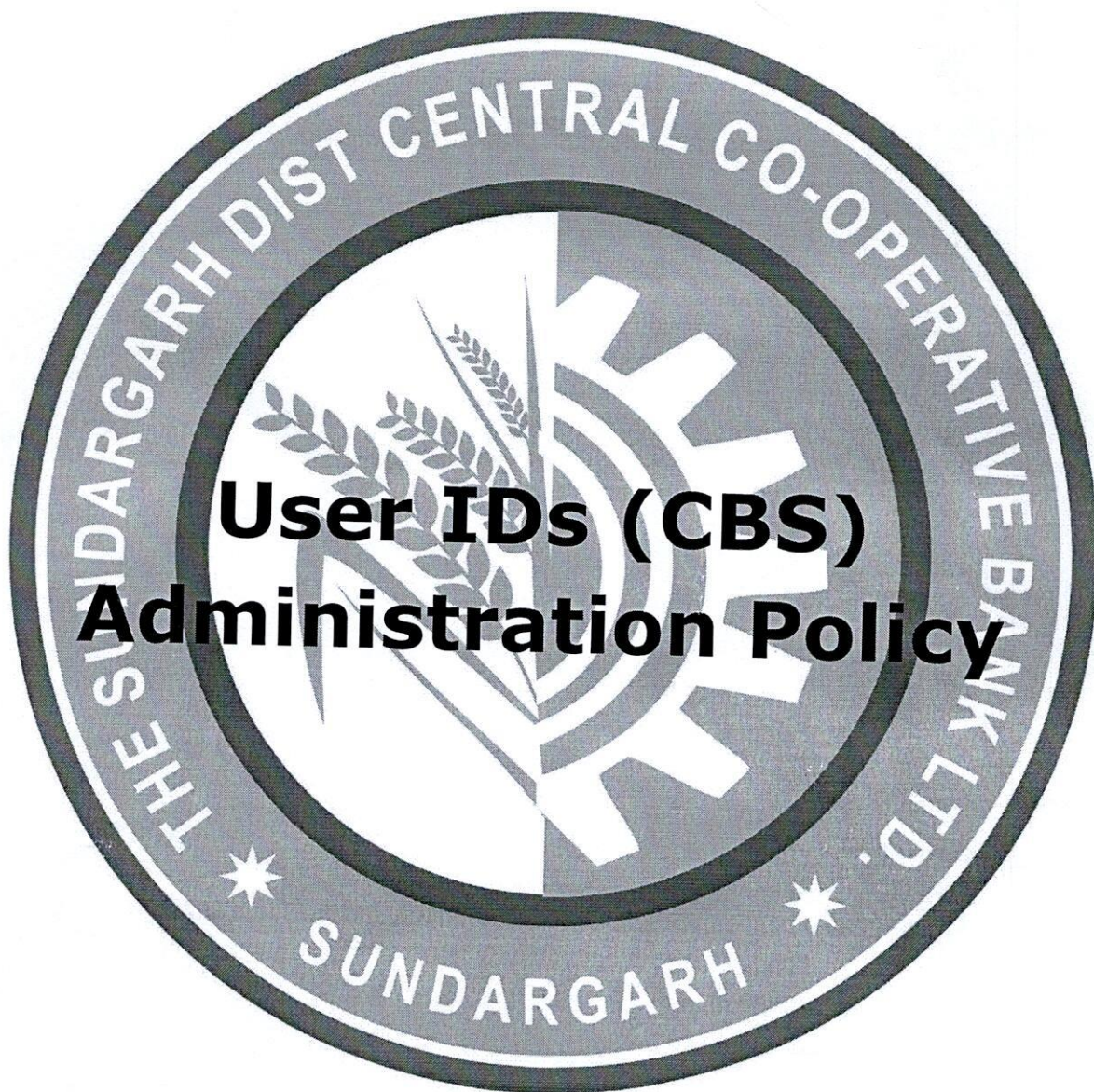




User IDs (CBS) Administration Policy



Ph: (06622) – 272022 ; 275050; 275022;
Fax : (06622) – 275122
E-mail:- sundargarhdccb@gmail.com

**The Sundargarh District Central Co-operative Bank Ltd.,
SUNDARGARH – 770 001**

Regd. No. 90/ SG / Dt.1.6.1955

RESOLUTION BY CIRCULATION OF THE PROCEEDINGS OF THE COMMITTEE OF
MANAGEMENT MEETING OF THE SUNDARGARH DISTRICT CENTRAL COOPERATIVE BANK
LTD., SUNDARGARH HELD ON DTD 01.07.2026.

Venue : Office Chamber
Date: 01.07.2026

Agenda No 1

To consider approval of
the draft policy of
User IDs (CBS)
Administration Policy as
per prescribed guidelines
of RBI/NABARD.

