



Bank's Social Media Policy for the Financial Year 2025-26

SOCIAL MEDIA POLICY

PART A

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2025-26



Publicity and Public Relations Section,
Marketing Public Relations and Third Party Products
Wing,
Head Office, Bangalore

Social Media Policy for the year 2025-26

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1 SOCIAL MEDIA POLICY

1.1. Background

The Bank has been utilizing different media options in Print (Newspapers) & Electronic Media (TV & Radio) effectively to publicize the Bank’s schemes and products and also to communicate with the customers.

Digital Advertising is quickly gaining momentum and is now an inherent communication media of many organizations today. Organizations of all sizes leverage Social media to promote their products and services. With the Government of India’s push on Digital India, especially after the Nov 9th 2016 announcement of demonetization, Banks need to proactively engage with customers and prospects on social media.

The Internet, arguably the most exciting medium of the modern generation is witnessing appreciable growth in India since the turn of the century. In simpler words, once an individual is exposed to the Internet, it is quite likely that he or she would continue using it like any other media as television,

newspapers or radio. The traditional devices for Internet access in India have been Personal Computers and Laptops. Increasingly now, Mobile Devices like mobile phones and tablets are used regularly for Internet access. Moreover, the cost of owning a feature rich and Internet enabled mobile phone is decreasing every day. As per various industry estimates, one can avail of an Internet enabled smart phone for as little as Rs. 3,000/- in India. Above all, mobile Internet subscription plans are also very affordable. In addition, mobile telecom service providers are bundling Internet services to various prepaid and postpaid plans. As a consequence, mobile phones are increasingly serving as an entry level access point for many Internet users today.

In this era of technology, one of the media which has recently emerged in a big way to communicate with the public is SOCIAL MEDIA. With the increase in the internet and smart phone users in the country, the social media has emerged as a popular platform for exchange of information especially amongst the youth.

Our Bank has been transforming to Digital Banking with a focus to increase the usage of its Alternate Delivery Channels. Another focus is to attract the next-gen i.e. youth to come forward and Bank with us. Keeping in view the drastic changes in technology, increase in smart phone and internet users in the country, especially youth, it has been decided by the Management that Bank should have presence on Social Media and should use the same for Bank's Marketing and Publicity.

1.2. TERMINOLOGIES

1.2.1 "Social Media": Social media is the social interaction among people in which they create, share or exchange information and ideas in virtual communities and networks. It is a group of Internet-based applications that build on the ideological and technological foundations of Web, and that allow the creation and exchange of user-generated content. Social Media policy includes Mobile Social Media also.

Mobile Social Media differs from others because they incorporate the current location of the user (location-sensitivity) or the time delay between sending and receiving the messages (time-sensitivity).

1.2.2 "Comment": A reader's opinion about an image, post, video or any other items. A comment is a response that is often provided as an answer or reaction to a blog post or message on a social network.

1.2.3 "X (erstwhile Twitter)": is an online social networking service that enables users to send and read "tweets", which are text messages limited to 280 characters.

1.2.4 "You Tube": YouTube is a video sharing website that lets users to upload, view, and also share videos. Users can also like and comment on the videos.

1.2.5 "Facebook": Facebook is a social utility that connects people with friends and others who work, study, and live around them. Facebook is the largest social network in the world with more than 800+ million users.

1.2.6 "LinkedIn": LinkedIn is a business-oriented social networking site.

1.2.7 "Pinterest": It is a dynamic social media platform for sharing favorite images, videos, fun media, etc.

1.2.8 “WhatsApp Business”: It is a business-oriented social networking Android App which enables users to have a business presence on WhatsApp, communicate more efficiently with the customers and help them to grow their business.

1.2.9 “Instagram”: It is a photo and video-sharing social networking service owned by Facebook.

1.2.10 “User”: User means the customer or a person having account on social media sites.

1.3.Operational Definition of Social Media

Social Media are internet enabled platforms that allow people to create, share or exchange information, career interests, ideas, likes and dislikes, experiences, pictures/videos in virtual communities and networks. Social media is the most active part of the World Wide Web. User across various age groups can be found interacting with each other, sharing and viewing content over social media.

1.4.Social Media

Social Media is a form of internet marketing that implements various social media networks in order to achieve marketing communication and branding goals. Social Media primarily covers activities involving social sharing of content, videos, and images for marketing purposes. Social media marketing is the process of gaining website traffic or attention through social media sites.

Social media marketing programs usually center on efforts to create content that attracts attention and encourages readers to share it across their social networks. The resulting electronic word of mouth (eWoM) refers to any statement people share via the Internet (e.g., web sites, social networks, instant messages, news feeds) about an event, product, service, brand or company, especially on social media platforms.

When the underlying message spreads from user to user and presumably resonates because it appears to come from a trusted, third-party source, as opposed to the brand or company itself, this form of marketing results in earned media rather than paid media.

A social networking service is a platform to build social networks or social relations among people who share interests, activities, backgrounds or real-life connections. A social network service consists of a representation of each user (often a profile), his or her social links, and a variety of additional services.

The popular social media platform presently being used in India by marketers is Facebook followed by X (erstwhile Twitter), You Tube, etc.

Facebook pages are far more detailed than X (erstwhile Twitter) accounts. Videos, photos, longer descriptions, and testimonials can be posted on the page and the followers can comment on the page for others to see.

Facebook and X (erstwhile Twitter) are the social media platforms most commonly used for marketing. Facebook offers the option of creating a fan page for a company or product and posting ads, while X (erstwhile Twitter) makes use of 280 character posts that users follow. YouTube is a repository for podcasts and video clips, with a viewership of millions around the globe.

The Social Media Policy of the Bank aims at providing a holistic view on why and how the Bank should have presence on Social Media. Hence, the Bank proposes to undertake Social Media Marketing and Publicity, to derive the following benefits:

- i. To enhance the image of the Bank and promote the Bank as technology savvy.
- ii. To enhance the perception of public towards the Bank especially the youth.
- iii. The platform shall be used to publicize the products/services/schemes/new campaigns, product launches, etc.to have a better penetration in digital world. For example, when a person clicks 'like' on a Facebook page, then the posts in that page start appearing in his

news feed. Thus, more the number of likes that a Facebook page has, more number of people can see advertisements on our page. So more likes mean better reach.

- iv. To use Facebook and other social media platforms as official communication platform. Nowadays, customers are increasingly writing about their issues on social media. Bank can have effective control over views, suggestions, feedbacks, etc. from the users by having an Official forum. Not having the same will mean customer writing in various places and the Bank is not aware of it.
- v. To use the Social Media for feedback, interactions, etc.

1.5. Objective of the Social Media initiative

1. To strengthen the presence of the Bank on Social Media platforms viz. Facebook, X (erstwhile Twitter), YouTube, Instagram, LinkedIn, Pinterest, Threads, Public App etc.
2. To enhance and project the image of the Bank as professional & technology savvy Bank.
3. To disseminate information about Bank's products, services and achievements to customers, stakeholders and public at large through Social Media.
4. Marketing and promotion of various products and services and our technology based services through Social Media.
5. To get the feedback, suggestions and views of the users for improvement in our products and services.
6. To analyze the customer feedback on bank's products and services using text mining techniques and come out with sentiment scores.
7. Perform advanced aspect oriented sentiment analysis on products and services. This will help Bank re-design the products/services, if need be.
8. To develop recommendation engines that enables it to recommend next-best product to customers using text mining.
9. To make the Bank Social CRM compliant.

