

# Business Continuity Plan (BCP) Policy

---

## 1. Purpose

The purpose of this Business Continuity Plan (BCP) Policy is to ensure that PNY Sabha Finance Ltd can continue essential functions during and after a major disruption or disaster, and to minimize the impact on employees, operations, and customers.

## 2. Scope

This policy applies to all departments, business units, employees, systems, and third-party vendors that support business-critical functions of PNY Sabha Finance Ltd

## 3. Objectives

- Identify critical business functions and associated risks.
- Establish procedures to recover and resume operations in a timely manner.
- Ensure all staff understand their roles in continuity efforts.
- Maintain communication with stakeholders during a crisis.

## 4. Policy Statement

PNY Sabha Finance Ltd is committed to maintaining a comprehensive and effective Business Continuity Plan. The BCP will:

- Be regularly reviewed, tested, and updated.
- Include risk assessment and business impact analysis.
- Provide recovery strategies and procedures.
- Be aligned with legal, regulatory, and industry standards.

## 5. Roles and Responsibilities

- BCP Coordinator: Develops, implements, and maintains the BCP.
- Department Heads: Identify critical functions and participate in recovery planning and testing.
- Employees: Understand their role in the BCP and participate in training and drills.
- IT Team: Ensure data backup, system redundancy, and technical recovery capabilities.

## 6. Key Components

- Business Impact Analysis (BIA)
- Risk Assessment
- Recovery Time Objective (RTO) & Recovery Point Objective (RPO)
- Crisis Management and Communication Plan
- IT Disaster Recovery Plan
- Emergency Response Procedures

## 7. Testing and Review

- BCP must be tested at least once a year.
- Tests may include tabletop exercises, simulations, and full recovery drills.
- After-action reviews will be conducted to address gaps or failures.

## 8. Training and Awareness

- BCP training shall be conducted annually.
- New employees will receive BCP orientation as part of onboarding.

## 9. Plan Maintenance

- The BCP shall be reviewed bi-annually or after significant organizational changes.
- Updates shall be documented and communicated to relevant parties.

## 10. Compliance and Audit

- Compliance with the BCP Policy is mandatory.
- Internal audits will assess the effectiveness and adherence to the policy.

## 11. Approval and Ownership

This policy is owned by the Managing director and approved by the Board of Directors .

Effective Date: [28.11.2017]

**Revised on board meeting dated 06/08/2024**