

## **BUSINESS CONTINUITY PLAN (BCP) IN EQUITAS**

In the backdrop of growing complexity of financial products and the increased leveraging of technology and its heightened sophistication, operational risk has assumed critical importance in recent times. The Bank has adopted a set of operating principles which govern how risks of a significant business disruption are mitigated to protect the Banks customers, employees and stakeholders. The Bank has a robust and well defined business continuity program taking into account the potential for wide-area disaster that impacts an entire region which comprises of policies and procedures with clearly defined roles, responsibilities and ownership for Crisis Management, Emergency Response, Business recovery and IT Disaster Recovery Planning.

The policy on BCP was formulated and adopted by the Board. In line with the BCP Policy, BCP Plan is documented and effectively implemented. As per the plan, a Management team is formed representing key functions and defined roles and responsibilities. Business Impact Analysis and Risk assessments (BIARA) are carried out for critical processes and controls are established for high risk processes and applications.

Regular drills and tests are conducted to cover all aspects of the Business Continuity Plan. Plans are reviewed and maintained regularly to incorporate any changes to environment, people, process and technology. The Bank's Business Continuity Co-ordinators from various key department continuously work towards strengthening the business continuity preparedness of the Bank. The Bank's Business continuity program is developed to manage the impact of significant disruptions and will endeavor to resume business and operations to an acceptable level within a reasonable time in the event of a disaster. While the recovery time objectives (RTO) have been defined and documented in the plans, various external factors beyond our control could affect the actual recovery time. The Banks business continuity plan is in line with the guidelines issued by regulatory bodies and is subject to regular internal, external and regulatory reviews.

### **When a significant disruption occurs:**

After a significant disruption or a disaster, if your usual access to funds, transactions or branch is affected, please contact us through our phone banking numbers. Phone banking numbers of your nearest location are published on our website. Contact numbers for debit cards are also printed on the rear of your debit / ATM card.

If you are not able to contact us through phone banking, you could visit our web-site at [www.equitasbank.com](http://www.equitasbank.com) and send us your queries and requests through online contact links.

### **Alternative Channels for transacting Government Business during calamity / strike / disruptions**

- The Bank provides multiple modes of payment for fulfilling Government business, such as payment through cash or cheque directly at the Bank's branches, payment through debit cards or net banking accounts from the Bank's website.
- If cheque-based clearing facility is not available: Funds Transfer can be processed from our branch or website (Net Banking) through NEFT or RTGS.