

S N o	Communication Scenario	Issue Type	Parties to be communicated	Mode of communication	What is to be communicated	Responsibility (Dept.)
			Insurers	Call, Email, Documentation	Claim insurance after crisis communication	QRT
2	Pandemic (e.g. Swine Flu etc.)	External	Ambulance	Call	Services required	QRT
			Employees and Families/Emergency Contacts	Call	Current state of crisis and safety instructions	QRT
			Vendors and Strategic partners	Call, Email	Crisis communication	QRT, CHC and applicable function
3	Riots, political agitation around <<Client Name>> Bank facility	External	Employees and Families	Call	Current state of crisis and safety instructions	QRT
			Vendors and Strategic partners	Call, Email	Crisis communication	QRT, CHC and applicable function
4	Incidents resulting non-compliance to legal and regulatory authorities	External/ Internal	Statutory Bodies	Email, Documentation	Incident communication and request for deadline extension	Finance team
			Legal and Regulatory Bodies	Call, Email, Documentation		Legal team, CHC
5	Incidents resulting in	External	Media/PR Agencies	Call, Email	Specific crisis related information	Corporate Communications Team

S N o	Communication Scenario	Issue Type	Parties to be communicated	Mode of communication	What is to be communicated	Responsibility (Dept.)
	coverage in press/media		State side	Call, Email	Current state of crisis and Media communication	
6	Employee Strike	Internal	State side	Call, Email	RCA and current state of crisis	QRT
			Vendors and Strategic partners	Call, Email	Current state of crisis and support required	QRT, CHC and applicable function
7	Vendor Unavailability	Internal	Senior Management	Call, Email	Cause of crisis and action plan	CHC, Corporate Communications Team
8	Network Outages causing unavailability of services	Internal	Vendors and Strategic partners	Call, Email	Crisis related information and support required	QRT, CHC and applicable function
			Legal and Regulatory Bodies	Call, Email	Cause of crisis and time required for recovery	Legal Team, Corporate Communications Team
			Senior Management	Call, Email	RCA for crisis	QRT, CHC and applicable function

BCMS Crisis Communication Procedure

(2025-26)

Version 1.0

08. Annexure I: Sample Scripts	22
Handling Media Interviews	23
Do's and Don'ts during the Interview process	23
How to Handle Yourself during a TV Interview	24
Tips on Appearance	24
How to Respond During a Newspaper Interview	24
After The Interview	25

01. Introduction

This Crisis Communication Procedure outlines the standardized approach for managing communications during crisis events that may disrupt <<Client Name>> Bank's operations or threaten its reputation. The procedure establishes a structured framework for timely, accurate, and consistent communication with internal and external stakeholders during crisis situations, in alignment with ISO 22301:2019 requirements for business continuity management systems.

Effective crisis communication is a critical component of <<Client Name>> Bank's Business Continuity Management System (BCMS), enabling the bank to maintain stakeholder trust, minimize reputational damage, and support operational recovery. This procedure works in conjunction with the bank's Business Continuity Plan (BCP) and ensures that communication remains coordinated even when normal operations are disrupted.

02. Scope

This procedure applies to all crisis events that may impact <<Client Name>> Bank's operations, reputation, or stakeholders. It covers:

- a) All types of crises including but not limited to:
 - Natural disasters
 - Technical failures and cyber incidents
 - Operational disruptions
 - Reputational issues
 - Regulatory/compliance incidents
 - Financial crises
 - Security incidents
 - Public health emergencies
- b) All locations including:
 - Corporate Office (Calcutta)
 - Branches and In-Scope Locations
 - Retail Asset Centres
 - Micro Finance Business Units

S.N o	Communication Scenario	Parties to be Communicated	Means of Communication	Frequency of communication	What is to be communicated	Responsibility
4	Roles and responsibilities for BCMS	a. All employees b. Employees of third parties	Email, Posters	Annually or when changes occur	BCMS Role nominations	BCMC
5	BCMS exercise results	a. Functional heads b. Senior Management c. Affected employees	Email & Voice	Annually as and when exercises are conducted	1. Communication Cascade 2. Results of Process Recovery Testing	BCMC
6	BCMS Training and Awareness	a. All employees b. Partners/vendors	Email and learning tool	Half Yearly	1. Training schedule 2. Awareness material	BCMC
7	Results of internal audits	a. Functional heads b. Senior Management	Email	Annually as and when audit is conducted	Internal Audit observations	BCMC

Communication during Crisis

The Communication Procedure will be invoked from the Crisis Management Framework of the <<Client Name>> Bank, in the event of a forewarning; an incident at a site or office location, and the CHC invokes the business continuity.

The incident may cause a major unplanned disruption leading to disruption in the <<Client Name>> Bank operations and hence invocation of crisis communication procedures. The disruptions include but not limited to:

Table of Contents

01. Introduction	5
02. Scope	5
03. Objective	6
04. Crisis Communication Methodology	6
4.1 Communication Principles	6
4.2 Crisis Communication Phases	7
4.2.1 Pre-Crisis Phase	7
4.2.2 Crisis Response Phase	7
4.2.3 Post-Crisis Phase	7
4.3 Message Development Framework	7
05. Communication Procedures – <<Client Name>> Bank	8
5.1 Communication Procedure Invocation	8
5.2 Categories of Communication	13
5.3 Sample Pre-defined Statements	17
5.4 Information Collation and Communication Documentation	18
5.5 Media/ News conference Guidelines	18
06. Roles and Responsibilities	19
6.1 Board of Directors	19
6.2 Business Continuity Management Committee (BCMC)	19
6.3 Crisis Communication Lead	19
6.4 Designated Spokespersons	19
6.5 Internal Communications Coordinator	19
6.6 External Communications Coordinator	19
6.7 Documentation Specialist	20
07. Review Frequency	20
7.1 Scheduled Reviews	20
7.2 Event-Triggered Reviews	20
7.3 Review Process	20

