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1. Introduction

This Crisis communication procedure for <<Client Name>> outlines a framework and guideline to handle communication in the event of a disaster.

Crisis communication is the capability of <<Client Name>> to immediately and effectively communicate about a crisis and subsequent organizational response to internal stakeholders and external stakeholders, by utilizing the most appropriate mediums, timing, and messaging for each group.

2. Scope

This procedure applies to all critical business units, processes, systems, and supporting functions that fall within the scope of the Bank's Business Continuity Management System (BCMS).

3. Objective

A crisis communication procedure serves the objective of outlining the steps for initiating contact with pertinent parties and team members.

The primary objectives of the communication procedure are:

- To identify the key internal and external parties for establishing communication.
- To define the criteria for communication with interested parties.
- Utilize the pre-defined templates for communication.
- Defining roles and responsibilities ahead of time to enable a more immediate and complete response.
- Process on how to communicate about the crisis.

4. Roles and Responsibility

The H.O. BCM team shall be responsible for overseeing the <<Client Name>> communication protocol. In the event of a crisis, the H.O. BCM Team shall set up a command center, consult with the Crisis Handling Council, and will be involved in all the communications.

The H.O. BCM Team at <<Client Name>> shall be responsible to update and modify the communication procedure periodically as per defined frequency (annual).

Sr. No	Communication Domain	Communication Medium	Communication Responsibility
1.	Internal Employee Communications	<ul style="list-style-type: none"> Email Messaging Platform Telephone calls 	HR team, Facilities Team, Corporate communication Team
2.	Legal and Regulatory communication	<ul style="list-style-type: none"> Email 	Legal Team and Compliance Team, approved by Head-O&FRM
3.	Media Communication	<ul style="list-style-type: none"> Press Conference Press Releases Social media channels 	Corporate Communications Team, approved by CHC
4.	Customers/ Policy Holders	<ul style="list-style-type: none"> Telephone calls. Email 	Customer Service Team
5.	Communication to Senior Management	<ul style="list-style-type: none"> Email Messaging Platform 	H.O. BCM Team Lead through Head-O&FRM, in consultation with CHC
6.	Third Party Vendors	<ul style="list-style-type: none"> Email Voice call 	Department Head (functional owner), coordinated by BCP Coordinator

5. Crisis Communication Drill

A crisis communication drill is important because it improves the crisis communication procedure efficacy as well as preparation of the team, processes, and technology. It is coordinated by BCP Coordinator with support from QRT Team, following the annual Testing & Exercising Procedure. Frequent exercises assist in familiarization between pertinent members, identifying areas for improvement, testing communication channels, and honing methods.

Drill Method	Frequency
Testing the bridge details to be used for communication (<i>This means checking once a year that the phone line or video link used for emergency meetings works properly and everyone can join without issues.</i>)	Annual

Drill Method	Frequency
Call tree test	Annual
Conduct a tabletop exercise using the crisis bridge to test the bridge and communication facilities. Invite all members of the Crisis Handling Council (CHC) to participate.	Annual

6. Detailed Communication Process – Methodology

6.1 Communication during Crisis

A significant unforeseen disruption that occurs due to an incident may result in Bank's activities being disrupted, necessitating the usage of crisis communication protocols. All critical communications must be approved by CHC or ORMC before release. The following are a few of the disruptions

Disruptions of Technical Nature	Disruptions of Non-Technical Nature
Major network failure	Act of terrorism
Major system's breakdown	Fire
Electrical power failure	Natural disasters
IT system failure	Employee unrest, Mass Absence / Strike
Cyber Attack	Flood
	Earthquake
	Epidemic / Pandemic
	Hurricane/cyclone
	Neighborhood hazard
	Act of war
	Public transportation disruption
	Political Unrest

Below mentioned table entails detailed methodology during crisis:

