

## **Chetana Financial Services Private Limited (CFSPL) Business Continuity Plan (BCP) & Disaster Recovery (DR) Policy**

### **1. Introduction**

CFSPL Business Continuity Plan (BCP) & Disaster Recovery (DR) Policy outlines the framework to ensure uninterrupted operations of the CFSPL in case of unforeseen disruptions. This policy is designed to minimize financial, operational, and reputational risks while ensuring compliance with regulatory requirements.

### **2. Objective**

The objectives of this policy are to:

- Ensure business continuity in the event of disruptions.
- Minimize downtime and financial loss due to unforeseen events.
- Safeguard critical business functions and data.
- Establish a structured approach to disaster recovery and crisis management.
- Comply with regulatory requirements on business resilience.

### **3. Scope**

This policy applies to:

- All business units, employees, and critical stakeholders of the CFSPL.
- IT infrastructure, financial operations, customer services, and regulatory functions.
- Third-party service providers and vendors supporting key business functions.

### **4. Business Continuity Plan (BCP) Framework**

- **Risk Assessment:** Identifying potential threats such as cyberattacks, natural disasters, financial crises, and operational failures.
- **Critical Business Functions:** Defining essential operations that must continue during a disruption.
- **Recovery Time Objectives (RTO) & Recovery Point Objectives (RPO):** Establishing timelines for resuming operations and restoring data.
- **Alternative Work Arrangements:** Implementing remote work, secondary office locations, and backup systems.
- **Communication Plan:** Defining protocols for internal and external communication during a crisis.

### **5. Disaster Recovery (DR) Strategy**

- **Data Backup & Recovery:** Ensuring regular backups of critical data and maintaining secure offsite storage.
- **IT Infrastructure Resilience:** Implementing redundancy for servers, network systems, and cloud storage.

- **Incident Response Team:** Establishing a dedicated team to handle crisis situations and initiate recovery procedures.
- **Testing & Drills:** Conducting regular testing and simulations to validate the effectiveness of the DR plan.

## 6. Roles & Responsibilities

- **Crisis Management Team:** Responsible for coordinating response efforts and decision-making.
- **IT & Security Team:** Ensures data protection, backup, and restoration of IT systems.
- **Operations Team:** Maintains business functions and liaises with customers and stakeholders.
- **Compliance & Risk Management Team:** Ensures adherence to regulatory guidelines and risk mitigation measures.

## 7. Monitoring & Continuous Improvement

- Regular audits and risk assessments to identify vulnerabilities.
- Updating the BCP & DR policy as per evolving threats and regulatory changes.
- Employee training and awareness programs on business continuity measures.

## 8. Policy Review and Amendments

This policy will be reviewed periodically to ensure alignment with best practices and regulatory mandates.

## 9. Contact Information

For queries related to business continuity and disaster recovery, contact:

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