The main objective of launching on social platforms is brand building and facilitating business acquisition. This will also serve as a platform for customer service.

1.6. Digital Marketing

Digital marketing is a crucial and integrated component of social media strategies, playing a significant role in achieving business objectives. Here are several ways in which digital marketing can be strategized within the realm of social media:

(i) Lead Generation:

Social media serves as a vital channel for banks to enhance lead generation, promote new and existing products, and engage with prospective customers. Social media integration is viable across various channels wherever applicable, seamlessly converting clicks into lead generation opportunities.

The dynamic landscape of social media allows banks to develop offers, gauge product sentiment, gather feedback, address customer concerns, and enrich customer profiles, contributing to strategic decision-making and aligning with industry peers.

(ii) Influencer Marketing:

Partnering with Bloggers/Influencers/Celebrities for creating buzz around the brand and to influence social signals.

(iii) Analytics and Data Insights:

Digital marketing tools provide analytics and data on social media performance. Marketers can analyze metrics such as reach, engagement, and conversion rates to assess the effectiveness of their campaigns and make data-driven decisions. AI/ML model may be used wherever applicable for a deep dive into digital campaign analytics and understand viable platforms to spend for that gives maximum ROI.

(iv) Customer Relationship Management (CRM):

Social media platforms may be used with CRM for customer communication and feedback. Digital marketing strategies can include utilizing these platforms for customer service, responding to inquiries, and building positive relationships with customers.

(v) Designing Digital campaigns/ strategies:

Based on the business requirement of the bank, campaigns may be implemented effectively through various platforms including search engine and various forms of digital marketing techniques/ platforms including OTT, etc. that may be available / evolve with time. Plan targeted digital marketing to cater to specific set of audience demographics. Digital marketing efforts may be achieved through Campaigns/ brand awareness programs in conjunction with Search Engine Optimization (SEO), Search Engine Marketing (SEM), Mobile Marketing, blogging and other platforms related to digital and social media marketing space.

(vi) Mobile / App Marketing:

Target the audience through their mobile, tablet, laptop and other handheld devices via websites, social media, App, Whatsapp etc. and create brand awareness and promoting Bank's products / services / offers etc.

1.7. Benefits

Social Media Marketing means using platforms such as Facebook, X (erstwhile Twitter), etc. to share information with customers. Many companies use this form of marketing to supplement their online presence. The positive aspects of Social Media Marketing are:

1. Wider reach at Low Cost: Social Media & Digital Marketing helps the organizations to reach out to the large audience at a reasonable cost compared to other traditional media options. For this, digital media plans and campaigns will be recommended from time to time.
2. Helps to reach target audience more effectively: In social media, an organization can target the audience based on their profile, age, gender, relationship status, interested in, language, location, etc. These platforms also offer advanced, but affordable advertising platforms; organization can target the customers with demographic, keywords and interest-based campaigns. For example, if an organization wants to send a post to people who speak Tamil, targeting can be easily done.
3. Helps in expanding the audience: Social media helps in expanding the audience, if someone likes or follow our bank's page; it can be viewed by his/her friends group. The viral nature of social media means that each person who reads the posts has the capability to spread the news further within his own network, so information can reach a large number of people in a short time.
4. Instant feedback for customers: Social Media gives instant access to positive or negative feedbacks, posts etc. on the page. If a new product is launched and is posted on the page, one can immediately know the feedback through the comments/feedbacks of the customers.

5. **Increased Brand Awareness & Recognition:** With a wide reach, social media helps companies to increase their brand awareness and recognition of their brand.
6. **Sharing of Content is easier and faster:** Social Media helps in sharing the contents, information with the customers and prospective customers in the shortest possible time. Information can be immediately disseminated once something new is there and the same shall be immediately available on user's social media page.
7. **Helps in Lead Generation:** Through social media, a user can know the audience who likes their page and shows interest in their products/services. This automatically gives leads which can be used to convert prospective customers into customers.
8. **Become an Influencer in the Industry:** As more followers are gained, influence grows. The more people are talking about the brand on social networks, the more valuable and authoritative the brand will appear to new users. The more valuable information, the more readers will return and share the content.
9. **Increased Traffic on Website:** When content is shared on social media platform, more traffic is diverted to the corporate website. Without social media, bank is limiting its content to users who are already familiar with or are searching for keywords someone rank for. By adding social media to marketing plan, we are adding more paths leading users back to corporate site. The more quality content we share on bank's social accounts; the more inbound traffic we'll generate thus creating conversion opportunities.
10. **Reach out to the youth or specific target audiences:** Social Media is the important media option to reach out to the youth due to increase in the number of users of smart phones and mobile internet.

1.8.Scope

All staff is expected to comply with the social media policy at all times to protect the privacy, confidentiality, and interests of the Organization and its services, employees, partners, customers, and competitors.

This policy covers all individuals working at all levels and grades, including Directors, Executives, Senior Managers, Officers, Workmen Staff, Ex-employees, Consultants, Contractors, Trainees, Casual and Agency staff.

Breach of this policy may be dealt with disciplinary procedure as per Bank's policies

1.9. APPLICABILITY

1.9.1. This Policy/guidelines/ procedures shall be applicable to all the users at Branches, Service units and Administrative units unless otherwise specified in the document.

1.9.2. The policy/guidelines/procedures shall be applicable to employees/Ex-employees, vendors, contractors, sub-contractors, external parties, Auditors and any other third party associated with the Bank's social media platforms.

1.10. COVERAGE

1.10.1. Social Media policy includes all assets like approved pages on various social media platforms such as X (erstwhile Twitter), Facebook, YouTube, LinkedIn, Instagram, Threads, Pinterest or any other present or upcoming social media platform which the Bank may find suitable for having its presence.

1.10.2. Creatives / pages prepared by agency/vendor and approved by the Bank for posting shall be the asset of the Bank and the vendor for Social Media will not use it for any other clients or personal purpose.

1.10.3. It includes services that are contracted or outsourced to other parties but operated for the Bank.

1.10.4. Any deviations or violations of the Policy once in place will be remediated and/or penalized as the Bank's policy.

1.11. AUTHORITY

1.11.1. The Social Media Policy is shall be reviewed annually by the appropriate authority. Any modifications/enhancements in the procedures/processes found required subsequent to approval of this policy, on account of emerging necessities and directives from RBI/regulators, shall be implemented with the approval of the Operational Risk Management Committee and the same shall be placed before the appropriate authority during the immediate next review of policy.

1.10.2 The Social Media Policy / Guidelines documents are confidential and strictly for internal circulation among the employees/ex-employees of the Bank only.

1.10.3. Marketing Public Relations and Third Party Products Wing shall undertake text and data mining required on social media data pertaining to the Bank.

1.12. DEVIATION

1.12.1. Social Media Policies / Guidelines / Procedures should be strictly adhered to and any deviation shall be dealt with appropriately.

