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# Website Maintenance & Archival Policy 2020-21

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**ABBREVIATION**

<b>Abbreviation</b>	<b>Description</b>
CSR	Corporate Social Responsibility
DBD	Digital Banking Department
DIT	Department of Information Technology
FI	Financial Inclusion
IT	Information Technology
KYC	Know your Customer
MSME	Micro Small and Medium Enterprises
NRI	Non-Resident Indian
PMJDY	Pradhan-Mantri Jan Dhan Yojna
PMJJBY	Pradhan-Mantri Jeevan Jyoti Bima Yojna
PMSBY	Pradhan-Mantri Suraksha Bima Yojna
RTI	Right To Information
SEBI	Securities and Exchange Board of India
URL	Uniform Resource Locator
WWW	World Wide Web

## 1. PREAMBLE

Securities and Exchange Board of India (SEBI), has on September 2, 2015, notified a comprehensive SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Listing Regulations**”), replacing the existing Listing Agreement. The Listing Regulations came into force w.e.f. December 1, 2015.

This policy has been formulated in accordance with the Regulation 30 & 46 of Listing Regulations. The Board of Directors (“**Board**”) of Union Bank of India (“**Bank**”) has adopted this Policy and procedures thereto with regard to maintenance of Bank’s corporate website and archival of content made available on Bank’s website.

The IT Strategy Committee of the Board will review the policy yearly or as & when required and if found essential, may amend this policy from time to time.

## 2. NAME OF THE POLICY

This policy shall be known as “Website Maintenance & Archival Policy” (“**Policy**”).

## 3. APPLICABILITY

This Policy shall be effective from April 1, 2020.

## 4. LEGAL FRAME WORK:

Regulation 46(1) & (2) of the Listing Regulations, the listed entity shall maintain a functional website containing the basic information about the listed entity and the information which is to be disseminated on its website.

Regulation 46(3) of the Listing Regulations stipulates that the Bank shall ensure that the contents of the website are correct and the Bank shall update any change in the content of its website within two working days from the date of such change in content.

Regulation 30(8) provides that the Bank shall disclose on its website all such events or information which has been disclosed to stock exchange(s) under this regulation, and such disclosures shall be hosted on the website of the listed entity for a minimum period of five years and thereafter as per the archival policy of the listed entity, as disclosed on its website.

The records may be examined as evidence under The Indian Evidence Act 1872 for Bank's decisions and actions. Therefore, the Web Archival must meet necessary legal obligations for retention and disposal of records as per The Indian Evidence Act, 1872 and its amendments.

## **5. OBJECTIVE**

Bank in continuation of its strong commitment to the highest standards of transparency, accountability and good corporate governance, has formulated this policy for ensuring maintenance of the corporate website of the Bank and archival of its disclosures, documents and records that are placed on its website [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) and [m.unionbankofindia.co.in](http://m.unionbankofindia.co.in)

## **6. POLICY**

### **6.1 Maintenance of the Website**

The Department of Information Technology (DIT) shall maintain a functional website of the Bank and shall update the information provided by the respective departments and Key Managerial Personnel authorised for making disclosures of Events of Information to Stock Exchanges under the Listing Regulations and as per Bank's policy for Determination of Materiality of Events or Information.

### **6.2 Content of the Website**

The Content of the Bank's website is the soul of the website as the general public rely heavily upon a Bank's website to access authentic and up-to-date information. Ideally, the website of the Bank ought to have the following kinds of contents:

#### **6.2.1 Primary Content**

Primary Content shall be original content that is sought by target users of the website which could be resident individuals, NRIs, Business Community, Overseas Citizens etc. Examples of such content are information about the Bank, various products or services provided by the Bank, Documents, Forms and Tenders etc. Besides regulatory content mandated by legislation such as Listing Regulations, IT Act, RTI, even directives from Ministry of Finance etc. shall also form part of this category.

Broadly, the following sub-categories encompass most of the Primary Content that ought to be made available on the Bank's website -

Home - The introductory page of the website, typically serving as a table of contents for the site.

