



BNP PARIBAS
MUTUAL FUND

**Security Practices & Procedures for Managing
Sensitive Personal Data & Information**
BNP Paribas Asset Management India Private Limited



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1. INTRODUCTION

1.1. Définition

The IT Security Practices & Procedures For Managing Sensitive Personal Data & Information Policy outlines the policies and procedures that BNP Paribas Asset Management India Private Limited (BNPPAMIPL) will follow when managing personal & confidential data of investors and distributors

1.2. A Closer Look At The Definition

Act	Information Technology Act, 2000 (21 of 2000)
Cyber incidents	any real or suspected adverse event in relation to cyber security that violates an explicitly or implicitly applicable security policy resulting in unauthorised access, denial of service or disruption, unauthorised use of a computer resource for processing or storage of information or changes to data, information without authorisation;
Password	a secret word or phrase or code or passphrase or secret key, or encryption or decryption keys that one uses to gain admittance or access to information
Personal information	any information that relates to a natural person, which, either directly or indirectly, in combination with other information available or likely to be available with BNPP AMIPL, is capable of identifying such person
Sensitive Information	<p>Sensitive personal data or information of an investor or distributor means such personal information which consists of information relating to;—</p> <ul style="list-style-type: none"> (i) passwords; (ii) financial information such as Bank account or other payment instrument details ; (iii) any detail relating provided to BNPP AMIPL for providing service; and (iv) any of the information received under above clauses by BNPP AMIPL for processing, stored or processed under lawful contract or otherwise: <p>provided that, any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as sensitive personal data or information for the purposes of these rules.</p>
Computer Resource	computer, computer system, computer network, data, computer data base or software



2. POLICY FOR PRIVACY AND DISCLOSURE OF INFORMATION

BNPP AMIPL or any person who on behalf of BNPPAMIPL collects, receives, possess, stores, deals or handle information of provider of information, shall be covered by the stated privacy policy for handling of or dealing in personal information including sensitive personal data or information. BNPPAMIPL shall publish the same on its website for the purpose of sharing it with its investors & distributors, who have provided such information under lawful contract.

This policy is published on website of BNPPAMIPL provides for:

- i. Clear and easily accessible statements of its practices and policies;
- ii. type of personal or sensitive personal data or information collected (as defined under Personal Information & Sensitive Information);
- iii. purpose of collection and usage of such information;
- iv. disclosure of information including sensitive personal data or information as provided in the definition;
- v. reasonable security practices and procedures as provided under rule 6.

3. COLLECTION OF INFORMATION

- 1) BNPP AMIPL or any person / service provider on its behalf shall obtain consent in writing as part of their application form that the investor needs to complete or as part of the empanelment form that the distributor needs to submit for conducting transactions / business with BNPP AMIPL. The data thus collected shall be in line with the terms and conditions mentioned in the Statement of Additional Information, Scheme Information Document, Key Information Memorandum & Application Forms and shall only be used for the purpose of managing investments of investors and managing a distribution relationship with empanelled distributors.
- 2) BNPP AMIPL or any person / service provider on its behalf shall not collect sensitive personal data or information unless-
 - a. the information is collected for a lawful purpose connected with a function or activity of BNPP AMIPL; and
 - b. the collection of the sensitive personal data or information is considered necessary for that purpose.
- 3) While collecting information directly from the person concerned, BNPP AMIPL or any person / service provider on its behalf shall take such steps as are, in the circumstances, reasonable to ensure that the person concerned is having the knowledge of —
 - a. the fact that the information is being collected;
 - b. the purpose for which the information is being collected;
 - c. the intended recipients of the information; and
 - d. the name and address of —
 - i. the agency that is collecting the information; and
 - ii. the agency that will retain the information.
- 4) BNPP AMIPL or any person / service provider on its behalf holding sensitive personal data or information shall not retain that information for longer than is required for the purposes for which the information may lawfully be used or is otherwise required under any other law for the time being in force.



