

Responsible disclosure of security bugs

Bajaj Finance Limited (BFL) is committed to ensuring the confidentiality, integrity, and security of BFL 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, BFL endeavors to diagnose its security systems through multiple security checkpoints to ensure the security of BFL systems and data, and safekeeping of the customer data/records ("security measures").

In addition to the security measures being taken by BFL on an ongoing basis, as an additional prudent initiative, BFL 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 BFL digital platform at responsibledisclosure@bajajfinserv.in.

How to report

- Please report the security issues or vulnerability to responsibledisclosure@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, BFL reserves its right to validate the reported issues as a "vulnerability" or "not a vulnerability".
- BFL will evaluate the reported issue, and where felt appropriate at its sole discretion, BFL 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 BFL.
 - 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 BFL.
- 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 BFL.
- Additionally, if you come across any instance of data misuse regarding your information, please report the same as well to responsibledisclosure@bajajfinserv.in.

BFL's responsibility

- In appropriate instances, BFL 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 BFL'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 BFL
- BFL, in its sole discretion, may decide to address the security vulnerabilities, if any, in a manner that serves the interests of BFL, 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 BFL) and will NOT disclose with any person.
- Upon request by BFL at any time, you may have to destroy your report and evidence shared and confirm to BFL on the same.
- By the more submission of any apprehension about security vulnerability, you will NOT derive any right against BFL, nor will you demand any action or threaten BFL in any manner.
- BFL 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/organization: else, BFL 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 BFL. For cases where BFL 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 recognized. For this, your name, email ID and social media handles will be added, as per your consent.