Personal - This tab shall contain information related to Savings and Deposit Accounts facility provided by the Bank and may have sub-categories such as Savings Accounts, Salary Accounts, Current Accounts, Recurring Deposit, Fixed Deposit, Demat Accounts, Online Trading accounts, Other Useful Information.

NRI - NRI tab shall contain the details of schemes/facilities available for Non Resident Indians (NRI) and may have sub-categories such as NRI Deposit, NRI Investment, NRI Remittances, NRI Loans, etc.

International - This tab shall provide details of services provided by the Bank in relation to International Trade such as Exports, Import, Remittances, Network, Other Services, and Treasury etc.

MSME - MSME tab shall contain information related to schemes available for MSME sector and may have sub-categories such as MSME Overview, MSME Policy, Credit, Schemes, Channel Finance, Special Scheme, Other Services, MSME contact point etc.

Rural & Agri - This tab shall contain the details for products and services for Agricultural/ SSI/ Tertiary Sector needs and may have sub-categories such as Short Term Credit, Long Term Credit, Other Credit, CSR, Useful Information, RRB, Minority Welfare etc.

Corporate - This tab shall provide details related to customer-focused corporate banking services provided by the Bank to serve the financial needs of all small, medium and large corporate clients. The sub-categories under this tab may include Deposit Accounts, Credit, Loan syndication and Advisory, Selected Treasury Products, Government Business, Other Services, Useful Information, Corporate FAQ etc.

Financial Inclusion (FI) - FI tab shall provide the details of steps undertaken by the Bank for Financial Inclusion and may include Model for FI, Products for FI, Projects Undertaken, Schemes Implemented, CSR, Useful Information, PMJDY / PMJJBY / PMSBY, Bank Mitra, FAQs etc.

Government Business - This tab shall contain the details pertaining to Government Business of the Bank and may include details regarding Departmentalized Ministries Accounts, Government Saving Schemes, Tax Collection, Pension, Fund Management Solution etc.

Investor Relations - The Bank has responsibilities towards all stakeholders in terms of disclosures of shareholdings, performance, working results etc. The same shall be provided in a structured form along with useful information for

shareholders regarding transacting in shares, change of contact details etc. The sub-categories under this tab may include Disclosures to Stock Exchange, Shareholders Information, Financial Results, Annual Reports, Half yearly Communications, General Meetings, Key Managerial Personnel, and Investor Grievance Mechanism etc.

About Us - This tab shall includes the basic information about the Bank such as its Profile, Corporate Vision, Corporate Mission, Board of Directors, Organizational Chart, Awards & Commendations, Joint Ventures, Policies & Disclosures, Training System, Careers, KYC, Risk Management, CSR, Sustainable Dev. Etc.

### **6.2.2 Secondary Content**

Secondary content is generated from the assortment, packaging of primary content to suit the requirement of different users, events and occasions. Examples of such content are advertisements/banners/spotlight/media gallery/related sites etc. Following may be included in Secondary Content -

#### **6.2.2.(I) Quick Links**

A section namely 'Quick Links' shall be provided on the Home Page of the Bank's Website which shall contain links to the important contents of the website for quick access by the users.

#### **6.2.2.(II) Events and Announcements**

Bank's website should have a section to cover various current Events & Announcement such as -

- Latest Financial Results
- Launch of New Schemes or Products
- Press Releases
- Awards received by the Bank
- Other important information to be brought to the notice of users of the website

#### **6.2.2.(III) Spotlight**

The website may have a section called 'Spotlight' which focuses on a certain issue of importance and brings it in to the limelight. The guidelines with regard to this section are as follows -

Every Spotlight topic should be chosen keeping in mind the relevance and significance of topic in today's context. It should be ensured that the



chosen topic is of significance and should interest a diverse group of users.

Once the new Spotlight is launched, the older one should be passed in an Archives section for future reference.

#### **6.2.2.(IV) External Link**

External link to the trusted sites shall be made to provide additional information that may be useful and consistent with the intended purpose of Bank's website.