Sr. No	Communication Scenario	Communication Category	Parties to be contacted	Mode of communication	What is to be communicated	Responsibility (Dept.)
1	Physical Threats - Vandalism, fire, flood, terror attack, earthquake etc.	External/ Internal	Emergency responders such as police, fire department and ambulance	Telephone Call	Help required in case of crisis	HR, Corporate Services Department and H.O. BCM Team
			Employees and Families/ Emergency contacts	Telephone Call, Email Messaging Platform	Current state of crisis and safety guidelines	HR Team
2	Pandemic	External/ Internal	Employees and Families/ Emergency Contacts	Telephone Call Email	Current state of crisis and safety instructions	HR Team, BCP Coordinators
			Clients and Policyholders	Email Website update	Service continuity plan, claim processing updates.	Customer Service team
3	Riots, political agitation around Bank facility	External/ Internal	Employees and Families/ Emergency Contacts	Telephone Call Email	Current state of crisis and safety instructions	HR Team, Corporate Services Department and H.O. BCM Team
			Emergency Responders such as the police	Telephone call	Help Required in case of a crisis	Corporate Services Department and HR team

Sr. No	Communication Scenario	Communication Category	Parties to be contacted	Mode of communication	What is to be communicated	Responsibility (Dept.)
4	Incidents resulting in non-compliance to legal and regulatory guidelines	External	Legal and IRDAI	Telephone Call Email Documentation	Incident communication	Compliance Team, Legal team, H.O. BCM Team
5	Incidents resulting in coverage press/media	External	Media/PR Agencies	Telephone Call Email	Specific crisis related information	Corporate Communication Team, CHC approval
			Social Media channels	Telephone Call Email	Current state of crisis	
6	Cyber Attack	Internal/ External	Department Head	Telephone Call Email Emergency notification tools	RCA and current state of crisis	IT Team, Information Corporate Services Department
			Vendors and Strategic partners	Telephone Call Email	Current state of crisis and support required	IT Team, Respective Functional Heads
			Employees	Emails; Telephone Call Emergency notification tools	Current state of crisis and guidance on securing the systems and data,	IT Team HR Team
7	Vendor Unavailability (Non-IT Vendor)	Internal	Senior Management	Telephone Call Email	Cause of crisis and action plan	Department Head
			Affected Business units	Telephone Call Email	Notify vendor unavailability and potential impacts	Respective Functional Head
	Vendor Unavailability (IT Vendor)		Application users	Telephone Call Email	Unavailability of services	Application Head IT team

Sr. No	Communication Scenario	Communication Category	Parties to be contacted	Mode of communication	What is to be communicated	Responsibility (Dept.)
			(Department head) Business owner			
8	Network Outages causing unavailability of services	Internal/ External	Vendors and Strategic partners	Telephone Call Email Emergency Notification tool	Crisis related information and support required	IT Team Respective Functional Head
			Legal and Regulatory Bodies	Telephone Call Email Emergency Notification Tool	Cause of crisis and time required for recovery	Legal Team Compliance Team
			Employees	Telephone Call Email Emergency Notification Tool	Unavailability of services and status of crisis	IT team (Network SPOC)
			Senior Management	Telephone Call Email Emergency Notification Tool	Unavailability of services and status of crisis. RCA for crisis	IT team
9	Drone Strike (on branches, ATMs, mobile towers, infrastructure)	External/ Internal	Emergency responders (Police, Fire, Bomb Squad)	Telephone Call	Immediate assistance required, casualties' assessment	Corporate Services Department
			Employees and Families	Telephone Call, SMS, Emergency App	Safety status, evacuation procedures, muster point locations	HR Team
			Customers in affected area	SMS, Website update, social media	Service disruption, alternate branch locations	Customer Service Team