1.12.2 For any deviation from Social Media Policies or standards and guidelines in relation to the policies, Marketing, Public Relations and Third Party Products Wing has to obtain approval from the Board of Directors. Request for approval of deviation of Social Media policy must provide the necessity for such amendment/addition/deletion.

1.13. VIOLATION

- a. No person of the Bank (employee/ex-employee) or the contractors, vendors, and third parties shall violate the Social Media Policy of the Bank.
- b. The following acts on the part of personnel of the Bank (employee/ex-employee) or contractors, vendors, and third parties shall be construed as violation of Social Media Policy.
 - i) Non-adherence to the standards / guidelines in relation to Social Media Policy issued by the Bank from time to time.
 - ii) Any omission or commission which exposes the Bank to actual or potential monetary loss or otherwise, reputation loss on account of non-adherence of Social Media related systems and procedures.
 - iii) Any unauthorized use or disclosure of Bank's confidential information or data.
 - iv) Any usage of information or data for purposes other than for Bank's normal business purposes and / or for any other illegal activities which may amount to violation of any law, regulation or reporting requirements of any law enforcement agency or government body.

Publicity and Public Relations Section, Marketing, Public Relations and Third Party Products Wing and Human Resources Wing shall be the authority for responding to the queries from staff with regard to interpretation of Policy.

1.14. **Market Perception Risk for Social Media:**

While offering a host of potential business benefits, the use of Social Media can expose bank to numerous business risks. Most of these risks result from a combination of Organizational weaknesses and vulnerabilities exposed through data misuse and data sharing.

If not effectively mitigated, these risks can lead to serious negative consequences including fraud, intellectual property loss, financial loss, privacy violations and failure to comply with laws and regulations. The Bank needs to address areas of potential risk, including:

- a) **Compliance and legal risks:** Careless social media posts also may violate laws that prohibit unfair or deceptive advertising.
- b) **Reputation risk:** Dissatisfied customers or other consumers may post negative comments about our bank or accuse it of deceptive marketing or other unlawful practices. Employees may make inappropriate statements. Disgruntled employees and other fraudsters posing as bank officials may portray the bank in a negative light. The Reputation risk in the form of sentiment analysis will be analyzed using the social media listening tool and social platform in built tools like insights, X (erstwhile Twitter) deck etc.
- c) **Operational risk:** Like other Information technology systems and processes, social media presents certain operational risks, including those associated with malware, viruses, data breaches and other dangers that may threaten the security of sensitive customer or bank information.

The Terms and condition for commenting/tweeting on the official social platforms are defined and placed on the social sites. Each and every comment on social platforms will be acknowledged by the social media cell as per the terms and condition defined. A detailed Social Media Risk assessment document is attached herewith as Annexure.

1.15. **HANDLING OF MISCONDUCT**

- a) Failure to abide by the provisions of "Social Media Policy" shall be treated as misconduct. This will be dealt with suitably under the provisions of the following:
 1. Staff Accountability Policy of the Bank
 2. Canara Bank Officer Employees Conduct Regulations, 1976. and Canara Bank Officer Employees (Discipline and Appeal) Regulations, 1976
 3. Bipartite Settlement, awards, Canara Bank Service Code and
 4. Any other rule, instructions etc. issued by the Bank from time to time.
 5. As per the provisions of any latest circular issued by HR Wing for the Policy on "Use of Social Media/Electronic Media/Internet Blogs etc., by the employees – Do's and Don'ts"
- b) Bank reserves the right to invoke the provisions of IT Act 2000 and IT Amendment Act 2008 in addition to the above provisions.

2. OUTSOURCING

Activity of maintaining and monitoring Social Media functions has been outsourced to our empaneled vendor and has been assigned with the job of Social Media Analytics, Response and Reputation Management, Social Media Content Creation, Digital Marketing & Campaign Management.

3. SOCIAL MEDIA CONTENT ELIGIBILITY, SELECTION OF CONTENT AND APPROVING AUTHORITY

3.1. Proposed contents for posting on Social Media sites:

Following contents will be posted on our Bank's Social Media sites with the help of preapproved artworks from Bank or creative prepared by the vendor after taking approval from the user Wing along with the Wing Head, Marketing Public Relations and Third Party Products Wing:

- 3.1.1 **Write up on the Bank covering its History and Profile.** The year of inception, Bank's founding principles, the unique track record of making profits in every year of its existence, No. of Branches and ATMs, Awards and accolades, latest Bank's Business position, clientele base, Bank's ranking amongst peer Banks.
- 3.1.2 **EMI and Deposit Maturity Calculators-** To facilitate the customers across the world to know the returns on our deposits and EMIs on loans.
- 3.1.3 **FAQs on our Products/Services** - Brief details of the schemes (excluding rate of interest as it is subject to change) in the form of FAQs
- 3.1.4 **Photo Gallery** - Of various events like handing over of dividend to GOI, opening of branches, ATMs etc., Quarterly results etc.
- 3.1.5 **Video Gallery** - Corporate Ads, Clippings of CMD/EDs interviews etc.,
- 3.1.6 **Special Offers / Campaigns in the Bank** - Special Festival Offers made by the Bank on various Retail Loans products, Cash Back offer on usage of Debit Card / Credit Card for purchases, Marketing Campaigns with special features etc.
- 3.1.7 **News** – Covering the Quarterly Results, Branches / ATMs opened, financial inclusions, Dividends declared, etc.
- 3.1.8 **Latest changes in the product features due to regulations / innovations** - The changes in norms, terms and conditions in our product features due to certain new regulations / innovations.
- 3.1.9 **Financial Literacy** – On Basics of Banking for the benefit of all classes of society, especially the younger generation.
- 3.1.10 **NRIs Corner**– Furnishing the latest rate of interest on NRI deposits, the remittance facilities, details of retail loans with eligibility and other norms. Details of exclusive NRI branches and service centers in India and abroad.
- 3.1.11 **Conducting contest and Campaigns to popularize the Bank's Social Media pages.**
- 3.1.12 **Tips on Fitness and Health**– A few Tips on how to keep fit and healthy
- 3.1.13 **Motivational Quote for the day**
- 3.1.14 **Current Affairs**– Pertaining to Finance, Sports, Science etc.
- 3.1.15 **BCSBI Code** - Banking Codes and Standards Board of India (<http://www.bcsbi.org.in/>)
- 3.1.16 **Banks' future Business plans, new product & services launch including digital products etc.**

For any addition, deletion or modification to above mentioned content, Wing Head, Marketing Public Relations and Third Party Products Wing shall be the approving authority.

MD&CEO in his absence, ED shall be the authority to approve posting of any information/materials which are not in Public domain but Bank feels it as to be published in the best interest of the Bank.

3.2.Process of Collating the Content and Response Management

A representative from each Wing shall be nominated to coordinate with all sections of that particular Wing as well as act as a change agent to propagate the Social Media Initiative within their Wing.

The said representative shall provide with due approval from the Wing Head the input pertaining to Products/Services owned by the respective Wing which needs to be popularized through Social Media to Publicity & Public Relations section. The nominated representative shall also be the contact point for the queries/complaints redressal pertaining to Product/Services of their Wing.

3.3.Preservation of Records.

The content and message posted in Social Media Forum and any other records pertaining to Social Media initiatives of our Bank shall be maintained/preserved by Publicity and Public Relations Section, Marketing Public Relations and Third Party Products Wing, HO.

