

Disclosure on Business Continuity Management

ESAF Small Finance Bank has established Business Continuity plans and procedures to maintain critical operations of the Bank, in the event of disruptions. This is intended to ensure that the customers' requirements are met to the minimum required and maximum possible extent, in case disruptive events occur. It is also intended to safeguard the security and integrity of transaction/account data and customer information.

The Bank discloses the following information to all of its stakeholders including investors and customers, to exhibit the institution's capability and preparedness to manage and maintain operations, in case of disruptions of various nature.

The Bank's Business Continuity Plan has been drawn up, taking into consideration all known types of disruptive events, while concurrently accounting for the probability of such events. It incorporates the entire spectrum of activities that would help to ensure maintenance of effective frameworks for creating resilience, and for framing responses that safeguards and maintains critical operations, the interests of its key stakeholders, reputation, brand and value creating activities, in case of occurrence of disruptive events. The entire framework is designed to be dynamic, to cope with the fluid and evolving nature of disruptive events. It has also been ensured that the plans and procedures comply with the guidelines and stipulations that the Reserve Bank of India has laid out.

The Business Continuity Plan is structured to ensure that the main focus of efforts is on clear communication of the issues to the Bank's customers in general, and specifically to the affected segments, and to ensure that alternate arrangements are made to continue the required levels of service till the regular operations are restored.

A Central Crisis Management Team (CCMT) at Corporate Office level is formed for the Bank as a whole, to manage occurrence of business disruptions. The CCMT takes responsibility and acts swiftly in case of any breakdown/ failure of critical systems, occurrence of natural disasters/ accidents or any other events affecting business continuity.

At the Branch level, the Bank's Business Continuity Plan intends to ensure that the basic and most critical customer service functions are maintained at the minimum acceptable levels in the event of disruptive occurrences. Business continuity at the Branch level is managed by the Branch level Business Continuity Management Committees. The Committees would function as the Primary Crisis Management Team and act swiftly in case of any breakdown/ failure of critical systems, occurrence of natural disasters/ accidents or any other incidents affecting the normal operations, to ensure maintenance of the basic customer services.

The Business Continuity Plan also details mapping of branches to proximate alternate locations that would provide the basic services to customers of a branch affected by disruptive incidents.

In situations of any types of major disruptions, the customers can use the Pan-India toll free number **1800-103-3723**, if the branch in which they maintain accounts cannot be contacted for any reason. The customer service email id - customercare@esafbank.com may be also used for contacting the Bank. The Bank's customer service link in the website is available as alternate means of communication - <https://www.esafbank.com/customer-service/>

The Bank has put in place a Policy for Business Continuity Management, approved by the Board of Directors and the Business Continuity Plans are framed on the basis of the Policy.

The Bank may modify its Business Continuity plans and procedures without notice to customers and other stakeholders, as warranted by situations that might emerge from time to time.