Sr. No	Communication Scenario	Communication Category	Parties to be contacted	Mode of communication	What is to be communicated	Responsibility (Dept.)
			RBI and Regulatory Bodies	Telephone Call, Email	Incident notification, impact assessment, recovery timeline	Compliance Team
10	Bomb Threat/Bombing in urban areas	External/Internal	Bomb Squad and Law Enforcement	Telephone Call	Threat assessment, evacuation support	Corporate Services Department
			All employees in affected zone	Emergency Alert System, SMS	Immediate evacuation, safety protocols	HR Team, Corporate Services Department
			Branch customers	Public Address, SMS	Evacuation procedures, safety instructions	Branch Manager
			Senior Management/Crisis Team	Conference Call, Secure Communication	Threat credibility, response coordination	Corporate Services Department
11	Regional Power Blackout	Internal/External	Utility Providers	Telephone Call	Restoration timeline, grid stability updates	Corporate Services Department
			Essential staff roster	Satellite Phone, Mobile	Activation for critical operations	HR Team, Department Heads
			Customers	SMS (via backup systems)	Service limitations, alternate channels available	Customer Service Team
			Fuel logistics vendors	Telephone Call	Extended power	Corporate Services Department

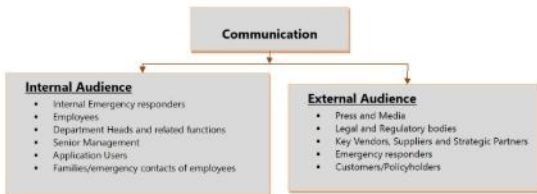
Sr. No	Communication Scenario	Communication Category	Parties to be contacted	Mode of communication	What is to be communicated	Responsibility (Dept.)
					requirements for generators	
12	Internet/Communication Jamming (Government or malicious)	Internal/ External	Telecommunication providers	Landline, Satellite Phone	Service restoration status, alternative solutions	IT Team,
			Critical staff	Pre-designated meeting points, Runners	Manual operation procedures, coordination	Department Heads
			Authorities	Landline, Official channels	Jamming source identification, neutralization	Legal Team, Corporate Services Department
			Customers	Physical notices, Radio broadcast	Service disruption, manual processing available	Customer Service Team
13	City-wide Curfews	Internal/ External	Local authorities	Official channels	Essential movement permits for critical staff	Legal Team, HR Team
			All employees	SMS, Email (before curfew)	Work-from-home activation, safety protocols	HR Team
			Essential workers families	Telephone Call	Accommodation arrangements, safety updates	HR Team
			Customers	Website, social media	Service adjustments, remote	Customer Service Team

Sr. No	Communication Scenario	Communication Category	Parties to be contacted	Mode of communication	What is to be communicated	Responsibility (Dept.)
					banking options	
14	Logistics/Fuel Disruption	Internal/ External	Alternative logistics providers	Telephone Call, Email	Secured fuel supply arrangements	Procurement Team, Corporate Services Department
			Staff requiring transportation	SMS, Employee App	Carpooling arrangements, remote work options	HR Team, Corporate Services Department

5.3 Categories of Communication

It may be necessary to communicate with a few, or all of the audience mentioned in the block diagram below, as part of communication during a crisis and incident related scenario.

The audience can broadly be divided into two categories.



5.3.1 Internal Communication

This section describes internal crisis-time messaging responsibilities and the specific content to include:

Communication to Employees

Audience	Responsibility	Content
Employees	HR Team (all levels), upon formal instruction from CHC or H.O. BCM Team	<ul style="list-style-type: none">- Crisis description (date, time, locations)- Invoke call-tree notification- Required actions (stay home or report to alternate site, travel arrangements, reporting structure)

Communication to Department Heads and Functions

Audience	Responsibility	Content
Dept Heads & Managers	BCM Coordinator (Non-IT scenario), IT Team (IT scenario)	<ul style="list-style-type: none">- Crisis overview (date, time, locations)- Impact on operations, technology, and safety- Team emergency action instructions- Approved communication channels- Available support resources

Communication to Senior Management

Audience	Responsibility	Content
Senior Management	H.O. BCM Team (Non-IT), IT Team (IT)	<ul style="list-style-type: none">- Crisis summary (date, time, locations)- Initial impact assessment and risks to people, customers, stakeholders- Continuity measures in place- Crisis plan activation status- Key decision points requiring senior input (resource allocation, prioritization)