#### **6.2.3 Tertiary Content**

Information about the 'Primary' and 'Secondary' content forms a part of the tertiary content. This includes sections like Site Index, Online Help, Terms and Conditions and Frequently Asked Questions (FAQ).

#### **6.2.4 Minimum Content**

Regulation 46(2) of the Listing Regulations prescribes information to be made available on the website of the Bank. Thus, Bank's website must ensure the availability of the following minimum content -

- (a) Details of its business;
- (b) Terms and conditions of appointment of independent directors;
- (c) Composition of various committees of board of directors;
- (d) Code of conduct of board of directors and senior management personnel;
- (e) Details of establishment of vigil mechanism/ Whistle Blower policy;
- (f) Criteria of making payments to non-executive directors , if the same has not been disclosed in annual report;
- (g) Policy on dealing with related party transactions;
- (h) Policy for determining 'material' subsidiaries;
- (i) Details of familiarization programmes imparted to independent directors including the following details:-
  - (i) number of programmes attended by independent directors (during the year and on a cumulative basis till date),
  - (ii) number of hours spent by independent directors in such programmes (during the year and on cumulative basis till date), and
  - (iii) other relevant details
- (j) The email address for grievance redressal and other relevant details;
- (k) Contact information of the designated officials of the listed entity

- who are responsible for assisting and handling investor grievances;
- (l) Financial information including:
    - (i) Notice of meeting of the board of directors where financial results shall be discussed;
    - (ii) Financial results, on conclusion of the meeting of the board of directors where the financial results were approved;
    - (iii) Complete copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report etc;
  - (m) Shareholding pattern;
  - (n) Details of agreements entered into with the media companies and/or their associates, etc;
  - (o) Schedule of analyst or institutional investor meet and presentations made by the listed entity to analysts or institutional investors simultaneously with submission to stock exchange;
  - (p) New name and the old name of the listed entity for a continuous period of one year, from the date of the last name change;
  - (q) Items in sub-regulation (1) of regulation 47 viz.
    - 1. Notice of meeting of the board of directors where financial results shall be discussed
    - 2. Financial results, as specified in regulation 33, along-with the modified opinion(s) or reservation(s), if any, expressed by the auditor
    - 3. Statements of deviation(s) or variation(s) on quarterly basis, after review by audit committee and its explanation in directors report in annual report;
    - 4. Notices given to shareholders by advertisement.

Further, As per Regulation 30(8) of the Listing Regulations, the Bank shall also disclose on its website all such events or information which has been disclosed to stock exchanges under the Listing Regulations.

### **6.3 Quality of Content**

The crucial element for an effective presence of Bank on the Web is the way its content is written and packaged. The content must be selected keeping the users in the mind, not from the Bank's perspective. Apart from the selection of content, equal emphasis should be given to the way it is written and presented on the web. Content aimed at the common public should be written in simple language so that people from diverse professional, educational and demographic background can easily comprehend the same.

### **6.4 Content Authenticity, Accuracy & Currency**

#### **6.4.1 Content Authenticity & Accuracy**

All the Departments of the Bank shall compile their own list of contents/sub-contents which they feel should be in public domain or needed by their intended users.

It is the duty of all the Departments of the Bank to ensure that the content on Bank's website related to their department is always authentic, up-to-date and latest. All the Departments shall ensure that if any change occurs in the content of the website, the same is updated within two working days from the date of such change in content as per Annexure I.

This fact assumes paramount significance in the context of Bank's website since the public puts a lot of trust in the information available on the official website of the Bank.

Every detail made available on the website shall have a time-stamp so that Date of posting the same on the website and date on which the content was last reviewed and/or modified could be ascertained.

Every piece of content appearing on the website should be reviewed after a pre-decided duration say quarterly for its accuracy, relevance and currency by the department concern.

Validity of some of the components may not be known at the time of creation. Such content shall be treated as perpetual and the validity date shall be ten years from the date of creation. The content shall not be displayed on the website after the validity date.

#### **6.4.2 Currency of the Content**

For time sensitive content which expires after a certain date (e.g. tender notifications, announcements, period specific schemes etc.), the concerned department after careful consideration of their nature of content shall decide whether the content should be archived for future reference or removed altogether from the website. However, expired content must not be presented or flashed on the website.