3.4.Process of Virtual Organization

- 3.4.1 Special category of complaint mode named “social media” enabled in CPGRS package along with other modes likes online, email, call center, etc. to resolve the complaints on priority basis.
- 3.4.2 Customer’s complaints shall be forwarded to the dedicated team identified to redress the complaints received through social media at Marketing Public Relations and Third Party Products Wing through contactus@canarabank.com email ID and reply shall be provided to the same email ID in least possible time.
- 3.4.3 Any queries from Customers shall be forwarded to the respective user Wing through the above email ID and reply should be provided to the same email ID in least possible time.
- 3.4.4 Template format to be designed to acknowledge comments/queries of users on Social Media forums.
- 3.4.5 Backup/escalation/contact details to be provided by each Wing to Marketing, Public Relations and Third Party Products Wing.
- 3.4.6 Escalation Matrix: Escalation Matrix for handling issues related to customers query within TAT (Turn Around Time) shall be formed by each Wing and intimated to Marketing Public Relations and Third Party Products Wing as:
 - a. First level contact (Wing Representative for Social Media)
 - b. Second level contact (AGM/DGM nominated by Wing)
 - c. Final level contact (Wing Head)

3.5.Turn Around Time (TAT)

First Level Response to customer queries shall be done in less than 15 minutes by the vendor managing the social media activities and customer queries shall be satisfactorily addressed by taking up the customer’s query/complaint to the respective CO/RO/Wing within suitable

time frame. These messages shall be forwarded by the vendor to Publicity and Public Relations Section, Marketing Public Relations and Third Party Products Wing. The TAT for redressing customer complaints shall be as per the Complaint Redressal Policy of the Bank. Customer comments received on Social Media platforms can be broadly classified under three categories – complaints, queries and neutral.

Complaints – All comments in nature of complaints shall be forwarded to the dedicated team identified in Customer Service Vertical, Operations Wing for redressal. Customer service sections have to coordinate with customer service desk of all the Circles of the Bank to resolve customer's issue. Once the issue is resolved, customer service section shall send a formal communication to Publicity and Public Relations Section, Marketing Public Relations and Third Party Products Wing. Publicity and Public Relations Section, Marketing Public Relations and Third Party Products Wing shall send a final confirmation to the customer through social media channel.

Queries/issues on services - All comments in nature of queries shall be majorly related to any specific product. Hence the matter shall be taken up via email with the representative (first level contact) of Social Media of that product owning Wing. The email should be responded within 5 hours of receiving the email. If the first level contact does not respond in first 5 hours of receiving the email, the matter will be escalated to Second level contact, who should respond to the customer query before the end of working hour of Day 1. If the same matter is not resolved by second level contact within TAT, the matter could be escalated to the third level contact.

Neutral – All comments those are neutral in nature such as any formal reply to comment posted by Bank, thanking for resolved query/complaints, discussion with other online users, will be acknowledged by Publicity and Public Relations Section, Marketing Public Relations and Third Party Products Wing/Vendors by sending a formal message thanking the customer for Banking with us.

4. SOCIAL MEDIA INITIATIVE REVIEW MECHANISM

Staff should be aware that any use of social media websites (whether or not accessed for work purposes) may be monitored and, where breaches of this policy are found, action may be taken under disciplinary procedure.

In particular uploading, posting, forwarding or posting a link to any of the following types of material on a social media website, whether in a professional or personal capacity, will amount to gross misconduct (this list is not exhaustive):

- A false and defamatory statement about any person or Bank;
- Material which is offensive, obscene, criminal, discriminatory, derogatory or may cause embarrassment to Bank, Customers or Staff;
- Confidential information about Bank or any of Staff or Customers;
- Any other statement which is likely to create negative impact.
- No Staff shall post any internal content related to our bank or banking event in his/her individual capacity on social media without the approval of concerned executive in Publicity and Public Relations Section, Marketing Public Relations and Third Party Products Wing.

Precautions for operating Bank's official Social media accounts

- The contents should be verified by the Overseeing Executive before posting on any social media site.
- The replies / comments should be monitored closely and the appropriate action should be taken.
- All the Wings should support Publicity & Public Relations Section, Marketing Public Relations and Third Party Products Wing and Customer Service Vertical, Operations Wing for replies to the comments/complaints received through social media without delay.
- Publicity and Public Relations Section, Marketing Public Relations and Third Party Products Wing should monitor the comment makers to the account and take action if a comment maker is creating undue problems.
- The passwords of Social Media accounts may be changed periodically with permission from overseeing executive.
- Publicity and Public Relations Section, Marketing Public Relations and Third Party Products Wing should track & prevent the people for any deliberate comments for tarnishing the image of the Bank.
- Any such comments should be deleted by the team and if such attempts are repeated by some people, they should be blocked for putting comments on our posts.

5. ROLES AND RESPONSIBILITY**5.1.Role of Board of Directors:**

The Board of Directors of the Bank/ Risk Management Committee of the Board shall approve directions, monitoring and review of Social Media Policy.

5.2.Role of Marketing Public Relations and Third Party Products Wing:

Customer grievances received through Social Media channels shall be redressed by Publicity and Public Relations Section, Marketing Public Relations and Third Party Products Wing. A dedicated team in Customer Service Section for handling Social Media shall be nominated for resolving the grievances and any complaints shall be redressed as per the Complaint Redressal Policy of the Bank.

- Setting up rules for customer engagement.
- A dedicated team in Customer Service section needs to be scaled up for resolving grievances coming through Social media.
- Choosing a platform for addressing customer complaints/issue.
- Setting up timelines for responses as per the Complaint redressal Policy of the Bank.
- Standard response template for standard concerns/ issues/ complaints.
- Process for taking questions offline and addressing.
- Forward the feedback to Products' Head for improvement/repackaging.

All other issues shall be dealt as per Bank's Customer Grievance Policy.

Publicity and Public Relations Section, Marketing Public Relations and Third Party Products Wing:

- Setting up a Social media marketing strategy.
- Setting up a team for social media.
- Relaying product information.
- Response management of Inquiries, Grievances and Feedback.
- Ensuring the training is imparted to concerned staff.

- In consultation with all the Wings, the Publicity and Public Relations Section will prepare a list of priority products, newly introduced products and ongoing campaigns for social media campaigns for a month.
- Publicity and Public Relations Section will coordinate with all the Wings for inputs on existing marketing campaigns and raw content (imagery/copy/features).
- The collated list shall be provided by the Marketing team to the Vendor for creating artwork and posts.
- Setting up Frequency of postings.
- Reviewing the content before posting it on social media platforms.
- Reviewing the existing policy annually to archive/purge old or irrelevant content.
- Reviewing the activity of selected Vendor to manage the Social media activities.
- Apprise Publicity Committee under Marketing Public Relations and Third Party Products Wing about the functioning of Social Media initiatives quarterly and apprising the Executive Director on Social Media initiatives of our Bank on an annual basis.
- Monitoring people perception about advertised positions to improve social market campaigns.
- Design templates for first response to customer on various Social Media platforms.

