

## INFORMATION SECURITY POLICY STATEMENT

Jagrawal Credits Private Limited (JCPL), a Reserve Bank of India (RBI) regulated Base Layer NBFC, is committed to maintaining a high level of information security across the company. Our objective is to comply with ISO 27001 standards and continuously improve our information security practices to uphold our reputation and meet legal, regulatory, and customer requirements.

### **JCPL commits to:**

- Clearly understanding the requirements and expectations of our customers and relevant regulatory authorities.
- Collaborating closely with customers and suppliers to deliver services with a strong focus on security.
- Ensuring every employee shares responsibility for effective information security.
- Protecting our people, information, intellectual property, assets, activities, and facilities against misuse, loss, damage, disruption, interference, espionage, or unauthorized disclosure. It is crucial to maintain the confidence of those who entrust sensitive information to JCPL.
- Developing and maintaining security policies and controls that meet ISO 27001 requirements. Our Information Security Policy (ISP), procedures, guidelines, and standards reflect the minimum requirements necessary to protect our information assets and reputation.
- Implementing the "Maker-Checker" principle to reduce the risk of errors and misuse, ensuring data reliability for our customers.
- Periodically testing the capability of applications to failover to alternate data centers as part of our Data Backup and Business Continuity Plan (BCP) testing program.
- Having a Board-approved BCP Plan with regular oversight by the Board every year.
- Ensuring consistency and adequacy in filing regulatory returns to RBI (CIMS Returns).

- Maintaining system-generated reports for top management, summarizing the financial position of the organization, including operating and non-operating revenues and expenses, cost of funds, etc.
- Implementing an Information Security Management System (ISMS) and ensuring it is maintained, continually improved, and supported with adequate resources to achieve the objectives set in this Policy Statement.

Our approach to achieving these objectives involves enhancing information security through investments in technology, processes, and employee skills. This will improve how we manage our business and deliver services to our customers.

This policy statement shall be easily accessible to all JCPL staff and available for public viewing on our website <https://www.jagrawalcredits.in> Each staff member is encouraged to take particular care in their approach to security and recognize their important role in maintaining an effective information security program throughout JCPL.

**Effective:** 01/03/2025

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