

## **Business Continuity Planning**

Disruptions in providing services to the customer may take place on account of failure of Power, Communication / connectivity, Data communication & Networking, natural calamities such as Flood, Cyclone, Earthquake and Fire, Civil Disturbance, Bomb threat and War situation.

The Bank has put in place a Policy on Business Continuity Planning (BCP) in line with guidelines of Reserve Bank of India. The Policy spells out the steps that would be taken by the branches / offices of the Bank for restoration of customer service in case of the above eventualities. A brief account of the same is furnished hereunder:

The Bank has identified some important business functions/activities as critical activities at branch, Regional Office, and Central Office levels and if these critical activities are disrupted for any reason, the bank in its Business Continuity Planning has ensured such critical activities will be restored to normalcy within certain specified time depending upon the activity and customer service will be ensured. Such critical activities are Core Banking Solutions, ATM Connectivity, Internet banking, SMS banking, Phone banking, System failures and Treasury functions. Wherever critical activities are outsourced, the provision for business continuity is taken care of in the Bank's Service Level Agreement with the vendors. At branch level the critical activities identified are cash transactions, computer system administration, ATM Operations, Customer service, bills, clearing of cheques, and operation of extension counters.

At times of business disruptions, while every effort would be made by the Bank for quick restoration of the services through alternatives spelt out in the Business Continuity Planning Policy, the customers may be put to some inconvenience in this process. The customers are requested to extend cooperation under such eventualities.