The section describes the responsibility of communication with external audience and brief description on what to be communicated:

Communication to Emergency Responders like Police/Fire Station/ Hospital	
Responsibility	CHC - Crisis Handling Counsel (CHC)

The communication to emergency responders shall be made after the incident has been assessed. The communication shall include the following:
- Crisis Description including date & time of incident and affected areas
- The Damage of impact on operations/ safety of employees
- Information about injuries or casualties
- Support required from the emergency responder

Communication to Press and Media	
Responsibility	Corporate Communications Team

The communication to press or media shall be done only after consultation has been taken from CHC through voice call, SMS or mail and content has also been validated in the process. The communication to media will be totally dependent on the situation during actual crisis time, however communication may include the following:
- Crisis Description including date & time of incident and affected areas
- The Damage of impact on operations
- Details of services likely to get affected due to non-availability due to this Incident
- Information about injuries or casualties
- Details of efforts being taken for damage containment and rescue operation, update report on recovery process
- Details of employee/team in charge of damage containment and rescue operation
- Information shall be communicated only by designated Media Spokesperson

Legal and Regulatory bodies	
Responsibility	Legal Team/ Corporate Communications Team

The communication to Legal & Regulatory bodies shall be done by Unit team only after consultation has been taken from Legal team through voice call, SMS or mail and content has also been validated in the process.

The communication to external legal and regulatory bodies will be totally dependent on the situation during actual crisis time, however communication may include the following:

06. Roles and Responsibilities

6.1 Board of Directors

- Approve the Crisis Communication Procedure as part of BCMS framework
- Receive critical crisis updates affecting bank stability or significant reputational impact
- Provide strategic guidance on high-impact crisis communication issues

6.2 Business Continuity Management Committee (BCMC)

- Review and approve the Crisis Communication Procedure annually
- Ensure crisis communication training is conducted
- Evaluate effectiveness of crisis communication during exercises
- Allocate resources for crisis communication capabilities

6.3 Crisis Communication Lead

- Activate and lead the Crisis Communication Team
- Coordinate with the Crisis Management Team
- Approve all public-facing communication materials
- Brief senior leadership on communication strategy and messaging
- Serve as primary liaison with legal and regulatory advisors on communication matters

6.4 Designated Spokespersons

- Deliver approved messages to media and key external stakeholders
- Participate in media training and crisis simulation exercises
- Maintain awareness of current bank policies and positions
- Report media interactions back to the Crisis Communication Team

6.5 Internal Communications Coordinator

- Develop and distribute employee communications
- Provide talking points for managers and team leaders
- Monitor employee feedback and concerns
- Coordinate branch and location-specific messaging

6.6 External Communications Coordinator

- Develop communications for customers, media, and public

- Do be your casual likable self.

- Do be a listener.

- Do be cool.

- Do be correct.

- If you don't have the answer or can't answer, do admit it, and say that you will get back to them with the answer and move on to another topic.

- Don't fall for that "A or B" dilemma.

- Don't accept "what if" questions, politely request them to be more specific.

- Don't go off the record.

- Don't think you have to answer every question.

- Don't speak for someone else.

How to Handle Yourself during a TV Interview

- Talk "over" lavaliere mike (hands free mike).

- Audio check-- use regular voice.

- If makeup is offered, use it.

- Sit far back in the chair, back erect...but lean forward to appear enthusiastic and force you to use hands.

- Remember... TV will frame your face--be calm, use high hand gestures, if possible.

- Keep eyes on interviewer-- not on camera.

- Smile, be friendly.

Tips on Appearance

- Avoid wearing flashy dress.

- Traditional Dress/ Black/ Blue/ Grey suits are the best.

- Avoid having hair cut right before interview.

How to Respond During a Newspaper Interview

- Obtain advanced knowledge of interview topics.

- Make sure you are prepared in detail; print reporters are often more knowledgeable than broadcast reporters and may ask more detailed questions.

- Begin the interview by making your point in statement by making your major points in statement form.

- Try to maintain control of the interview.

- Don't let reporter wear you down.

