

Business Continuity Plan (BCP)

HDFC Bank's mission is to be a world class Indian bank by adopting a single minded focus on service excellence and product quality. The Bank has adopted industry leading best practices in establishing a set of operating principles which govern how risks of a significant business disruption are mitigated to protect the Banks customers, employees and stakeholders.

The Bank has a robust and well defined business continuity program which comprises of policies and procedures with clearly defined roles, responsibilities and ownership for Crisis Management, Emergency Response, Business recovery and IT Disaster Recovery Planning. The Bank's BCP steering committee, represented by the senior executive management of the Bank, approves and oversees the annual BCP strategy and road map.

Regular drills and tests are conducted to cover all aspects of the Business Continuity Plan. Plans are reviewed and maintained regularly to incorporate any changes to environment, people, process and technology. The Bank's Business Continuity Office continuously works towards strengthening the business continuity preparedness of the Bank.

The Bank's Business continuity program is developed to manage the impact of significant disruptions and will endeavor to resume business and operations to an acceptable level within a reasonable time in the event of a disaster. While the recovery time objectives (RTO) have been defined and documented in the plans, various external factors beyond our control could affect the actual recovery time.

The Banks business continuity plan is in line with the guidelines issued by regulatory bodies and is subject to regular internal, external and regulatory reviews.

When a significant disruption occurs:

After a significant disruption or a disaster, if your usual access to funds, transactions or branch is affected, please contact us through our phone banking numbers. Phone banking numbers of your nearest location are published on our website. Contact numbers for credit card and debit cards are also printed on the rear of your debit / credit / ATM card.

If you are not able to contact us through phone banking, you could visit our web-site at www.hdfcbank.com and send us your queries and requests through online contact links.

Alternative Channels for transacting Government Business during calamity / strike / disruptions

- The Bank provides multiple modes of payment for fulfilling Government business, such as payment through cash or cheque directly at the Bank's branches, payment through credit cards, debit cards or net banking accounts from the Bank's website.
- If RBI or other Banks are not available: Tax payments can be processed at our branches or any of the methods mentioned above
- If cheque-based clearing facility is not available: Funds Transfer can be processed from our branch or website (Net Banking) through NEFT or RTGS