminate against any views/opinions.
- iii) Remove information such as personal posts of customers/general public, account sensitive information viz. debit/credit card number, PIN, passwords, account numbers, phone numbers etc. from Bank's Social Media Channels, wherever noticed, without any intimation. Bank does not undertake any liability for any financial and/or other losses, identity/information theft or any such issue faced by users on account of their posting of sensitive/ personal information.
- iv) 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 platforms and/or decisions taken by anyone on the basis of messages from third parties. Bank shall not take any form of liability for such messages or comments and shall not be liable for any violating content that is uploaded and/or linked by social media website users.
- v) Use, edit, alter, publish or distribute the content posted on Bank's social media channels in any manner without any legal or monetary obligation.
- vi) Initiate appropriate legal proceedings in the event of any breach/violation of the guidelines / other terms and conditions as may be specified by Bank from time to time, including but not limited to blocking access to the page without any further notice.

1.6.2 Internet

The official website of the Bank www.dhan.bank.in is the central platform for all external communication to stake holders.

1.6.3 Advertisement

Bank shall promote its products, services and corporate brand values through a judicious mix of media including print, electronic and web.

1.6.4 Annual Report

The Annual Report provides an official account of the Bank's activities for a financial year.

1.7 OFFICIAL LANGUAGE POLICY AND IMPLEMENTATION

Bank will adhere to Government of India guidelines on official language and implementation while undertaking various communications.

1.8 CONCLUSION

Considering the Bank's stature and its responsibility towards its various stakeholders, an integrated and effective Communication Policy is essential to help the Bank realize its overall goals as described in its vision and mission statements.