The communication will include the following:

- New legal & regulatory requirements
- Variations in legal & regulatory requirements
- Steps to be taken to conform to the L&R requirements

Communication to Employees in case of crisis	
Responsibility	CHC - Crisis Handling Counsel (CHC)

The communication will include the following:

- Crisis Description including date & time of incident and affected areas
- Invoke communication cascade to inform the employees about the crisis
- Emergency actions to be taken by the employees e.g. they should stay at home or they should report to the alternate site (including arrangements for reaching the alternate site and the reporting structure at the alternate site), etc.

Communication to Employees in case of forewarning	
Responsibility	CHC - Crisis Handling Counsel (CHC)

The communication will include the following:

- Type and nature of forewarning
- Expected impact
- Invoke communication cascade to inform the employees about the crisis
- Emergency actions to be taken by the employees e.g. they should stay at home

Communication to family members of Employees in case of crisis	
Responsibility	Human Resource

- On the basis of crisis and its impact, the family members of employee(s) should be contacted using the emergency contact information from HRMS
- Provide a brief detail about the crisis (provide details which are suitable for general public e.g. there has been a fire on the fourth floor of the building)
- Details to be provided about the welfare of the concerned employee (s) (E.g. There has been some casualty due to the fire, unfortunately Mr. X also got injured in the fire and he has been shifted to 'XXXX Hospital', a team of doctors is attending him. Mr. B, the colleague from function YY, is there at the hospital. He can be reached at his mobile number 9XXXXXXXX)

External Communication

5.4 Information Collation and Communication Documentation

- It is important to collate the initial information about the incident not only to analyse and take precautionary measure, but also to develop the concrete material and information to be communicated to different type of audience.

- It is the responsibility of QRT to collate and provide the right information at right time to CHC and BCMC.

- Information brochures or fact sheets about the site or the area in which the crisis has occurred are helpful in developing the factual communication to inform the Media and other stakeholders.

5.5 Media/ News conference Guidelines

- When notifying media or news conferences agencies, it is important to define what kind of event;

- Don't call unnecessary news conferences/availabilities. If it's not worth their time, the media will only be angered;

- If holding a news conference, try to tell media in advance some details of what you will be announcing;

- Gauge the size of your crowd carefully when reserving a room; better to have too much than too little space. Make sure microphones, chairs, lighting and water are in place at least 30 minutes prior to the event;

- Decide format in advance -- who will introduce speakers, who decides when question/answer period ends, and other details;

- Decide in advance whether hand outs are needed. If speaker is giving a talk for which there is a text, you may want to wait and hand out material after the talk so media will stay and listen. However, it's advisable to tell the media you will provide a text of the speech so they are not irritated by having to take unnecessary notes;

- Check to see what else is happening in your organization or in the community before scheduling a press conference;

- Consider whether you need to let other organizations and agencies know you are having a news conference. (You may wish to invite others to attend or participate in your event.);

- Decide who will maintain control at the news conference, who will decide where cameras are set up, who sits where;

- Try to plan the length of the news conference, but be flexible;

- Consider the time of the news conference. If you want to make the noon, 6 p.m. or 11 p.m. TV and radio news, you need to allow time for crews to travel and edit tape; and

- If you are going to set restrictions on an event such as limited photo access, try to put the restrictions in writing and communicate to the media at least 24 hours in advance.

- Crisis Description including date & time of incident and affected areas
- The Damage of impact on operations
- Collation and communication of rescue operation
- Communication about delays in legal & regulatory reporting(if any)
- Contact details of the SPOC from <<Client Name>> Bank legal team to be communicated to regulatory bodies to get further communication

Communication to State Side	
Responsibility	Corporate Communications Team

The communication to key customers shall be done only after consultation has been taken from CHC and top management through voice call, SMS or mail and content has also been validated in the process.

The communication to external key customers (state side) of <<Client Name>> Bank will be totally dependent on the situation during actual crisis time, however communication may include the following:

- Crisis Description including date & time of incident and affected areas
- The Damage of impact on operations
- Details of services likely to get affected due to non-availability due to this Incident
- Contact details of the designated SPOC to be contacted in case of any details required
- Status updates on the current situation

Communication to Vendors, Partners and Service Providers	
Responsibility	Respective Function Head

The communication to key vendors/strategic partners shall be done by respective functional team, whichever is dealing with the vendors, only after consultation has been taken from CHC through voice call, SMS or mail and content has also been validated in the process.

