**3.5 Conditions for Processing Personal Data**

**Managing Personal Data**All Personal Data processed by ICICI Bank must be accurate. A record which is itself inaccurate but which is an accurate record of information obtained from the Data Subject or a third party is not necessarily in breach of this principle, provided:

* the purpose for which it was obtained and processed has been taken into account and reasonable steps taken to ensure its accuracy; and
* where the Data Subject has notified his view that the Data is inacCurate, the fact of his notification is clearly recorded, even where the Data is not itself to be changed.

**Lawful grounds for processing personal data**   
Before personal data can be processed, any one of the following grounds listed under GDPR must be satisfied,

* the data subject must give an explicit consent to the processing;
* the processing must be necessary for the performance of a contract to which the data subject is a party, or with a view to entering into such a contract;
* the processing must be necessary to comply with any legal obligation to which ICICI Bank is subject, other than an obligation by contract;
* the processing is necessary for the purposes of legitimate interests pursued by lCICI Bank or by the third party or parties to whom the data is disclosed, except where the processing is unwarranted in any particular case because of prejudice to the rights and freedoms or legitimate interests of the data subject; and
* the processing is necessary in order to protect the vital interest of the data subject (i.e. it is literally 'a matter of life and death').

Of above, option 2 is most relevant to the Bank. If you are unsure which condition is being utilised for the processing of Personal Data you should contact the Data Protection Officer/Compliance Department.

**Conditions for Special Category Personal Data**

Special category personal data, as defined above, may only be processed in limited circumstances and with stricter controls than other personal data.. There are additional conditions which must be met when processing sensitive personal data, of which the most relevant to ICICI Bank is that the data subject must give explicit consent to the processing when the personal data is collected, although there are certain other options for legitimising the use of special categories of data (such as if it is required by law). Explicit consent means the individual must consent to all aspects of the processing, and that the consent must be clear and unambiguous. ICICI Bank has determined that it holds special category data for its employees, such as racial or ethnic origin, health records, medical history and criminal records of employees under the Senior Management Regime and the valid lawful basis to collect and hold this data is fulfilment of contract. For more information refer the Employee Handbook. In certain cases, the Bank may hold special category data for its vulnerable customers to serve their specific needs post their consent. Refer customer vulnerability policy included in Compliance manual.