

Privacy Policy

Deposit and Credit Guarantee Fund (DCGF), Nepal

Effective Date: June 15, 2022

1. Introduction

The **Deposit and Credit Guarantee Fund (DCGF), Nepal** is committed to protecting the privacy and personal data of all stakeholders, including partner financial institutions, depositors, borrowers, employees, and website users. This privacy policy outlines how we collect, use, store, and safeguard personal information in accordance with the laws of Nepal and international best practices.

2. Scope

This Privacy Policy applies to:

- All digital platforms operated by DCGF (including websites, mobile applications, and internal systems).
 - All personal data collected through interactions with DCGF.
 - Employees, service providers, financial institutions, and users who access DCGF's services.
-

3. Information We Collect

DCGF may collect the following types of personal information:

A. Personal Identification Information

- Full name
- Citizenship number or national ID
- Permanent and temporary address
- Date of birth
- Contact details (email, phone number)

B. Financial and Institutional Data

- Deposit and loan information (for guarantee-related purposes)
- Bank and financial institution details
- Insurance or guarantee claim records
- Transactional data related to DCGF services

C. Website & System Usage Data

- IP address and location
 - Browser type and version
 - Pages visited and duration
 - Cookies and usage preferences
-

4. How We Use the Information

DCGF uses the collected data for the following purposes:

- To provide deposit and credit guarantee services
 - To verify identity and ensure regulatory compliance
 - For internal auditing and risk assessment
 - To process claims and reimbursements
 - To improve service delivery and digital platforms
 - For official communication and notifications
 - To meet statutory and legal obligations
-

5. Data Sharing and Disclosure

DCGF **does not sell or rent** personal data. However, data may be shared with:

- Nepal Rastra Bank (NRB), as per regulatory requirements
 - Government bodies and law enforcement agencies when legally required
 - Financial institutions involved in guarantee schemes
 - Third-party service providers (bound by confidentiality) assisting in IT, legal, or audit functions
-

6. Data Retention

DCGF retains personal data only as long as necessary to fulfill its intended purpose, or as required by law. Secure disposal methods are used when data is no longer needed.

7. Data Security

We take appropriate organizational and technical measures to secure personal information, including:

- Firewalls and intrusion detection systems
- Role-based access controls
- Secure servers and encrypted data storage
- Regular security audits and compliance checks

8. Your Rights

Under this policy, data subjects have the right to:

- Correct inaccuracies in their records
- Withdraw consent where applicable
- Request data deletion (subject to legal limitations)

Requests can be made in writing to **info@dcgf.gov.np** or by visiting our office.

9. Cookies and Website Analytics

DCGF websites may use cookies to enhance user experience. Users can manage or disable cookies through their browser settings.

10. Third-Party Links

Our website may contain links to external websites. DCGF is not responsible for the privacy practices or content of those third-party sites.

11. Changes to the Policy

DCGF reserves the right to update this policy from time to time. Changes will be posted on our website with an updated "Effective Date".

12. Contact Us

For inquiries or concerns about this privacy policy, please contact:

Privacy Officer

Deposit and Credit Guarantee Fund (DCGF)

Address: Tangal, Kathmandu, Nepal

Phone: 01-5970775

Email: info@dcgf.gov.np

Website: <https://www.dcgf.gov.np>