



Disclosure on Business Continuity Management

The ESAF Small Finance Bank has established robust Business Continuity Plans and procedures to maintain its critical operations, in the event of any sort of disruptions. The Business Continuity Plan ensures that customer requirements are met to the maximum possible extent, in case of occurrence of disruptive events. It is also intended to safeguard the security and integrity of transaction/account data and customer information. The Business Continuity Plan of the Bank is designed considering all known types of disruptive events, while concurrently accounting for the probability of unknown events.

The Bank has an effective and forward-looking business continuity framework to deal with the impact of potential disruptions. The Bank has a Board approved Business Continuity Management Policy which covers the roles and responsibilities of different units in the Bank and the steps to be taken to resume business and operations within a reasonable time in the event of a disaster. The apex level the Operational Risk & Business Continuity Management Committee monitors readiness of the organisation for Crisis Management and Disaster Recovery in the Bank. The critical systems of the Bank including Core Banking, Treasury and Channels are periodically subjected to disaster recovery drills to ensure that in an exigency the alternate arrangement can be used effectively. There are back- up and archival arrangements for safe storage of data which can be retrieved if necessary.

Apart from the Bank level Business Plan and set of procedures, each Office and Branch has BCPs designed specifically take care of their environment and nature of operations. The Bank is taking care in imparting adequate awareness to its Employees on the Business Continuity Management so that every one can play their respective roles effectively in exigencies.

In situations of any major disruptions, the customers of ESAF Small Finance Bank can resort to the following modes to contact the Bank in case they unable to contact through regular channels.

Pan-India toll free number : - 1800-103-3723

For contacting from abroad : 080-4552-0100

E-mail - customercare@esafbank.com

The Bank's customer service link in the website is also available as alternate means of communication - <https://www.esafbank.com/customer-service/> or you may contact principalnodalofficer@esafbank.com

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