

## **SKS (INDIA) PROTECTS CLIENT DATA**

SKS (India) has a written policy on sharing client information with external parties. It clearly categorizes types of information into “confidentiality critical” and “confidentiality sensitive” and lays down the process for handling each category—with greater protections for data in the “confidentiality critical” category. The FSP also has a policy on privacy of client data which is applicable to all employees. The policy states that SKS does not share client data with anyone except regulatory authorities like the Reserve Bank of India, credit bureaus, self-regulatory organizations, courts, and government agencies for the purposes of meeting compliance requirements. SKS ensures that its contracts with service providers and non-disclosure agreements are comprehensive and cover client confidentiality of information prudently.