BAJAJ HOUSING FINANCE LIMITED

Information Security Measures

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We make continuous efforts for preventing our firm’s network and systems from cyber threats and cyber incidents. We have devised policies and procedures which help us in implementation of cyber security. This, however, requires coordination and support from all the relevant stakeholders (Employees, partners, vendors and customers) alike.

We have documented and implemented a cyber security management framework which is headed by the Chief Information Security Officer. The metrics on the cyber security are reported to the Chief Information Officer. We have further implemented Information Security Management Systems (ISMS) which supports the implementation of the objectives as identified for cyber security resilience. All material cyber issues or incidents are reported to the Audit Committee. It is our responsibility to make you aware of our stand on the cyber security front and inform your responsibilities for its successful implementation.

We have implemented multiple lines of defense – i) Policies ii) Operational Procedures iii) Key Performance Indicators and Metrics for measurement implemented procedures and iv) education and training. We update and improve our knowledge about our IT environment and perform periodic risk assessment exercises to identify and mitigate the risks associated with our IT environment. We further conduct a regular assessment of our partners and vendors in order to assess our outsourcing risks and comply with the industry and government standards/regulations.

It is of utmost importance that due care should be taken while transacting online:

- Use of "strong" user IDs and passwords that will be hard for a hacker to guess, basic security measures such as security software updates, and the need to be careful where and how to connect to the internet.
- Identifying and avoiding "phishing" and "pharming" scams that start with fake emails and websites and end with consumers providing Aadhaar numbers, bank account numbers and other valuable details
- In case you notice any suspicious mails or fraudulent activities from your user account, report it to the Bajaj Housing Finance Limited mail handler bhflinfosec@bajajfinserv.in
- Never share your OTP/Password with another person.
- Do not share with unauthorized/unidentified persons any confidential information like Account No., Personal information (Aadhaar No., PAN, Date of Birth, etc.) over phone/email/SMS.

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