- 5) The information collected shall be used for the purpose for which it has been collected.
- 6) BNPPAMIPL or any person / service provider on its behalf permit the providers of information, as and when requested by them, to review the information they had provided and ensure that any personal information or sensitive personal data or information found to be inaccurate or deficient shall be corrected or amended as feasible. This can be done by submitting the necessary modifications in information in the prescribed format that is available on BNPPAMIPL's website.

BNPP AMIPL shall not be responsible for the authenticity of the personal information or sensitive personal data or information supplied by the provider of information to BNPPAMIPL or any other person / service provider acting on behalf of BNPPAMIPL.

- 7) The provider of information may choose not to give sensitive information while transacting with BNPPAMIPL or any person / service provider on its behalf, unless it is mandatory to provide such information under the existing rules and regulations / is necessary for BNPPAMIPL or any person / service provider on its behalf to carry out the lawful function or activity of BNPPAMIPL. Such mandatory information shall be marked as mandatory in the various application / transaction forms / prescribed formats. The provider has the option of not providing information that has not been marked as mandatory in the above mentioned forms and formats.

The provider of information shall, at any time while availing the services or otherwise, also have an option to withdraw its consent, except in case of information that is mandatory under existing rules and regulations / necessary for BNPP AMIPL or any person / service provider on its behalf to carry out the lawful function or activity of BNPP AMIPL or any person on its behalf, given earlier to BNPPAMIPL.

Such withdrawal of the consent shall be sent in writing to the BNPP AMIPL.

- 8) BNPPAMIPL or any person / service provider on its behalf shall keep the information secure as provided in rule 6.
- 9) BNPPAMIPL shall address any discrepancies and grievances of their provider of the information with respect to processing of information in a time bound manner. For this purpose, BNPP AMIPL has designated an Investor Relations Officer (Mr Amit Borkar(customercare@bnpparibasmf.in), 3rd Floor, BNP Paribas House, 1 Maker Maxity, Bandra Kurla Complex, Bandra (E), Mumbai 400 051) and the appointed Registrar and Transfer Agent and publish their names and contact details on its website. The Investor Relations Officer / Registrar and Transfer Agent shall redress the grievances or provider of information expeditiously but within one month from the date of receipt of grievance.

4. DISCLOSURE OF INFORMATION

- 1) Disclosure of sensitive personal data or information by BNPP AMIPL to any third party shall require prior permission from the provider of such information, who has provided such information under lawful contract or otherwise, unless such disclosure has been agreed to in the contract between BNPP AMIPL and provider of information, or where the disclosure is necessary for compliance of a legal obligation or when such disclosure is required for providing day to day routine services to the provider of information. BNPP AMIPL shall ensure that any such arrangement with a third party service provider shall be governed by the necessary non-disclosure agreements between BNPP AMIPL and the service provider who is contracted to help BNPP AMIPL provide such services to the provider of such information:

Information shall be shared, without obtaining prior consent from provider of information, with Government agencies mandated under the law to obtain information including sensitive personal data or information for the purpose of verification of identity, or for prevention, detection, investigation including cyber incidents, prosecution, and punishment of offences. The Government agency shall send a request in writing to BNPP AMIPL possessing the sensitive personal data or information stating clearly the purpose of seeking such information. The Government agency shall also state that the information so obtained shall not be published or shared with any other person.

- 2) Notwithstanding anything contain in sub-rule (1), any sensitive personal data on Information shall be disclosed to any third party by an order under the law for the time being in force.
- 3) BNPP AMIPL or any person / service providers on its behalf shall not publish the sensitive personal data or information.



- 4) The third party receiving the sensitive personal data or information from BNPP AMIPL or any person / service provider on its behalf under sub-rule (1) shall not disclose it further unless required to do so to carry out the activities for which the provider of information has given such information

5. TRANSFER OF INFORMATION

BNPP AMIPL or any person / service provider on its behalf may transfer sensitive personal data or information including any information, to any other body corporate / service provider or a person in India, or located in any other country, that ensures the same level of data protection that is adhered to by BNPPAMIPL as provided for under these Rules. The transfer may be allowed only if it is necessary for the performance of the lawful contract between the BNPPAMIPL or any person on its behalf and provider of information.

