# Business Continuity Management (BCM) Disclosure Statement

In order to ensure continuity of business operations during business disruptions/ disasters on account of process disruptions, technology break down, power failure, natural calamities, fire, riots etc, the Bank has put in place a well defined board approved BCM Policy. IDBI Bank implements Business Continuity Plans (BCP) within the Bank and regularly maintains and updates various Business Continuity documents for its critical functions, as per BCM policy.

## I. BCM Policy Statement

"The Bank endeavors to render critical banking services to all its customers, within shortest possible time, in the event of any business disruptions/disaster."

## II. Scope of BCM Policy

The scope includes following critical functions:

a. Core Functions:

Retail Banking Group (RBG) Branches, Corporate Banking Group (CBG) Branches, DIFC Branch Dubai, Trade Finance Centers, Treasury, Information Technology Dept. (ITD), Retail Asset Center(RAC), Regional Processing Unit (RPU), Central Processing Unit (CPU), Central Clearing Unit (CCU), Cash Management Services (CMS)-Operations, Government Business Group (GBG) Operations, Currency Chest Operations and Electronic Transaction Processing Centre (ETPC)

b. Support Functions:

Human Resource Dept., Finance & Accounts Dept., Legal Dept, Administration and Facilities & Infrastructure Management Dept (FIMD), Corporate Strategy and Communications Dept (CSCD), Data Centre and Disaster Recovery Site.

c. IDBI Bank's Subsidiaries:

IDBI Asset Management Limited

d. Premises for Disaster Management

C.G. Road Ahmedabad, Mission Road Bangalore, Janpath Bhubaneswar, Sector 17B Chandigarh, Saidapet & Disaster Recovery Site at Nandanam Chennai, GS Road Guwahati, Chapel Road Hyderabad, Panampilly Nagar Kochi, S. Sarani Kolkata, BKC Bandra (E), IDBI Tower Cuffe Parade, Corporate Park Chembur, CPU-Sarju House Andheri (East), RPU Elemech Building Andheri (East), Central Clearing Unit Nariman Point, CBD Belapur Navi Mumbai, FC Road Pune and IDBI Asset Management Co. Ltd.

## III. Objectives of BCM Policy

i) The Bank intends to provide critical services to its valued customers during business disruptions/ disaster.
ii) To ensure safeguards and well being of people within Bank's premises.
iii) To minimize or prevent business/ financial losses on account of disruption/ disaster.
iv) To ensure compliance to RBI guidelines on BCP and follow best industry practices on BCM.
v) To enhance Bank's reputation and brand value.

## IV. Data Centre and Disaster Recovery Site

The Bank has established a "State of art" Data Centre at Belapur, Navi Mumbai and Disaster Recovery (DR) Site at Chennai and a near DR Site at BKC, Mumbai to provide uninterrupted technology support to Bank's critical Operations. In case of failure of Data Centre-Belapur, the Bank will switch over to DR site- Chennai to continue its critical operations.

## V. Business Continuity Plan (BCP) & Disaster Management Plan (DMP)

In accordance with BCM Policy, the Bank has prepared BCP & DMP to facilitate the continuity of critical business processes in the event of various disaster scenarios which includes process disruptions, technology break down, natural calamities, fire, riots etc.

## VI. Regulatory Reporting

The Bank is subjected to regulation by the Reserve Bank of India (RBI). As per regulatory requirement, the Bank reports instances of major failures faced by the Bank, customer segment/ services impacted due to failures and corrective steps taken to avoid such failures in future.

## VII. Updates and Annual Review

The Bank shall update its BCM Policy whenever there is a material change to its operations, structure, business or location. In addition, the BCP of various functions shall be reviewed annually to incorporate changes in its operations, structure, business, or locations.

## VIII. Contacting Us

If during or after any disruption/ disaster, the customers are unable to contact our affected branches/ units, please contact our 24 hours Customers Care Help lines:

**1800-22-1070**
**1800-200-1947**

**********