

Annexure-IV
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. The resilience of Bank's BCM is evident from BS 25999 Certification granted to its critical business & support functions.

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:

Core Functions:

Retail Branches, Central Processing Unit (CPU), Central Clearing Unit (CCU), Government Business Operations, Cash Management Services (CMS)-Operations, Trade Finance Centres, Treasury Operations, Corporate Banking Branch and DIFC Branch, Dubai.

Support Functions:

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

III. Objectives of BCM Policy

- a. The Bank intends to provide critical services to its valued customers during business disruptions/ disaster.
- b. To minimize or avoid business/ financial losses on account of disruption.
- c. To enhance Bank's reputation.

- d. An effective BCM would act as Unique Selling Point (USP) for the Bank and hence, would facilitate acquisition of new customers as well as retention of existing customers.
- e. To ensure compliance to RBI guidelines on BCP, adhere to BS- 25999 standards and best practices on BCM.

IV. Data Centre and Disaster Recovery Site

The Bank has established a “State of art” Data Centre and Data Recovery (DR) Site to provide uninterrupted technology support to Bank’s critical Operations. In case of failure of Data Centre, the Bank will switch over to DR site to continue its critical operations from there.

V. Business Continuity Plan (BCP) & Incident Management Plan(IMP)

In accordance with BCM Policy, the Bank has BCP & IMP 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 (MTNL / BSNL)

1800-200-1947 (Reliance/ any other operator)