6. REASONABLE SECURITY PRACTICES AND PROCEDURES

BNPP AMIPL or a person / service provider on its behalf shall be considered to have complied with reasonable security practices and procedures, if they have implemented security practices and standards and have a comprehensive documented information security programme and information security policies that contain managerial, technical, operational and physical security control measures that are commensurate with the information assets being protected with the nature of business. In the event of an information security breach, BNPP AMIPL or a person / service provider on its behalf shall be required to demonstrate, as and when called upon to do so by the agency mandated under the law, that they have implemented security control measures as per their documented information security programme and information security policies.

7. DUE DILIGENCE TO BE FOLLOWED BY BNPP AMIPL WHILE DISCHARGING ITS DUTIES

BNPP AMIPL shall observe following due diligence while discharging his duties, namely : —

- 1) BNPP AMIPL shall publish the rules and regulations, privacy policy and user agreement for access-or usage of the BNPP AMIPL's computer resource by any person / service provider on its behalf.
- 2) Such rules and regulations, terms and conditions or user agreement shall inform the users of computer resource not to host, display, upload, modify, publish, transmit, update or share any information that —
 - a) belongs to another person / service provider and to which the user does not have any right to;
 - b) is grossly harmful, harassing, blasphemous defamatory, obscene, pornographic, paedophilic, libellous, invasive of another's privacy, hateful, or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or gambling, or otherwise unlawful in any manner whatever;
 - c) harm minors in any way;
 - d) infringes any patent, trademark, copyright or other proprietary rights;
 - e) violates any law for the time being in force;
 - f) deceives or misleads the addressee about the origin of such messages or communicates any information which is grossly offensive or menacing in nature;
 - g) impersonate another person;
 - h) contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource;
 - i) threatens the unity, integrity, defence, security or sovereignty of India, friendly relations with foreign states, or public order or causes incitement to the commission of any cognisable offence or prevents investigation of any offence or is insulting any other nation
- 3) BNPP AMIPL or any person / service provider on its behalf shall not knowingly host or publish any information or shall not initiate the transmission, select the receiver of transmission, and select or modify the information contained in the transmission as specified in sub-rule (2):



provided that the following actions by an BNPPAMIPL or any person / service provider on its behalf shall not amount to hosing, publishing, editing or storing of any such information as specified in sub-rule: (2) —

- a) temporary or transient or intermediate storage of information automatically within the computer resource as an intrinsic feature of such computer resource, involving no exercise of any human editorial control, for onward transmission or communication to another computer resource;
 - b) removal of access to any information, data or communication link by an intermediary after such information, data or communication link comes to the actual knowledge of a person / service provider authorised by the intermediary pursuant to any order or direction as per the provisions of the Act;
- 4) BNPP AMIPL or any person / service provider on its behalf, on whose computer system the information is stored or hosted or published, upon obtaining knowledge by itself or been brought to actual knowledge by an affected person in writing or through email signed with electronic signature about any such information as mentioned in sub-rule (2) above, shall act within thirty six hours and where applicable, work with user or owner of such information to disable such information that is in contravention of sub-rule (2). Further BNPPAMIPL any person / service provider on its behalf shall preserve such information and associated records for at least ninety days for investigation purposes.
- 5) BNPP AMIPL shall report cyber security incidents and also share cyber security incidents related information with the Indian Computer Emergency Response Team.
- 6) BNPP AMIPL shall not knowingly deploy or install or modify the technical configuration of computer resource or become party to any such act which may change or has the potential to change the normal course of operation of the computer resource than what it is supposed to "perform thereby circumventing any law for the time being in force:

provided that BNPP AMIPL may develop, produce, distribute or employ technological means for the sole purpose of performing the acts of securing the computer resource and information contained therein.
