

## Digital Personal Data Protection (DPDP) Act Real estate

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## Key stakeholders defined in the DPDP Act

#### **Data principals**

A data principal is an individual whose data is the subject of the processing (customers, vendors, employees etc.).

#### **Data fiduciary**

Data fiduciary is a person or an organisation that (either alone, or jointly with others) determines the purpose and the means of processing personal data (i.e. company).

#### **Data processor**

Data processor is a person or an organisation (other than an employee of the data controller) that processes the data on behalf of the data fiduciary (e.g. outsourced contact centre, third-party payroll agency, background verification [BGV] agencies, marketing partners etc.).





## DPDP touchpoints across the real estate value chain



- Landowners
- · Consultants (deal/diligence/others)
- Channel partners/brokers

Land



#### Finance, IT and others

- Lenders/investors
- Consultants
- Third-party service providers (e.g. application providers [AP], IT outsourcing)



#### Sales/leasing and marketing

- · Prospective/existing customers and tenants
- · Channel partner/broker/third-party portals (e.g. leads)
- · Marketing agencies, event management companies



#### **Customer relations**

- · Third-party contact centre
- · Existing customers
- Third-party service providers (e.g. events, customer satisfaction survey [CSAT] etc.)



#### Facility management

#### **Design and development**

- Consultants, vendors, contractors, property management companies (PMCs)
- · Contract labour (principle employer)



#### Human capital

- Existing/exited employees and families (e.g. emergency contact)
- Third-party service providers (e.g. payroll outsourcing)
- · Consultants (hiring, training, others)



#### CSR, legal and regulatory

- · CSR initiatives (internal, event management companies)
- · Consultants/third-party service providers
- Regulators



#### Corporate governance

- · Board of directors/independent directors/committees
- · Designated/covered persons (listed companies)

- Visitors/customers/tenants (visitor management system [VMS], building management systems [BMS]
  CCTV recordings)
- Third-party service providers (e.g. licensed professional contractors [LPCs], security, housekeeping)
- Third-party contact centre

# Key considerations and potential challenges of the DPDP Act

The real estate sector works around a large ecosystem, and there have been significant developments with respect to technology, processes and external alliances. Some potential challenges that would need to be addressed by companies have been highlighted below.

#### Data

#### Data volume and diverse channels

- Significant data collection across the sector value chain (Figure 1)
- Diverse channels of data collection through direct and indirect sources (contact centre, brokers, website/digital channels, sales teams, housing portals, contractors etc.)

#### **Cultural shift**

- Data movement within and outside the organisation via formal/ informal channels (WhatsApp/chats, personal emails, etc.)
- Structured process for data collection, retention and deletion (including access management and centralised controls)

#### Data processors/third parties

- Responsibility of data fiduciary to secure adequate safeguards on data processed by third parties
- Significant use of third parties across the value chain (channel partners, contact centre, marketing agencies, outsourced accounting/payroll, IPCs, etc.)
- Contractual safeguards and assurance mechanism for third-party transactions

#### Breach prevention, detection and response

- Responsibility of data fiduciary to inform data principle and data protection board in case of breach
- Structured mechanism to prevent and quickly detect
  any data leakage
- Ability to respond quickly in case of data leakage and restore trust of impacted parties

A structured approach can help in addressing these challenges.



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