Communication to Application Users

Audience	Responsibility	Content
App Users	IT Team (network, app owners), InfoSec, Corporate Services (cyber scenarios)	<ul style="list-style-type: none">- Crisis description (date, time, locations)- Effects on app availability, performance, security- User actions required- Helpdesk/support contacts- Security reminders and continuity assurances

Communication to Employees' Families/Emergency Contacts

Audience	Responsibility	Content
Families/Emergency Contacts	HR Team	<ul style="list-style-type: none">- Employee safety reassurance- Crisis overview (date, time, nature)- Actions taken for employee protection- HR contact details for updates- Next-step instructions and official channels

Channels for Internal Communication: Crisis Communication Tool, Email, Microsoft Teams/WebEx, Telephone

5.3.2 External Communication

This section describes external crisis-time messaging responsibilities and the specific content to include:

Communication to Emergency Responders

Audience	Responsibility	Content
Police, Fire, EMS	Cluster Head, after Regional/Zonal Head approval	<ul style="list-style-type: none">- Crisis description (date, time, locations)- Damage or safety impacts- Injuries or casualties- Assistance required

Communication to Press and Media

Audience	Responsibility	Content
Press & Media	Corporate Communications Team	<ul style="list-style-type: none">- Crisis summary (date, time, locations)- Operational impacts and affected services- Containment, rescue, recovery efforts- Designated Media Spokesperson details

Communication to Legal and Regulatory Bodies

Audience	Responsibility	Content
Regulators & Legal	Legal Team, Compliance Team	<ul style="list-style-type: none">- Crisis description (date, time, locations)- Operational impacts- Rescue and coordination details- Reporting delays (if any)- Bank SPOC contact information

Communication to Vendors, Partners, Service Providers

Audience	Responsibility	Content
Key Vendors/Partners/Service Providers	Respective Function Head	<ul style="list-style-type: none">- Crisis description (date, time, locations)- Impact on operations- Support or resource requests

Communication via Social Media

Audience	Responsibility	Content
General Public	Social Media Team (Marketing)	<ul style="list-style-type: none">- Crisis summary (date, time, locations)- Operational impacts and affected services- Injuries or casualties- Containment, rescue, recovery efforts- Response-team contacts

Communication to Customers/Policyholders

Audience	Responsibility	Content
Customers/Policyholders	Customer Service Team, Customer Experience Dept.	<ul style="list-style-type: none">- Crisis description (date, time, locations)- Impact on operations and services (interruptions, delays, outages)- Affected services and extent- Ongoing mitigation and restoration steps- Alternate solutions- Customer support contacts

Channels for External Communication: PR Media Releases, Bank Website & Social Media, Email, Telephone/Text Message

Note: Actual channels and message content will be tailored to stakeholder requirements and crisis specifics.

5.4 Sample Pre-defined Statements

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 basis.

It is the responsibility of the BCP coordinator to evaluate the Crisis Communication scripts developed by different teams for different scenarios and audiences.

Communication to	To be developed and sent by	To be approved by
Employees and their family members	HR Team SPOC	CHRO
Press and Media	Corporate Communications Team and PR team	Corporate Communications Leader

Customers/Policy Holders	Customer Service Team	Customer Service Head
Legal & Regulatory Bodies	Legal Team and Compliance team	Chief Legal & Compliance Officer
Vendor/Strategic Partner and Services providers Communication	Vendor Manager and functional lead	Functional Leaders

5.5 Information Collation and Communication Documentation

- It is important to collate the initial information about the incident not only to analyze and take precautionary measures, but also to develop concrete material and information to be communicated to different type of audience.
- Information brochures or fact sheets about the site or the area in which the crisis has occurred are helpful in developing factual communication to inform the Media and other stakeholders.

5.6 Review and update

- It is the responsibility of the BCM Team to review the Communication procedure on annual basis. In case of a change in the organization, the plan shall be modified as required; and
- The H.O. BCM Team shall incorporate the required updates and modifications in the plan and communicate to all required recipients in the business unit.