In case the nature of the content is 'permanent' i.e. it will never change, such information shall be marked separately at the time of uploading and the same shall not be archived automatically. Such information may be archived only on the specific request from concerned department.

#### **6.5 Archiving of Contents**

6.5.1 Bank's website is a storehouse of large number of documents and information which are of relevance and importance to specific users as well as public at large. These documents can be kept for online access only for a specific period of time and need to be moved to archives on the expiry of the pre-decided duration. These documents shall not be directly deleted even after multiple changes to hardware and software since these old documents sometimes need to be referred to for regulatory or legal purposes.

6.5.2 There would be some content which is permanent in nature and for such content it is assumed that the content would be reviewed in every ten years unless it is edited / deleted based on requirement. The content shall not be displayed on the Website after the validity date.

6.5.3 Some of the short lived contents like tenders, recruitment etc. which will not have any relevance on the website after the intended purpose.

6.5.4 The events or information which has been disclosed by the Bank to the Stock exchanges in terms of Listing Regulations shall be hosted on the website of the Bank for a period of five years from the date of such hosting.

6.5.5 The contents shall be archived from the website and deleted from archive folder made available on website based on its nature as below -

Sr No	Nature of Content	Archival On	Deletion On
1.	Permanent Content	Specific request from concerned department	After 5 (Five) years from date of entry into archival.
2.	Disclosures to Stock Exchanges (Annexure)	After Five years from date of upload	After 5 (Five) years from date of entry into archival.
3.	Tenders /Recruitments	As soon as it loses relevance	After 5 (Five) years from date of entry into archival.
4.	Products/Schemes of the Bank	On Closure/ Amendment	Not required

The Content not covered in the above table shall be archived by the DIT in consultation with the concerned department.

6.5.6 The back-up copies of the Bank's website will be stored properly in appropriate drive/media/cloud. The restoration exercise shall be carried out on half-yearly basis to ensure that backups are restorable.

6.5.7 Archived website of the Bank may be made accessible in some form to someone either within the Bank only or otherwise. For legal or compliance purposes it will usually be accessed and used only within the Bank and the organizations the Bank is accountable to.

## **6.6 Language**

The website of the Bank is to be maintained in English and Hindi language. Ideally, all the pages on the website should be translated in Hindi language. In case it is becoming difficult to do so, all the departments should identify the content related to their departments which is widely accessed by the public and begin to put up such content in Hindi language.

All the departments shall ensure that whenever any content is provided to DIT, it shall be in both the languages viz. English & Hindi. If the translation of complete content/file to be made available on website is not feasible, the department shall provide the Headings or the matter to be displayed on the website in Hindi.

DIT shall ensure that the documents/pages in both the languages are updated simultaneously so that there are no inconsistencies, at any point, between the two language versions.

In case it is practically difficult to update the versions in both the languages simultaneously due to delays on account of translation etc., the obsolete information should be removed from the site till the latest information is uploaded. In any case, a time-stamp indicating the date of uploading the information and its validity should be put along with all the time sensitive information.

## **6.7 Development and Design**

Development and Design of the website shall be carried out by the Department of Information Technology of the Bank. Bank's website shall be optimized for 1024x768 which is widely used screen size, however, it shall work at any resolution to provide best user experience. Website shall use liquid layout that stretches as per the user's device window size. Bank shall maintain mobile version of website which shall be responsive and have collapsible and lighter content.

## **6.8 Website Monitoring**

Web being a dynamic medium, changes in terms of technologies, access devices, requirements and expectations levels of visitors happen quite frequently. Digital Banking Department (DBD) shall take all necessary steps for testing and verifying

that end user can interact with Bank's web site as expected. Website monitoring shall be done from both inside and outside of Bank's firewall.

Website monitoring shall be done using Web browser emulation or scripted recording of Web transactions. Behavioural scripts shall be created to simulate an action that an end user would take on a site. These paths shall be monitored at specified intervals for performances such as functionality, availability and response time measure. Department shall use enterprise management tool to monitor website. Monitoring shall be proactive so as to detect the issues before it affect website and user experience.