Resolution

Discussed and approved the draft
policy of **User IDs (CBS)**
Administration Policy as per
prescribed guidelines of
RBI/NABARD.


Chief Executive Officer
Sundargarh DCC Bank Ltd.


PRESIDENT
Sundargarh DCC Bank Ltd.

Memo. No - 1450

Date: 01-07-2026

Copy circulated to all members of the Committee of Management of the Bank for
information and necessary action.


Chief Executive Officer

User IDs (CBS) Administration Policy

The User IDs (identification) must be so managed as to reflect the respective employee's role-based privileges and to ensure the accountability for tasks performed.

Procedures

Privilege to register a new user account will be confined to the Head Office of the Sundargarh Distirct Central Co-operative Bank Ltd. Sundargarh. (May be referred as **"Bank"** or **"SDCCB"**).

User profile register should be maintained and updated while creating a new user ID.

Acknowledgement shall be taken from users at the time of allotment of user ID.

Each user will be responsible for all activities performed with his / her user ID.

With the exception of reserved user accounts created for the internal use of the operating system, RDBMS, application system etc., all other accounts should be uniquely identifiable by the respective user's name.

All users should have unique user ID and no user should have more than one user ID. However, in case of exigencies at branches having limited staff, an officer may be allowed two separate sets of privileges temporarily.

Privileges of each person across various layers of software (like OS, DBMS and application software) shall be within the authority placed in that person by the Sundargarh Distirct Central Co-operative Bank Ltd., Sundargarh

User ID of a person on leave/under suspension/deputation to other office should be got deactivated during his period of leave/absence/suspension/deputation.

User ID must be permanently disabled, when the concerned person has retired or dismissed from the service of the Sundargarh Distirct Central Co-operative Bank Ltd., Sundargarh

Default user accounts like "Guest" will be deleted. This shall not be applicable to user accounts like SYS, system used for administration of database as a default user.

Default passwords provided by vendor / generated by system at the time of user registration should be changed immediately on first time login.

Passwords must not be left blank.



No recycling of passwords will be allowed for a minimum of four cycles.

In case if the user has access to multiple applications, systems, resources, etc. different password for each of them should be used.

Role of Users and Bank

"Chief Executive Officer" of the Bank is the only Issuing Authority of CBS User-IDs and temporary password to concerned employees/CBS Users.

Bank has reserved the right to create/modify a new user.

CEO, DGM, AGM, Manager, Asst. Manager 'or' the posts which are hold above the rank of Banking Asst. are allowed to have a "Checker User ID" default by the issuing authority of the Bank.

Banking Asst. are allowed to have a "Maker User ID" default by the issuing authority of the Bank.

Bank has the discretion to issue "Maker User ID" only to Support Staff by the issuing authority as and when required for operation of the Bank.

Bank has also the discretion to issue "Checker User ID" to Banking Asst. by the issuing authority as and when required for un-interrupted banking operation of the Bank.

Implementation Guidelines

Biometric authentication of CBS (WINGS) is adopted by the Bank. Bank CBS provides 2 Factors Authentication (2FA: OTP 'or' Biometric) for Users so as to ensure valid user access. It thus helps to strengthen security. According to RBI circular for 2 Factors Authentication, CBS is designed for Biometric authentication for user security & to stop password hacking. In this process user first enter his manual password & then use biometric to login the application.

Default password set with newly created USER-ID should be changed with immediate effect by the concerned user.

Password should be kept confidential by the user.

Password should not be shared to anyone else.

Password should be periodically changed to avoid any chance of misuse.



Password should contain alpha-numeric, special characters with combination of lower/upper case which should not be easily guessed by others.

Beware of hacking password by others to avoid any chance of fraud.

The user is solely responsible for any transaction initiated by him/her using his/her ID.

Ensuring security of information entrusted to his/her care.

Adhering to all information security policies, procedures, standards and guidelines.

Promptly reporting security incidents to the issuing authority of Head Office of the Bank.

None of the employee other than the user-id holder/owner shall be held responsible, if any misuse/fraudulent transactions occur concerning to the user-id.

The authenticity of Challan/Vouchers are to be checked before entering/passing it in CBS.

Any deviation using the IDs in respect of the above shall be viewed seriously and leads to suspension/deactivating of ID along with punishment to the concerned users.

Users should follow the guidelines related to Password formation given below:

Password should be of minimum 8 characters in length.

Password should contain both upper and lower case characters (e.g., a-z, A-Z) as well as digits (e.g., 0-9), i.e. it should be alphanumeric.

Same character should not be repeated in continuation in the password.

The password should not be a word found in any dictionary (Vernacular, English or foreign).

The password should not be a common usage word such as computer terms and words indicating Sundargarh Distirct Central Co-operative Bank Ltd., Sundargarh name, "password", etc.

The password should not indicate personal information (like User ID, birthdays, telephone or vehicle numbers, names of near and dear, etc.).


Chief Executive Officer