5.6 New Communication

- Creating a new crisis communication message typically involves a structured process to ensure accuracy, clarity, and consistency in messaging. <<CLIENT NAME>> will make sure that, while composing a new message, it covers key points and the procedures outlined below for approval.

New Message steps

The Message must be clear, concise, and an informative message that addresses the key points related to the crisis.

The communication must include:

- Description of the crisis
- Impact of the crisis on stakeholders, operations, and reputation
- Actions being taken to address the crisis.
- Next steps to be taken.

Based on the crisis, the following teams would be responsible for creating the new messages:

Sr	Crisis Scenario	Responsible team
1	Natural Disasters	HR Team in consultation with Facilities Team
2	Cyber Attack	Information Corporate Services Department
3	Non-Compliance	Legal and Compliance team
4	Media Communication	Corporate communication team

6. Annexure

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

Communication Draft: Sample (subject to necessary vetting from Legal, Compliance)

Sample Communication to Legal and Regulatory Authorities

We are contacting you to report a <<incident>> at our premises. Emergency protocols have been activated, and we are cooperating with the relevant authorities to manage the situation. We will provide regular updates as we progress with response and recovery.

Sample Communication to Employees

Dear Team, there has been a <<incident>> at our premises. Your safety is our utmost priority. Please follow the evacuation procedures and instructions provided by the emergency response team at your particular branch. We will keep you updated on any developments. Thank you for your cooperation.

Sample Communication to Customers

Dear Customer, we regret to inform you that there has been a <<incident>> at our premises. Our primary concern is the safety of our customers and continuity of services. Please be assured that we are taking all necessary measures to address the situation and minimize any impact on our services. Our alternate branches are fully operational and ready to assist you with all your needs. Additionally, our online platforms are accessible 24/7, allowing you to manage your policies, file claims, and reach out to our customer support team. We appreciate your patience and understanding during this challenging time.

Sample Communications to Department Head and Managers

We regret to inform you that there has been a <<incident>> at our premises. The safety and well-being of our employees remain our top priority. Emergency services have been notified, and evacuation procedures are in place. Please ensure that all employees under your supervision follow the evacuation protocols strictly and report to the designated assembly points. Additionally, please gather any relevant information regarding the extent of damage and the status of employees to share with the Crisis Handling Council promptly. We will provide further instructions as the situation evolves. Your leadership and support during this challenging time are greatly appreciated.

Sample communication to Senior Management

We are reaching out to inform you of a << incident>> at our premises. Immediate action has been taken to ensure the safety of our employees and minimize the impact on our operations. Emergency services are on-site, and our Crisis Handling Council is actively managing the situation. We will provide regular updates as we assess the extent of the damage and formulate our response plan. Your guidance and support during this critical time is invaluable.

Sample Communication to Application Users

We regret to inform you that due to a <<incident>> at our premises, there may be disruptions to our services. Our technical team is working diligently to assess the situation and restore functionality as soon as possible.

In the meantime, we appreciate your patience and understanding. For urgent inquiries or assistance, please contact our customer support team directly. We apologize for any inconvenience caused and assure you that we are doing everything we can to resolve the issue promptly.

Sample Communication to Families/ Emergency contact of employees

We are contacting you to inform you of a <<incident>> at our premises involving [employee's name]. We want to assure you that employee safety is our utmost priority. [Employee's name] has been evacuated safely and is currently accounted for. We are providing them with any necessary support and assistance during this time. Rest assured, we will keep you updated on any further developments. If you have any concerns or require additional information, please do not hesitate to reach out to us. Thank you for your understanding and cooperation.

Sample Communication to Emergency Responders

We are reaching out to inform you of a <<incident>> at our premises. Emergency services have been notified, and we are cooperating fully to manage the situation. Your prompt response and assistance are greatly appreciated as we work to ensure the safety of our employees and minimize any potential damage. We will provide regular updates on the situation and remain available for any further assistance you may require. Thank you for your attention to this matter.