The communication to external key vendors/suppliers/strategic partners of <<Client Name>> Bank will be totally dependent on the situation during actual crisis time, however communication may include the following:

- Crisis Description including date & time of incident and affected areas
- The Damage of impact on operations
- Support required from the vendors/strategic partners/services providers

Communication to Social Media	
Responsibility	Corporate Communications Team

The communication to the social media shall be done by human resource team after consultation with the top management

- Manage social media and website updates
- Coordinate with regulatory communications
- Monitor external media coverage and public sentiment

6.7 Documentation Specialist

- Maintain crisis communication log
- Archive all issued statements and materials
- Document feedback and responses
- Prepare post-crisis communication reports

07. Review Frequency

7.1 Scheduled Reviews

- This procedure shall be reviewed annually by the Business Continuity Management Committee
- The review shall be aligned with the annual review of the Business Continuity Management Plan
- Tabletop exercises of the crisis communication procedure shall be conducted semi-annually

7.2 Event-Triggered Reviews

- Following any crisis where this procedure was activated
- Following significant organizational changes affecting communication channels or responsibilities
- Following significant regulatory changes affecting disclosure requirements
- When major changes occur to the bank's operations or geographic presence

7.3 Review Process

- The Crisis Communication Lead shall coordinate the review
- Feedback shall be collected from all members of the Crisis Communication Team
- Lessons learned from exercises and actual crises shall be incorporated
- Updated procedure shall be submitted to BCMC for approval
- Training on updated procedures shall be conducted within 30 days of approval

07. Annexure I: Sample Scripts

Sample Controlled Statements

This section will contain some pre-formatted press release or press conference scripts which can be used or modified quickly during initial incident response, during the on-going crisis and follow up.

Sample News Release
A _____ at _____ involving _____ occurred today at _____. The incident is under investigation and more information is forthcoming.   A (what happened) at (location) involving (who) occurred today at (time). The incident is under investigation and more information is forthcoming.   For instance: (A fire at the <<Client Name>> Bank HO occurred today at 3 p.m. The incident is under investigation and more information is forthcoming)   • We may put down a definitive time for the next news conference or release of information if it is planned.   • The information about the employee's health and safety, any injuries or casualties reported may be included in the communication.

Sample Communication to Media
In case of a fire   "A Fire (Any other incident) occurred today at (place). The incident is under investigation and further information on the incident is awaited."   "A fire has occurred at XYZ office. We have managed to evacuate all employees out of the building. The relevant agencies have been informed about the incident. There are no injuries to any of the employee. The reason for the incident has not been identified as of yet, the designated teams are working on the same."

Sample Communication to Employees in case of an incident
"A Fire (Any other incident) occurred today at (place). The incident is under investigation and further information on the incident is awaited. You are requested not to communicate or answer any question, with or from any third party stakeholder or press and media on this subject."

The communication to social media will be totally dependent on the situation during actual crisis time, however communication may include the following:

- Crisis Description including date & time of incident and affected areas
- The Damage of impact on operations
- Details of services likely to get affected due to non-availability resulting from this Incident
- Information about injuries or casualties
- Details of efforts being taken for damage containment and rescue operation, update report on recovery process
- Details of employee/team in charge of damage containment and rescue operation

5.3 Sample Pre-defined Statements

If we don't communicate immediately, we lose the opportunity to control events. The first statement release should include at a minimum, the Who, What, When and Where of the situation.

It is essential to have a prepared statement on hand that can be used to make an initial general response to the Media and other audience when knowledge about the crisis first becomes known on a widespread.

The statements have to be duly approved by the HR head. Following is the BCMS Role's responsibility matrix to develop and evaluate the crisis communication statement for different audience after invocation of crisis communication procedure:

Communication to	To be developed by	To be approved by
Employees and their family members	HR Team SPOC	HR Leader
Press and Media	Corporate Communications Team	Corporate Communications Team
Legal & Regulatory Bodies	Legal Team	Legal Team
Key Customers(state side)	Communications-Governance Team	Communications-Governance Leader
Vendor/Strategic Partner and Services providers Communication	Respective Functional teams dealing with Vendor	Functional Leaders

[Refer Annexure I: Sample Scripts]

Sample Communication to Legal and Regulatory Authorities
"A (what happened) at (location) occurred today at (time). The incident is under investigation and more information is forthcoming. We request you to kindly accept some delay in legal and regulatory reporting process caused due to disruptions of operations. For any further information, please contact <SPOC from Legal team>"

Sample Communication to employees in case of a high-level Earthquake/ Tsunami/ Flood Warning
"A _____ is expected to occur on_____ at _____. All employees are advised to stay at home and take precautionary measures to keep themselves safe. For any safety concerns, please get in touch with _____ from the HR department."

