

Responsible disclosure of security bugs

Bajaj Housing Finance Limited (BHFL) is committed to ensuring the confidentiality, integrity and security of BHFL systems and ensuring the trust and confidence of our customers, investors and business affiliates and service providers. As part of the same, on an ongoing basis, BHFL endeavours to diagnose its security systems through multiple security checkpoints to ensure the security of BHFL systems and data, and safekeeping of the customer data/records ("security measures").

In addition to the security measures being taken by BHFL on an ongoing basis, as an additional prudent initiative, BHFL intends to encourage the public at large to report any instance that they may consider as a security bug responsibly, to evaluate, assess and address the same, where appropriate and necessary. Hence, we urge you to report any threatened security breaches or system vulnerabilities that you may have encountered on any BHFL digital platform at bhflresponsible-disclosure@bajajfinserv.in

How to report

- Please report the security issues or vulnerability to bhflresponsible-disclosure@bajajfinserv.in with the necessary details like description, screenshots, etc.
- Kindly mention your full name, mobile number and email ID for us to be able to reach you.

Reporting rules

- After the submission of any security issue/apprehended issue, BHFL reserves its right to validate the reported issues as a "vulnerability" or "not a vulnerability".
- BHFL will evaluate the reported issue, and where felt appropriate in its sole discretion, BHFL may reach out to you in order to work closely with you to address the issue(s).
- Web apps, mobile apps, API security issues and network/service-related misconfigurations are good reporting categories.
- Please avoid sending automated tool reports or automated findings.
- You are advised to:
 - a. Maintain strict confidentiality about the issue and the information referred to BHFL:
 - b. Refrain from accessing sensitive information, performing hacking/exploit actions:
 - c. Refrain from publishing, advertising, disclosing the information in any physical/digital platform, including but not limited to any public forum/social media/private group or person, or indulging in any an action that may be prejudicial to the interests of BHFL
- Kindly note that non-adherence to the above advice would be construed as improper public disclosure/misuse of information, which will warrant the initiation of appropriate legal action by BHFL

BHFL's responsibility

- In appropriate instances, BHFL may work with you until vulnerabilities are addressed. Please allow us a reasonable time to investigate the issue, depending on the criticality of the reported issue.
- Where felt necessary, we may address the risks appropriately by the exercise of the best possible efforts.

Acknowledgement

- You will NOT target BHFL's security infrastructure or attempt to use social engineering, spam, distributed denial of service (DDOS) attacks, etc.
- If a severe vulnerability allows system access, you will not proceed further and ensure immediate reporting of the same to BHFL
- BHFL, in its sole discretion, may decide to address the security vulnerabilities, if any, in a manner that serves the interests of BHFL, its customers, group companies, service providers and agencies.
- You will always maintain complete confidentiality of the reported issue/ apprehension about security vulnerability (before or after reporting to BHFL) and will NOT disclose with any person.
- Upon request by BHFL at any time, you may have to destroy your report and evidence shared and confirm to BHFL on the same.
- By the more submission of any apprehension about security vulnerability, you will NOT derive any right against BHFL, nor will you demand any action or threaten BHFL in any manner.
- BHFL does NOT support the violation of applicable laws/regulations by you, either before, during or after reporting any vulnerability incident. Hence, care should be taken that your action does not result in a breach of law/regulation/agreement, etc., including but not limited to that of any person/organisation: else, BHFL reserves its right to initiate appropriate legal action.

Open appreciation on our official website

We appreciate your gesture in coming forward to report an issue for being evaluated by BHFL. For cases where BHFL considers the same as a valid vulnerability, we will be happy to add you to the "Security Heros" list on our corporate website if you would like to be publicly recognised. For this, your name, email ID and social media handles will be added, as per your consent.