For Example:

- ❖ Sir, sorry for the inconvenience. Please send your contact details on contactus@canarabank.com.
- ❖ Hi XYZ, thank you for writing to us. Please mail the details to contactus@canarabank.com.
- ❖ Hi ABC, we will be happy to assist you. Please write to us at contactus@canarabank.com with details of the transaction.

Publicity & Public Relations Team:

Publicity & Public Relations Team, Publicity and Public Relations Section, Marketing Public Relations and Third Party Products Wing to communicate about Bank's Social Media initiatives by publicizing it through brochure / hoardings / Banners / Business Card and any other channels found appropriate.

All publicity activities on Social Media shall be undertaken in co-ordination with Publicity & Public Relations Team, Publicity and Public Relations Section, Marketing Public Relations and Third Party Products Wing as per the Publicity Policy of the Bank.

5.3.Role of DIT Wing

For updates and modification on Banks' official website, to include links to social media forums, communication from Marketing Public Relations and Third Party Products Wing shall be sent to DIT Wing (IT Asset Management Section). Upon approval, DIT Wing shall enable required changes on official website. DIT Wing shall be the contact center to send bulk emails/ SMS to employees/ex-employees/customers etc. to make them aware of our social media outreach.

Further, DIT Wing shall assist the team on any technical matter, for developing and providing any application required for the social media platforms.

5.4.Role of all other Wings

All the Wings shall provide inputs for Social media marketing of the products pertaining to their Wing within timeline to be propagated on Social Media. Further, the respective Wing shall be responsible for Addressing/Resolving any queries/complaints received via social media channels pertaining to their Wing. They shall coordinate with Publicity and Public Relations Section, Marketing Public Relations and Third Party Products Wing for any Social Media activities to be undertaken pertaining to their Wing. A person should be nominated from each Wing for coordinating with Social Media Team.

5.5.Role of Vendor for Social Media initiative:

- Identifying the need for social media presence and designing social media strategy based on Bank's vision and mission.
- Training staff/employees in association with Marketing Public Relations and Third Party Products Wing, so that they have complete understanding and knowledge of digital communication and marketing activity.
- Competitive analysis of Social Media for leading Banks.
- Vendor will work on page creation and management of each Social Media Platform as described in the RFP floated by DIT.
- Vendor shall prepare the creative on the basis of inputs from all the Wings. Upon approval from the competent authority, these will be uploaded to the various social media sites of our Bank.
- Build Fan & Followers base through raising awareness about Bank's presence on different platform of Social Media.
- Drive engagement to build vibrant community.
- Vendor shall be covered under outsourcing policy of the Bank.

The selected vendor shall coordinate with each Wing and undertake the following activity in Social Media Marketing and Digital Services:

- Social Listening- Earned Media and Owned Media
- Social Media analytics, Social network Analysis etc.
- Response Management
- Social Outreach across diverse platforms
- Channel wise activity for page creation and management (Facebook, X (erstwhile Twitter), YouTube, LinkedIn, Slide share, Pinterest, Public App & Blogs or any other present or upcoming social media platform which the Bank may find suitable for having its presence.)
- Digital Solutions
- Mobile - Social Integration
- Media Buying (social and digital) supervision and services.

Vendor shall submit periodical reports on a monthly basis on the performance of Bank's Social Media initiatives and activities undertaken by the vendor in detail.

6. IMPLEMENTATION OF THE POLICY

- Wing Head shall have overall responsibility for the effective implementation of this policy.

- The Deputy General Manager/Assistant General Manager, Marketing Public Relations and Third Party Products Wing shall be responsible for monitoring and reviewing the operation of this policy and making recommendations for changes to minimize risks.
- All employees/ex-employees shall be responsible for their own compliance with this policy and for ensuring that it is consistently applied. Any breach of this policy should be reported to Wing Head/HR Wing
- Queries regarding the content or application of this policy should be directed to Asst. General Manager/Divisional Manager, Marketing Public Relations and Third Party Products Wing.

6.1.REVIEW

Publicity Committee will review the Social Media performance on a quarterly basis. Review of Performance Social Media shall be placed before Executive Director of the Bank on an annual basis.

The constitution of the Committee shall be as under:

Members:

CGM/GM, Marketing Public Relations and Third Party Products Wing
CGM/GM, Strategy & Data Analytics Wing
CGM/GM, Retail Assets Wing
CGM/GM, MSME Wing
CGM/GM, IT Wing
CGM/GM, PC Wing
CGM/GM, Gold Loan Wing
CGM/GM, Risk Management Wing

Convener:

The Deputy General Manager/Assistant General Manager overseeing P&PR Section, Marketing Public Relations and Third Party Products Wing.

Functions of the Committee:

1. Review the functioning of Social Media of our Bank.
2. Review the content of Social Media Policy and updates.
3. Review customer feedback and utilization

7. ACCESS CONTROL

- 7.1 Access to Bank's Social Media viz. Facebook, X (erstwhile Twitter), LinkedIn, YouTube, Slide share, Pinterest, Instagram, Threads, Public App, WhatsApp Business and Blog etc. or any other present or upcoming social media platform which the Bank may find suitable for having its presence, will be with Marketing Public Relations and Third Party Products Wing for monitoring and with Vendor (agency) for posting comments.
- 7.2 The Bank shall ensure that the access rights of all employees and external party users to information and information processing facilities are removed upon transfer/termination of their employment, contract or agreement, or these access rights shall be adjusted upon change of their employment, contract or agreement.

- 7.3 Only the Marketing Public Relations and Third Party Products Wing and the vendor for Social Media activities are permitted to post material on a social media sites of Bank or on behalf of Bank. Any breach of this restriction will amount to gross misconduct.
- 7.4 Exclusive Mail Id socialmedia@canarabank.com is to be used for communication pertaining to social media site.
- 7.5 Not to share password of social media sites and the related email ID.

8. AUDIT OF THE POLICY

Guidelines, Codes and Expectations given in Social Media policy shall be audited by Internal Auditors (Regular IOs/EROs/ECAs) during audit of respective branches/units/Wings at periodical intervals as part of Concurrent Audit/RBIA mentioned in Bank's Inspection Policy.

9. REVIEW OF POLICY

As Social Media is undergoing rapid changes at a faster pace, Social Media Policy shall be reviewed by Marketing Public Relations and Third Party Products Wing annually or as and when any major change in system usage or new system is introduced. Any feedback or suggestions for the improvement of these Guidelines may be referred to the Marketing Public Relations and Third Party Products Wing for due consideration.

The Deputy General Manager/Assistant General Manager, Publicity and Public Relations Section, Marketing Public Relations and Third Party Products Wing shall be responsible for reviewing this policy annually to ensure that it meets legal requirements and reflects best practice and place note to the Risk Management Committee of the Board & Board of Directors.

At regular intervals there shall be self-assessment of the policy adopted and the same shall be modified in light of the Guidance from RBI from time to time, our own requirements and market changes. The agreements entered with vendors, level of control and mitigation exercised etc. shall be a part of the self-assessment practice.

10. GUIDELINES FOR EMPLOYEES WHILE USING SOCIAL MEDIA AND ANY OTHER PLATFORM ON INTERNET/WEB

Guidelines for employees/ex-employees while using social media & any other platform on internet / web shall be governed by any latest circular issued by HR Wing for the Policy on "Use of Social Media/Electronic Media/Internet Blogs etc. by employees – Do's and Don'ts".

