

# Business Continuity Plan (BCP)

Plan ID: 1

Purpose & Scope: This Business Continuity Plan (BCP) outlines procedures to ensure continuous operation

Regulatory References: ISO 22301:2019, RBI Guidelines on Business Continuity Planning, Basel III Frame

Critical Services: Payment Processing, Core Banking System, ATM Network, Online Banking, Mobile Bank

Dependencies (Internal): IT Operations, Human Resources, Finance Department, Risk Management, Lega

Dependencies (External): Telecom Providers, Cloud Services (AWS/Azure), Payment Gateway Partners, D

Risk Assessment Summary: Comprehensive risk assessment identifies threats including cyber attacks, nat

BIA Summary: Payment processing downtime beyond 4 hours results in regulatory penalties and customer

## RTO Targets:

Payment Processing: 4 hours

Core Banking System: 2 hours

ATM Network: 6 hours

Online Banking: 8 hours

Mobile Banking: 8 hours

Customer Service: 12 hours

## RPO Targets:

Payment Processing: 15 minutes

Core Banking System: 5 minutes

ATM Network: 30 minutes

Online Banking: 1 hour

Mobile Banking: 1 hour

Customer Service: 4 hours

### **Communication Plan (Internal):**

Internal communication follows a hierarchical escalation process. Incident Commander notifies Department Heads within 15 minutes, who then inform their teams. Regular status updates every 2 hours via email and emergency communication channels.

### **Communication Plan (Bank):**

Bank communication plan includes immediate notification to RBI within 2 hours of major incidents, customer notifications via SMS/email within 4 hours, and public statements through official channels. Media relations handled by designated spokesperson.

### **Roles and Responsibilities:**

Incident Commander: Chief Operating Officer - Overall incident coordination, Decision making, External co

IT Recovery Lead: CTO - Technical recovery, System restoration, Data recovery

Business Continuity Manager: BCM Head - Plan execution, Team coordination, Progress tracking

Communications Officer: PR Manager - Internal/external communication, Media relations, Stakeholder upd

### **Training & Testing Schedule:**

Quarterly BCP training sessions for all staff. Annual table-top exercises in Q2. Full-scale disaster recovery testing in Q4. Monthly backup restoration tests. Bi-annual communication plan testing.

### **Maintenance & Review Cycle:**

BCP reviewed annually in January. Quarterly updates for contact information and procedures. Post-incident reviews within 30 days of any activation. Regulatory compliance review every 6 months.