



**BENGAL
COMMERCIAL
BANK**
inspiring growth

Information Security Management System (ISMS) Policy

Bengal Commercial Bank PLC. is assembled with modern technologies, innovative thoughts, products, hassle free services and recognized for its best customer-centric banking brand. The Board of Directors and Management of the Bank is uncompromised to ensure information security management system (ISMS) in each and every affairs of banking. The Bank is adorned for providing specialized banking services focusing micro and small business enterprises as well as creating new entrepreneurs across the country. Moreover, the Bank aims to uphold the interest of it's account holders and depositors by ensuring that the deposits are channeled into meaningful investment projects with viable returns.

Bengal Commercial Bank PLC. was primarily engaged in deposit collection and facilitated lending to the SME & CMSME based clients for heightening their business. Later, the Bank also expanded it's lending facilities to the reputed corporate business hubs and to the field of individual private clients in wholesale and retail banking arena. The widened services of the Bank also includes credit cards, mobile banking, custodial services and guarantees, cash management and settlement as well as Trade Finance. The whole activities of the Bank is condensed on a strong technology-based platform which is segmented differently natured on variety of products.

Like the Banks of developed countries, Bengal Commercial Bank PLC. also heavily depends on its ability to use Information and Communication Technology for its easy and secure banking operations. All its information is exchanged, archived, used and processed through reputed secured banking software and hardware. Any compromise of information security management system (ISMS) in terms of Confidentiality, Integrity, and Availability (CIA), may cause serious disruption of whole banking services and may erupt legal non-compliances. To confront the unwanted casualties, Bengal Commercial Bank is working for ensuring the protection of consumer's data and information assets, through an onerous process of due diligence by identifying visible and underlying threats and vulnerabilities. The Bank has developed a trained team for prompt response against the ICT risks, and Cyber Security risk for the entire IT system so that the whole information of the clients and banking operations may easily be protected.

For achieving the desired level of protection, the Bank plans and implement its Information Security Management System based on Risk Assessment, Resource Allocations and Operational Controls. It also maintains a level of emergency preparedness for its Business Continuity and Disaster Recovery, so that, under all circumstances, the operation of Bengal Commercial Bank PLC would be continued.

Vulnerability Assessment is used as a means of understanding the possible future information security threats that may challenge the information security management system robustness.

Complying with the applicable legal requirements is an essential ingredient of its overall Information Security Management System and it is committed to improve its Information Security Performance continuously. In this process, Bengal Commercial Bank PLC. realizing the importance of Information Security Management System (ISMS), introduces the legal compliance with the prevailing local laws, rules, and regulations as well as globally agreed standards, requirements.

To address the agenda, the Bank aims to achieve a high level of Information Security Management System (ISMS) that meets the applicable standard for meeting the needs and expectations of its stakeholders and continuous strengthening its ability to protect the overall information.

This Policy is endorsed by the top-level management of Bengal Commercial Bank PLC. and communicated to all parties relevant to its Information Security.

Managing Director & CEO
(Bengal Commercial Bank PLC)

Date: 04 December 2023

✓