No employee/ex-employee shall engage in collusive behavior on any internet site or social media with Bank's competitors or employees. Any wrong/unethical/disreputable posts would attract punishment under major misconduct.

11. DISCLAIMER

The content of this document is intended for internal use only and are for the purpose of defining set of rules for proper functioning of Bank's social media accounts.

ANNEXURE

Risk Assessment

Severity: “Extreme” (5), “Major” (4), “Moderate” (3), “Minor” (2) and “Insignificant” (1)

Likelihood: “Almost certain”(5),“Likely”(4),“Possible”(3),“Unlikely” (2), and “Rare” (1) –See end of Appendix for definitions.

Risk Type	Threats and Vulnerabilities	Severity	Likelihood	Mitigation Considerations
PART I Use of social media by the public				
Responding to a Crisis	The Bank’s name is being associated (accurately or not) on the internet in posts that are unflattering to the Bank’s reputation.	4	3	The Publicity and Public Relations Section monitors all social media activity regarding the Bank and take up the matter as per the defined escalation matrix with the respective departments/wings.
Payment Card Industry	A customer posts debit card details to a social media Site of the Bank as part of a communication, exposing data that falls under the protection of the Payment Card Industry standards of security	3	2	Part B of Social Media Policy Bank’s Customer, General Public & Stake Holders which is available in Bank’s website clearly states that customers are strongly requested not to provide any confidential, sensitive or personal data such as account details, PIN, debit/credit card number, Passwords, account numbers, phone numbers etc. on social platforms. In cases of data exposure Bank will take steps to stop misuse of the card details by blocking the concerned card.
Risk Type	Threats and Vulnerabilities	Severity	Likelihood	Mitigation Considerations
Negative Brand Impacts	Customers attribute privacy and/or security breaches as the fault of the Banking cases where the social media site’s inadequate privacy and security controls are at fault.	3	3	The Social media policy provides for general rules and employee conduct guidelines on social media platform.
Social Engineering	Customers post information about themselves to various websites unrelated to the Bank’s sites, allowing a criminal to aggregate the information and conduct social engineering on either the customer or the Bank.	3	3	Customer awareness information is published on the social media sites to educate customers on the risk of information aggregation/profiling.
PART II Use of social media by employees or trusted third parties				

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Lack of Monitoring	Employees disclose to the general web confidential or proprietary information such as bank data or plans, finances, strategies, product launch Information, unannounced products or services or anything else considered "confidential".	3	3	<p>a) The Social media policy provides for general rules and employee conduct guidelines on social media platform.</p> <p>b) Further the Bank is providing Training and awareness programs to employees sensitizing them regarding exposure of confidential information on general web.</p> <p>c) The Publicity and Public Relations Section is mandated to Monitor the Social media sites.</p>
Risk Type	Threats and Vulnerabilities	Severity	Likelihood	Mitigation Considerations
Responding to a Crisis	Employees post to the general web complaints or specific work routines relating their experience at the Bank.	3	2	The Social media policy provides for general rules and employee conduct guidelines on social media platform as per the provisions of any latest circular issued by HR Wing for the Policy on "Use of Social Media/Electronic Media/Internet Blogs etc., by the employees – Do's and Don'ts"
Managing Compliance with other Company Policies	Employees post personal information regarding fellow work associates.	3	3	The Social media policy provides for general rules and employee conduct guidelines on social media platform.
Lack of Separation of Personal and Professional Communication	The Bank becomes aware of an employee's personal web activity that raises questions as to proper conduct of an employee on though he is not engaged in discussing Bank business.	3	3	The Social media policy provides for general rules and employee conduct guidelines on social media platform.
Endorsement Guidelines	Employees or third-parties fail to disclose their relationship to the Bank as they post.	3	3	The Social media policy provides for general rules and employee conduct guidelines on social media platform.
Negative Brand Impacts	Social media participants who are not authorized to do so use the Bank's logos or trademarks in their postings.	2	3	Such occurrences are brought to the notice of the Platform administrators for suitable action and removal/blocking of content/accounts.
Risk Type	Threats and Vulnerabilities	Severity	Likelihood	Mitigation Considerations

PART III Management processes and control

SOCIAL MEDIA POLICY 2025-26

Managing Compliance with other Company Policies	The Bank does not have rules for content management such as what type of content are acceptable, procedures for approving messages and responses, and the removal of content.	2	2	The Social media policy provides for general rules and employee conduct guidelines on social media platform. Further terms and conditions for comments/tweets on official social platforms are defined and placed on our social sites/website.
Spreading Malware	The Bank's social media homepages are not adequately protected either by effective access rights that limit to an authorized group the ability to change content or by not disabling potentially harmful privileges (like HTML postings, links and file attachments) that criminals can exploit to install malicious software on an unsuspecting visitor's computer. This also may lead to breach of privacy.	3	2	The Social media policy provides for general rules and employee conduct guidelines on social media platform. The IT Security Policy provides for the control measure.
Managing Access	Controls around user access provisioning to sponsored social media sites/accounts may not take the unique nature of these systems into consideration and lead to unauthorized individuals obtaining access to post content.	2	3	The IT Security Policy provides for the control measure.
Risk Type	Threats and Vulnerabilities	Severity	Likelihood	Mitigation Considerations
Password Controls	Lack of controls around password sharing and password retention for accounts used to support a corporate presence on social media sites may result in unauthorized individuals obtaining or retaining access to these accounts.	2	2	The IT Security Policy provides for the control measure.
Disclosure of Intellectual Property or other Sensitive Information	Opening up the Bank's internet to social media sites may increase risk to hacking/take over of the Bank's internal network.	3	1	The IT Security Policy provides for the control measure.

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Lack of Separation of Personal and Professional Communication	The Bank approach towards monitoring the social media activity of its employees is called into question as to its intrusiveness.	2	1	The Social media policy provides for general rules and employee conduct guidelines on social media platform.
Information Retention Management	Records/data are not retained or are retained but not in the form necessary to comply with the law.	2	1	The Bank's Record Retention and Disposal policy in place to address the issue.
Risk Type	Threats and Vulnerabilities	Severity	Likelihood	Mitigation Considerations
Insufficient Employee Training	Employees, third parties, and customers are not made sufficiently aware of the Bank's social media guidelines (e.g. training and awareness program). Without appropriate Training to guide behavior, individuals may be unaware of risks associated with the use of social media and/or their responsibilities when utilizing social media sites.	2	2	Part B of Social Media Policy Bank's Customer, General Public & Stake Holders is available in Bank's website. Also the Bank is providing Training and awareness programs to employees sensitizing them regarding exposure of confidential information on general web. Further terms and conditions for comments/tweets on official social platforms are defined in the Social Media Policy.
Lack of Centralized Governance	The Bank does not have a disciplined approach to establishing a presence in new social media sites. This lack of selection criteria and due diligence leads to reputation and security risks for the Bank and its followers.	2	1	The Social media policy provides for general rules and guidelines for publishing content on social media platform.
PART IV Social media effectiveness				
Insufficient Customer Awareness	Followers of the Bank's social media become disinterested due to lack of timely, frequent, and/or valuable content Or, the Bank is too slow to respond to posts on our sites. ("Not Worth their time")	2	1	The Social media policy provides for general rules and guidelines for publishing content and First Level Response Time norms to be adhered on social media platform through the Publicity and Public Relations Section.
Risk Type	Threats and Vulnerabilities	Severity	Likelihood	Mitigation Considerations

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Negative Brand Impacts	Someone left a negative comment on a Bank- sponsored site and the Bank does not know how to handle it. How to properly deal with complaints and irate posters.	2	1	The Social media policy provides for general rules and guidelines for publishing content on social media platform .And issues like complaints and irate posters will be handled by the Publicity and Public Relations Section as per the prevailing guidelines issued by the Bank.
Civil Litigation	In responding to customer interaction, the Bank alters content provided to it from external sources, leading to the potential risk of the unintentional entanglement or adoption of other's content.	2	1	The Social media policy provides for general rules and guidelines for publishing content on social media platform.

