Business Continuity Plan/Disaster Recovery

Digamber Capfin Limited

Document Control Page

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Table of Contents

Objective

To ensure continuity of critical business operations and minimize disruptions during unforeseen events, safeguarding the interests of customers, stakeholders, and regulators.

Scope

This BCP applies to all critical departments and functions of Digamber Capfin Limited, including:

- LOS and LMS Application
- Collections and repayments
- IT infrastructure and data centers
- Customer support services
- Regulatory compliance and reporting
- HR and administrative services

Governance Structure

Role	Responsibility
Board of Directors	Policy approval and oversight
BCP Committee	Implementation, monitoring, and governance
BCP Coordinator	Day-to-day execution, reporting
Department Heads	Department-specific plans and response

Business Impact Analysis (BIA)

Function	RTO	RPO	Dependencies
Loan disbursement	02	4	Core lending platform, APIs
Customer service	02	4	CRM software, internet
Collections & repayments	02	4	Payment gateways, staff

Risk Assessment

Risk Type	Description	Mitigation Measures
Cyberattack	Unauthorized access or data breach	Firewalls, multi-factor auth, monitoring
Natural Disaster	Flood, fire, earthquake	Backup site, insurance, remote access
Power Failure	Electrical outages at HQ or branches	UPS, diesel generators
Pandemic	Health risks affecting workforce	Work from home facility, hygiene protocols

Recovery Strategies

- **Finflux Application (M2P):** Application used for Loan Origination and Loan Management (LOS/LMS/Collections)
  As we have DC in Mumbai and DR in Hyderabad. All data is backup at DR site and activity is performed once in a year

- **Local Management of Data (Sharing Folder Access Data)**
  Currently we don't have any DC-DR concept for local data, but we are working on it to finalize the same and procure two NAS (Network Attached Storage) in which one NAS will be act as Primary Storage device and second NAS will act as secondary storage. And we will also take backup as snapshot so that data can be retrieve whenever required.

- **Network at Head Office**: We have firewall installed in our head office and having two lease line one is of Airtel and other of BSNL. And we have configured both lease line in such a way that if anyone gets down than user shifts on other active line.

- **Branch Network**: Currently we don't have any broadband connection in branches, user is using mobile network to connect Laptop/Desktop. SIM is provided to BM and ABM and using mobile data for using applications

- **Power Failure:** Company has UPS and Generators at head office, so in case of power failure we can resume our operations using both. And in branch level also UPS is provided so that they can resume operations when power failure occurs.

Communication Plan

- **Internal**: Email, SMS alerts, internal chat groups.
- **External**: Customer emails, SMS, website update, social media.
- **Regulatory**: Immediate notification to RBI and other regulators if required

Training and Awareness

- Quarterly BCP training for all employees.
- Bi-annual drills and mock tests for critical functions.

Testing and Maintenance

- **Frequency**: BCP testing every 6 months.
- **DR Drill**: Annual disaster recovery site test.
- **Review**: Annual review or post major incident.
- **Audit**: Internal audit of BCP compliance annually.

Third-Party Risk Management

- BCP compliance part of vendor onboarding.
- Periodic review of vendor BCPs.
- Contingency arrangements with alternate providers.

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