

Business Continuity Plan (BCP)

AU Small Finance Bank is committed to provide uninterrupted banking services to the customers. We are always devoted to safeguard the interest of our customers, internal and external stakeholders in the event of significant business disruption in banking operations. We understand the environment bank operates in and the associated risks, hence the bank has developed and implemented business recovery strategies & infrastructure to ensure recovery and continuity of critical banking operations as per agreed timelines and acceptable service levels. The plan is designed to facilitate the continuity of the critical business processes in the event of defined disaster scenarios. The scenarios address city wide (wide-area) disruptions too. The same is tested periodically to address any gaps. While the recovery time objectives (RTO) have been defined and documented in the recovery plans, various external factors beyond our control could affect the actual recovery time.

Regular drills and tests are conducted to cover various aspects of the Business Continuity Plan. Business continuity Plans are reviewed and maintained periodically to incorporate any significant changes to Process, human resources and technology. The Bank's business continuity plan is in line with the guidelines issued by regulatory bodies and is subject to regular internal, external and regulatory reviews.

In significant disruption Scenario: During a significant disruption or a disaster, if your usual access to transactions or branch is affected, please connect with us through our customer care numbers. Customer care number of the bank is published on bank's website. If you are not able to contact us through our customer care number, you could visit our web-site at **www.aubank.in** and send us your queries/complaints/ requests through online contact links published on website. You can also use our mobile application for transaction and another financial update related to your bank account.

The Recovery time objectives (RTOs) have been detailed in the bank's BCP plan. Various external factors beyond our control, could affect the actual RTOs. Bank's BCP is subject to change/modification without notice.