

BUSINESS CONTINUITY PLAN

Jayshree Dealers Private Limited (the “**Company**”) is a Non-Banking Financial Institution (registered with the Reserve Bank of India) in the business of lending with focus on asset quality and service excellence.

As part of its Business Continuity Plan, the Company has adopted principles of business that aim to protect its customers, employees and other stakeholders. This includes policies, standards, and procedures to ensure continuity, resumption and recovery of critical business processes. Towards this end, the company has established policies and procedures towards emergency response, business recovery, IT disaster recovery, and such other areas that are crucial to the Company’s uninterrupted continued business operations.

The Company has a robust Board of Directors, representing the senior management of the Company, who steer the Company and oversee the Business Continuity Plan of the Company.

The processes adopted by the Company are reviewed and maintained regularly to incorporate any changes to environment, people, process and technology. The Company is capable of managing the impact of any disruptions and shall be able to resume business and operations to an acceptable level within a reasonable time in the event of any disaster. The Company’s business continuity plan is in compliance with the guidelines issued by regulatory bodies and is subject to regular internal, external and regulatory reviews.

In the event a significant disruption exists or continues, and you are unable to access the Company officials through regular channels, please contact us through our phone numbers or write in to our Grievance Redressal Officer with your queries. Fund transfer, whether for disbursement of loans or for repayments can be processed through NACH, NEFT or RTGS respectively.

The Company also requires its service providers to develop and establish a robust framework for documenting, maintaining, and testing business continuity and recovery procedures. The Company urges its service providers to periodically test their Business Continuity / Recovery Plans and occasionally conducts joint testing and recovery exercises with its service provider.

In order to mitigate the risk of unexpected termination of outsourcing agreements or liquidation of its service provider, the Company retains an appropriate level of control over such arrangements, including the right to intervene with appropriate measures to continue its business operations, without incurring prohibitive expenses and without any break in the operations of the Company and services to its customers.

The Company also ensures that service providers are able to isolate the Company’s information, documents and records and other assets from other businesses. The Company retains the ability to remove all its assets, documents, records of transactions and information given to the service provider, from the possession of the service provider in order to continue its business operations, or delete, destroy or render the same unusable.

The Company also, on a regular basis, puts in place necessary backup sites for its critical business systems and data centres.