Severity

- Insignificant (1): The risk may have almost no ERM risk implications (e.g. impact to financial, operational, compliance, performance etc.)
- Minor (2): The risk may have a minimal impact to at least one ERM risk category
- Moderate (3): The risk may have a significant impact to at least one ERM risk category
- Major (4): The risk may have a substantial impact to at least one ERM risk category that will likely require a multi-year recovery
- Extreme (5): The risk may jeopardize the Company’s primary mission and/or solvency

Likelihood

- Rare (1): The risk has a negligible probability of occurring in the next 12-24 months
- Unlikely (2): The risk has a low probability of occurring in the next 12-24 months
- Possible (3): The risk has a medium probability of occurring in the next 12-24 months
- Likely (4): The risk has a high probability of occurring in the next 12-24 months
- Almost certain (5): The risk is affecting the organization or almost certainly will be in the next 12-24 months



SOCIAL MEDIA POLICY

PART B

Version No.v.2.4

2025-26



For Bank's Customer, General Public & Stake Holders

Publicity and Public Relations Section,
Marketing Public Relations and Third Party Products
Wing,
Head Office, Bangalore

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Dear Bank's Customers, Stakeholders & General Public,

Canara Bank appreciates your interest shown in our page / channel in various social media platforms.

The presence in these platforms is designed to inform you about ongoing developments and events about Canara Bank, its products and services and also understand your opinion on our products and services. We are keen to hear from you and appreciate your participation.

We shall appreciate respecting and maintaining the decorum of social media and take into consideration the below detailed guidelines while communicating with us on social media.

1. INTRODUCTION

Social Media are internet enabled platforms that allow people to create, share or exchange information, career interests, ideas, likes and dislikes, experiences, pictures/videos in virtual communities and networks. Social media is the most active part of the World Wide Web. User across various age groups can be found interacting with each other, sharing and viewing content over social media. There are thousands of social channels, networks and media tools and the list is growing. Currently the most popular networks are Facebook, Twitter, YouTube, Instagram and Canara Bank has its social media presence on Twitter, Facebook, Instagram, YouTube, LinkedIn, Threads, Pinterest and Public App.

2. PURPOSE OF THIS POLICY

The purpose of having a Social Media policy for Bank's Customers, Stakeholders & General Public in place is to:

- Provide guidance while putting a comment, post, idea and concern on social media.
- Do's and Don'ts on Social Media for Bank's Customers, Stakeholders & General Public.
- Regulations, Legal and compliance involved in implementing Social media.

3. POLICY GUIDELINES

We request you to keep a few important guidelines in mind as during the interaction on our official social media platforms:

1. All content posted on these platforms are meant to be indicative and informative in nature. These do not imply any contractual obligation on part of CANARA BANK. For the most authentic information, please visit www.canarabank.com / Call Toll free no 1800 1030 or opt for the option of web chat in website.
2. Any data and information that you post on these social media platforms may reside on servers that the Bank does not own or control. Often times, 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. You are strongly requested not to provide any confidential, sensitive or personal data such as account details, PIN, debit/credit card number, Passwords, account numbers, phone numbers etc. on these social platforms. CANARA BANK may remove such posts from our Social Media platforms, wherever noticed without any intimation. CANARA 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 posting their sensitive/ personal information and/or our not deleting such posts.
4. As with any content posted or uploaded over the Internet, security cannot be assured as these may be vulnerable to possible interception, manipulation, alteration or loss.
5. If you are an esteemed CANARA BANK Customer, kindly note that on these social platforms, we cannot take up specific customer queries or complaints due to reasons of confidentiality and privacy of your account(s) for the reasons mentioned above. Should you need customer service, please visit CANARA BANK Contact us Page or other secure channels designated by the Bank from time to time. 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 customers.
6. Social Media platforms such as Facebook, Twitter etc. are owned by third parties. CANARA BANK is not responsible for these platforms' data, privacy or security policies or business policies. These social media platforms may from time to time publish advertisements on CANARA BANK's presence on them. CANARA BANK is neither responsible for nor endorses any such advertisements or the content, products, advice, opinions, recommendation or other material of third party sites on such social media platforms.
7. CANARA BANK does not make any representations or warranties regarding the accuracy, functionality or performance of third party software that may be used in connection with the social media platforms.
8. No information or opinion provided by us 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. Please contact your investment or tax advisor should you have any such need or questions.

9. Any content that you post on these social platforms may be used by us or the social media platform without any legal or financial compensation or permission for such usage. We reserve the right to use, edit, alter, publish or distribute the content that you have posted on our Social Media channel in any manner without any legal or monetary obligation.

10. All information posted by us including but not restricted to brand names, features, colour schemes etc may be safeguarded by trademarks, copyright and other legal measures available to us. Hence, please do not copy, amend or in any other manner use the content posted by us without prior written permission.

11. Sharing the content posted on our social media channels in its Original Format is permitted. However, no one has the right to use for monetary purposes, change, alter, modify, amend, revise, publish, translate, copy or otherwise distribute any part or content uploaded on our social media channels, or link any our other social media channels or other website to this page, without our prior written permission except as specifically enabled by the functionality of the social media channel.

12. Please refrain from use of abusive, defamatory, offensive, unparliamentarily, threatening, harassing, improper language and offensive terms that target specific individuals or groups while communicating with us / others on our page. Also, please be on the topic of discussion while commenting or posting any content.

13. Bank reserves the right to remove without prior 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 our 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 our social media platforms. This is at the entire discretion of the Bank.

14. Bank may at its discretion, delete pages/comments and/or block the individuals posting comments that are off-topic, that promote non CANARA BANK services or products, or that promote or oppose any political party, person campaigning for elected office, or any ballot proposition, entities purporting to be the Bank.

15. Bank does not discriminate against any views, but reserves the right to remove posted comments that do not adhere to these standards.

16. By using the respective social media platforms like Facebook, Twitter etc, you must also conform to the respective platforms' Terms and Conditions and its prevailing Privacy Policy as well any regulatory norms that have to be adhered to. These Terms and policies are subject to change without notice. CANARA BANK is not responsible in any way to keep users updated about such changes.

17. Hacking on social media platform: Whoever with the intent to cause or knowing that she/he is likely to cause wrongful loss or damage to the brands image to destroys or deletes or alters any information residing on the social media platform or diminishes its value or utility or affects it injuriously by any means, commits hack: Whoever commits hacking shall be governed and

controlled by Information Technology Act 2008, its subsequent amendments as well as any other statute prescribed by the concerned Authorities.

