

Business Continuity Plan

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Agrani Bank Limited

Agent Banking Division

Introduction:

Agrani Bank will implement a thorough Business Continuity Plan for unforeseen circumstances such as Natural disasters, Fire, Computer and Cyber Crime, Technical and Network Failure, Power outages and any other issue that may cause interruption of services.

1. Business Continuity Plan :

Since Agrani Bank agent banking will be concerned with Account Opening, Cash deposit/withdrawal, fund transfer operations, foreign remittance disbursement, Utility bills, collections, loan operations. The critical issues that it needs to address will pivot around all operations.

- 1.1 Details of each and every activity on Agent Banking will be saved in multiple log files. These log files will be referenced for operational information in regards to the agent banking software.

- 1.2 Agrani Bank's agent banking system will design to handle every conceivable exceptional event (i.e., unexpected scenarios due to natural or man-made disaster).
- 1.3 Agrani Bank's agent banking software will be designed to settle transactions in real time. Due to the design pattern, the likelihood of unsettled transactions has been eliminated from the system. However, if an 'unsettled transaction' (i.e., transactions that have been accepted but where processing has not been completed) ever happens the log that is generated for every transaction activity will be referenced to determine the status if that particular transaction and further actions can be initiated to complete the process. A sub-committee composed of individuals from sender and receiver bank along with agent personnel will resolve the issue as soon as one such scenario occurs.

Business Continuity Policy

Agrani Bank will instill a set of policies and guidelines as part of its business continuity planning. These guidelines will elaborately state the necessity for a plan, the methods that will be used to identify mission critical elements, and the human resources who will be in charge of initiating and updating these policies and guidelines.

2. Agrani Bank Disaster Recovery (DR) site and Data Backup

- a. Agrani Bank will back up all information including raw transaction data, ledger update data, and uncompleted transaction details so that it can quickly resume operations after an emergency. It will employ a mechanism to acquire and maintain real-time data back-up. Data on the disaster recovery server will be backed up on digital media including large capacity USB drives with integrated data backup. Backups will be stored with the same level of security and policies as the original data.
- b. Agrani Bank will store back-up data in remote storage locations (preferably at data center of member banks). It will ensure that back-up data can be easily obtained during times of emergencies. Agents will choose a back-up facility location that is far enough to avoid being affected by any disaster which could threaten the main facility. Bank will ensure that the back-up facilities do not share telecommunication lines or electric power supply routes with main Data Center facilities.

3. Business Continuity Plan (In a table):

Factors	Action plan
Agent's inability to Continue Business	Bank is capable to continue the customer service through it,s online Banking module from any nearest Agrani Bank branch or Agent booth without any interruption of customer service until a new Agent is appointed.
Sudden death of Agent	In case of sudden death or disability of an Unit Agent, an assigned officer at Agent booth can continue the customer Transaction till the nominee or a member of his family desires to continue the business observing all formalities.
Disruption due to natural calamity like, earthquake, flood, Fire etc.	Since Agent banking solution is equipped with the latest Technology based real-time online service through internet ,Bank can make alternate place in a nearest house without disruption of business
Agent's Business discontinuity	On receipt of Agent's discontinuity notice Bank will appointment a new agent for continuity of customer service