Sample Communication to employees in case of a low/medium-level Earthquake/ Tsunami/ Flood Warning
"A _____ is expected to occur on_____ at _____. The intensity is expected to be within tolerable limits. However, all employees are advised to stay in the office during these particular hours for safety purposes. For any concerns or to report any injured persons, please contact _____ from the HR department."

7.2 Annexure II – Do´s and Don´ts

Handling Media Interviews

How to prepare for Broadcast Interviews

- Prepare "talking paper" on primary points you want to make.
- Anticipate questions--prepare responses.
- Practice answering questions.
- Cover controversial areas ahead of time.
- Know who will be interviewing you, if possible.
- Determine how much time is available.
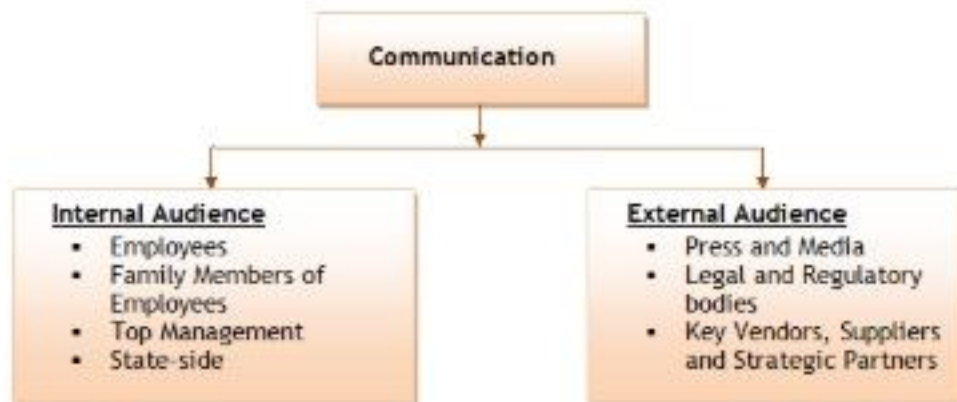- Audiences often remember impressions, not facts.

Do's and Don'ts during the Interview process

- Do build bridges.
- Do use specifics.
- Do use analogies.
- Do use contrasts, comparisons.
- Do be enthusiastic /animated.

5.2 Categories of Communication

It may be required to communicate with few or all of the audience mentioned in the block diagram as part of communication about BCMS operations and incident related facts. The audience can broadly be divided into two categories:

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                    ┌─────────────────────┐
                    │    Communication    │
                    └─────────────────────┘
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Internal Audience
- Employees
- Family Members of Employees
- Top Management
- State-side

External Audience
- Press and Media
- Legal and Regulatory bodies
- Key Vendors, Suppliers and Strategic Partners

Internal Communication

The section describes the responsibility of communication with internal audience and brief description on what to be communicated:

BCMS Policy and Objectives Communication to Employees	
Responsibility	BCMC
The communication will include the following: • BCMS Policy Statement • BCMS Objectives • Details of BCM SPOCs • Primary and alternate BCM team members	

BCMS Roles and Responsibilities Communication to Employees	
Responsibility	BCMC
The communication will include the following: • Nominations for BCMS roles during implementations and maintenance • Nominations for BCMS roles during crisis	

Communication to Employees for Legal & Regulatory Requirements	
Responsibility	Legal Team/ CHC

- Set a time limit in advance.
- Don't let so relaxed that you say something you wish you hadn't.
- Avoid jargon or professional expressions.
- Reporter may repeat self in different ways to gain information you may not want to give.
- Don't answer inappropriate questions; simply say it is "not an appropriate topic for you to address at this time," or "it's proprietary" for example.
- Be prepared for interruptions with questions...it is legitimate for reporters to do that.
- Do not speak "off the record."
- Remember, the interview lasts as long as a reporter is there.

After The Interview

- You can ask to check technical points, but do not ask to see advance copy of the story.
- Never try to go over reporter's head to stop a story.
- Do not send gifts to reporters--it is considered unethical for them to accept them.