Website shall be monitored on the following parameters.

- a. Response time: All proactive steps shall be taken to monitor and measure user interactions in website and oversee response time.
- b. Performance: Site download time should be optimised for a variety of network connections as well as devices. All important pages of the website should be tested for this.
- c. Functionality: All modules of the website should be tested for their functionality.
- d. Content accuracy: All necessary steps shall be taken to oversee content accuracy and detect errors from start to finish.
- e. Broken Links: The website should be thoroughly reviewed to rule out the presence of any broken links or errors.
- f. Traffic Analysis: The site traffic should be regularly monitored to analyse the usage pattern as well as visitor's profile and preferences.
- g. Geographic performances: Bank's customer base is spread across the globe so as to ensure seamless banking services website's speed and availability shall be checked from different locations.
- h. Website visitors: Regularly checking the number of visitors on Bank's website helps to assess the load on website and shall be used to forecast future trends.
- i. Database performances: Bank's websites contains dynamic content that is being pulled from database as per the request. Database performances shall be monitored for seamless web experiences.
- j. Loading time: Load time is the time web page takes to download the display the entire content in the browser window. Website's loading time shall be less than 2 second. Steps shall be taken to improve the loading time, if it is more than 2 seconds.

- k. Bandwidth: Bank's website shall have adequate bandwidth to cater the growing business needs and customers' demand. Periodic assessment shall be done to evaluate the bandwidth requirement of the website.

## 6.9 Contingency Management

The website of the Bank is its presence on the Internet and it is very important that the site is fully functional at all times. It is expected of the Bank's websites to deliver information and services on a 24x7 basis. Department of Information Technology (DIT) shall take all efforts to minimise the downtime of the website.

## 7. CUSTOMER FEEDBACK, COMPLAINT AND GRIEVANCE

The website shall have a section for Customer feedback, complaint and Grievance

**Feedback-** Feedback is information about reactions to a product, services and performance of the Bank. Bank shall use such information as a basis for improvement.

**Complaint-** A complaint is any expression of dissatisfaction made to Bank related to its services or services quality, decisions, policies, procedures, charges or fees, employee, where a response or resolution is explicitly or implicitly expected from Bank.

**Grievance-** A Grievance is a matter to be investigated by the Bank according to formal grievance processes. It shall include complaints which are not able to be resolved through informal processes or mediation, and matters relating to allegations of misconduct where disciplinary actions may be an outcome of the investigations.

Bank's website is expected to deliver information about management and monitoring of feedback, complain and grievance. Advising customers of their rights to make complaint where appropriate and encourage them to provide feedback to improve Bank's products and services.

## 8. REVIEW AND AMENDMENT TO THE POLICY

Any change in the Policy shall be approved by the Board of Directors of the Bank. The Board of Directors shall have the right to withdraw and / or amend any part of this Policy or the entire Policy, at any time, as it deems fit, or from time to time, and the decision of the Board in this respect shall be final and binding.

## 9. VARIATION

In the event of any variation or inconsistency between the provisions of the Policy and applicable law, the provisions of the applicable law shall prevail over the Policy and the provisions of the Policy shall be deemed to have been amended so as to be read in consonance with such applicable law.

### Dissemination of Policy

Copy of this policy duly approved and every amendment thereto shall be promptly intimated to all the staff members and shall also be published on Bank's official website.



**Format of request to host & remove contents in the Website of the Bank from contributing Department**

Date:

To

Digital Banking Department,  
Central Office, Mumbai

Sub: Request to host contents/ remove contents in the website of the Bank

Dear Sir/ Madam,

We request you to host/remove the following contents in the website of the bank.

Name of the content:	
Tab/Menu Name	
Sub Menu	
Action on content	<input type="checkbox"/> Removal <input type="checkbox"/> Modification <input type="checkbox"/> Addition
Content	

The relevant content is attached herewith in soft copy/ hard copy.

Regards,