- Express Concern:** Show empathy for those affected
- Explain Actions:** Detail what is being done to address the crisis
- Provide Context:** Give relevant background information
- Next Steps:** Outline upcoming actions and timeframes
- Contact Information:** Provide ways to get further information

05. Communication Procedures – <<Client Name>> Bank

5.1 Communication Procedure Invocation

Communication during BAU operations (non-crisis scenarios)

The Communication procedure will be invoked during day-to-day business operations related to BCMS in the following cases:

S.N o	Communication Scenario	Parties to be Communicated	Means of Communication	Frequency of communication	What is to be communicated	Responsibility
1	Legal & regulatory requirements	a. L&R authorities b. L&R Team c. Affected employees/partners/vendors	Email, Documentation	New or variations in legal & regulatory requirements, or as and when required	1. New L&R requirements 2. Changes in L&R requirements	Legal Team
2	BCMS policy and objectives	a. All employees b. Partners/Vendors	Email, Intranet	Annually or when changes occur	Policy and objectives	BCMC
3	Business continuity requirements and importance of conformance	a. All employees b. Partners/vendors c. Other interested parties	Email	Annually	1. Requirements of BCMS 2. Impact of conformance to BCMS requirements	BCMC

- d) *Transparency*: Be open about what is known, what is unknown, and what actions are being taken
- e) *Empathy*: Acknowledge the impact on affected stakeholders
- f) *Responsibility*: Take appropriate ownership without admitting liability
- g) *Security*: Protect confidential information, customer data, and financial details
- h) *Regulatory Compliance*: Ensure all communications meet regulatory disclosure requirements

4.2 Crisis Communication Phases

4.2.1 Pre-Crisis Phase

- Prepare holding statements for predictable crisis scenarios
- Train spokespersons and crisis communication team
- Establish notification systems and communication channels
- Conduct regular crisis communication simulations

4.2.2 Crisis Response Phase

- Activate the crisis communication team
- Gather and verify crisis information
- Develop and approve key messages
- Deploy holding statements within 60 minutes of crisis detection
- Issue regular updates to stakeholders
- Monitor media and stakeholder feedback
- Address misinformation and rumors

4.2.3 Post-Crisis Phase

- Issue recovery statements and updates
- Conduct stakeholder follow-up communications
- Document lessons learned
- Evaluate communication effectiveness
- Update crisis communication procedure as needed

4.3 Message Development Framework

All crisis communications shall follow this structure:

1. **Acknowledge**: Recognize the crisis situation

Document Information:

Document Name	BCMS Crisis Communication Procedure
Document Owner	BCM Team
Document Version No.	1.0
Document Version Date	
Prepared By	BCM Team
Reviewed By	Head-ORMD
Approved By	PCMC

Change Log/Revision History:

Sr. No.	Version No.	Approval Date	Description of Change	Reviewed By	Approved By

Disruptions of Technical Nature	Disruptions of Non-Technical Nature
<ul style="list-style-type: none"> • Major network failure • Major system's breakdown • Electrical power failure • IT system failure 	<ul style="list-style-type: none"> • Act of terrorism • Bomb blast • Fire • Natural disasters • Employee unrest, Mass Absence / Strike • Flood • Earthquake • Epidemic / Pandemic • Hurricane/cyclone • Neighbourhood hazard • Act of war • Petroleum and oil shortage • Public transportation disruption • Political Unrest • Cyber Attack

Following scenarios may trigger crisis communication:

S N O	Communication Scenario	Issue Type	Parties to be communicated	Mode of communication	What is to be communicated	Responsibility (Dept.)
1	Physical Threats - Vandalism, fire, flood, terror attack, earthquake etc.	External	Emergency responders such as police, fire department and ambulance	Call	Help required in case of crisis	QRT
			Employees and Families/Emergency contacts	Call	Current state of crisis and safety guidelines	QRT
			Vendors and Strategic partners	Call, Email	Crisis communication	CHC, QRT and applicable function

- CPU - Kolkata and Indore
- c) Communications with all key stakeholders:
 - Employees and staff
 - Customers and clients
 - Regulatory authorities
 - Media and public
 - Board members and shareholders
 - Vendors and third-party providers
 - Local communities

03. Objective

The objective of this procedure is to provide a structured approach for managing communications during crisis situations to protect <<Client Name>> Bank's reputation, maintain stakeholder trust, and support business recovery.

The primary purposes of crisis communication are to:

- a) Ensure timely, accurate, and consistent messages are delivered to all stakeholders
- b) Maintain stakeholder confidence during disruptive events
- c) Minimize reputational damage through transparent and responsible communication
- d) Support operational recovery by keeping stakeholders informed of developments
- e) Coordinate all external and internal communications to prevent contradictory messaging
- f) Ensure compliance with regulatory requirements for disclosure and notification
- g) Preserve <<Client Name>> Bank's brand integrity during and after crisis events
- h) Establish clear communication channels when normal channels may be disrupted
- i) Document communication activities for post-crisis analysis and improvement

04. Crisis Communication Methodology

4.1 Communication Principles

All crisis communications shall adhere to the following principles:

- a) *Promptness*: Respond within the first hour (golden hour) of crisis detection
- b) *Accuracy*: Verify all facts before communicating; avoid speculation
- c) *Consistency*: Ensure all messages are aligned across all channels and spokespersons