18. Under no circumstances we shall or any of our affiliates or representatives, be liable to you 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, emanating from your use to and access of our social media platforms or entities purporting to represent the Bank. You specifically acknowledge that CANARA 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 you. The foregoing limitation of liability shall apply to the fullest extent that's permitted by law in the applicable jurisdiction.

19. To the extent permitted by law applicable, you agree to indemnify, defend and hold harmless CANARA 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) your use of and access of our social media platforms; (ii) your violation of any of these Guidelines; (iii) your 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 you causing damage to a third party.

20. CANARA BANK reserves its right to initiate appropriate legal proceedings in the event of any breach/violation of these Guidelines / other terms and conditions as may be specified by CANARA BANK from time to time, with or without prior notice, including but not limited to blocking access to our page without prior notice.

21. All these Guidelines shall be governed and controlled by the laws of India and any dispute or claim that may arise shall be exclusively decided by a Court of capable jurisdiction located in Bangalore.

"CANARA BANK" and our logos are trademark and property of CANARA BANK. Wrong use of any intellectual property, or any other content displayed herein is stringently prohibited.

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

4. MONITORING AND REVIEW OF POLICY:

1. Bank shall review this policy annually, to ensure that it meets legal requirements and reflects best practices.

2. In case of sudden changes in the social media or Banking Industry, Bank shall bring in the desired changes in the policy, on urgent basis.

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SOCIAL MEDIA POLICY
RESPONSE MANAGEMENT
PART C
FY 2025-26



Publicity and Public Relations Section,
Marketing Public Relations and Third Party
Products Wing,
Head Office, Bangalore

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1 Introduction

Canara Bank is having its presence on Social Media Platforms viz X (erstwhile Twitter), Facebook, Instagram, YouTube, LinkedIn, Threads, Public App and Pinterest. Digital and Social Media team, MPR&TPP Wing, is handling the Social Media response management for these platforms through a dedicated tool. Our team at Digital & Social Media monitors all the social media channels on continuous basis in coordination with empaneled vendor.

2.2 Process Flow:

Below process flow for Social Media Response Management shall be ensured and adhered to:

- Social Media Response is managed through a dedicated Tool which captures any comment/ query raised /posted/tweeted over social media channel of our bank.
- For any comment/query on social media channels of our Bank, tickets are generated instantly and classified priority wise.
- FLR's (First Level Response) to all relevant queries are shared within 15 minutes. The query is attended by seeking relevant details of the customer/incident through Direct Message in the interest of customers.
- Responses on Social Media are given in accordance with the Response Template approved by Wing Head, MPR&TPP Wing.
- Queries are also taken up with respective Wings/COs/ROs/Branch Offices through email - contactus@canarabank.com and CPGRS portal for necessary action and redressal.
- The same is followed-up with respective Wings/COs/ROs/Branch Offices for prompt resolution to the customer satisfaction.
- The complaints of repetitive nature are shared with respective Wings for route cause analysis and prevent its re-occurrence in future.
- In the event if any complaint on social media is gaining significant traction and seeking media attention, the same is immediately reported and escalated to the Top Management for further course of action.
- All complaints received over social media platforms are also appraised to the competent authority through a monthly note.

2.3 Response Categorization

Social Media is an open and informal communication platform where users share their experiences / complaints / appreciations / feedback about any Brand they may be associated with. Social Listening has proved important in ascertaining customer's perception for a brand and its services.

In the view of same Digital and Social Media team has been classifying queries / feedback into various categories to identify and cater customer needs.

a) General Enquiry: - If customer posts a general query such as:

- Branch IFSC/Contact No.
- Interest Rates
- Service Charges
- Account/TD Opening
- Social Security Schemes
- Death claim procedure
- Debit Card Application
- Any other generic query

then related content link from our Bank's Website is shared with the customer. Further engagements of the customer are more specifically dealt with, according to the scenario on case to case basis. After customer issue is resolved, proper acknowledgement to his satisfaction is given wherever required.

b) Specific Query: - Queries / complaints of specific nature are given as under:

- Staff Misbehavior
- Mobile Banking / Internet Banking / ATM function
- ATM/Branch Cleanliness
- Loan Enquiry
- Cyber Fraud complaints
- Bribery/corruption complaints
- Transaction Failure /Refund related issues
- Any other specific query/complaints

To obtain more clarity on customer query/issue, we further seek relevant details from the customer for escalating it to the concerned Wing/CO/RO/Branch for necessary resolution.

After customer issue is resolved, proper acknowledgement to his satisfaction is given wherever applicable.

c) Staff Complaints on Social Media: As per Social Media Policy, no Staff shall post any comment on social media that creates a negative impact on the Bank image and shall be routed through appropriate internal channels. For any Staff related matter on social media platform, we appraise the same to HR Wing for information and necessary action.

d) Abusive Customer: As per Social Media Policy, any abusive/offensive language used by a customer for the Bank should not be entertained. For any customer bad mouthing the brand, FLR on such comment may not be given depending on the nature of comment.

e) Appreciations: Any appreciations received on social media are acknowledged with courtesy responses. In the meantime, same are shared with concerned Wing/CO/RO/Branch.

2.4 Impact Classification & Escalation

Effectively categorizing and escalating social media issues is crucial for negating and minimizing impact. Assigning impact levels enables prioritized responses ensuring timely resolution and establishment of a robust mechanism for maintaining brand reputation. Illustrated below is the priority classification and escalation matrix for the Bank’s Social Media Complaints.

Priority	Nature of Social Media Complaints	Escalation Level
Very High	<ul style="list-style-type: none"> → Complaints of high traction / multiple tags / repetitive nature. For Ex. Tags of @PMOIndia, @DFS_India, @nsitharamanOffc, @nsitharaman, @RBI, @RBISays and other important Ministry Handles with higher engagement. 	<p style="text-align: center;">Overseeing Executive Director</p>
High	<ul style="list-style-type: none"> → Any tag / comment from verified handles / influential handles or handles with considerable number of followers. → Any negative mention from Media (Regional / National) with higher engagement and traction. 	<p style="text-align: center;">Wing Head / Deputy General Manager MPR&TPP Wing</p>

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<p>General</p>	<p>→ Complaints of Generalized nature such as:</p> <ul style="list-style-type: none"> ➤ Branch IFSC/Contact No. ➤ Interest Rates ➤ Service Charges ➤ Account/TD Opening ➤ Social Security Schemes ➤ Death claim procedure ➤ Debit Card Application <p>→ Complaints of specific nature such as:</p> <ul style="list-style-type: none"> ➤ Staff Misbehavior ➤ Mobile Banking / Internet Banking / ATM function ➤ ATM/Branch Cleanliness ➤ Loan Enquiry ➤ Cyber Fraud complaints ➤ Bribery/corruption complaints ➤ Transaction Failure /Refund related issues ➤ Any other specific query/complaints 	<p>Divisional Manager /Assistant General Manager/ Deputy General Manager MPR&TPP Wing</p>
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The complaints of above mentioned nature are to be taken up with respective Wing/Vertical/CO/RO/Branch/Office for providing prompt grievance redressal and resolution.

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