



28 OCTOBER 2024

Information Technology

Thankam Finance Private Limited has a strong IT department for the fulfillment of the company's day to day/statutory software requirements.

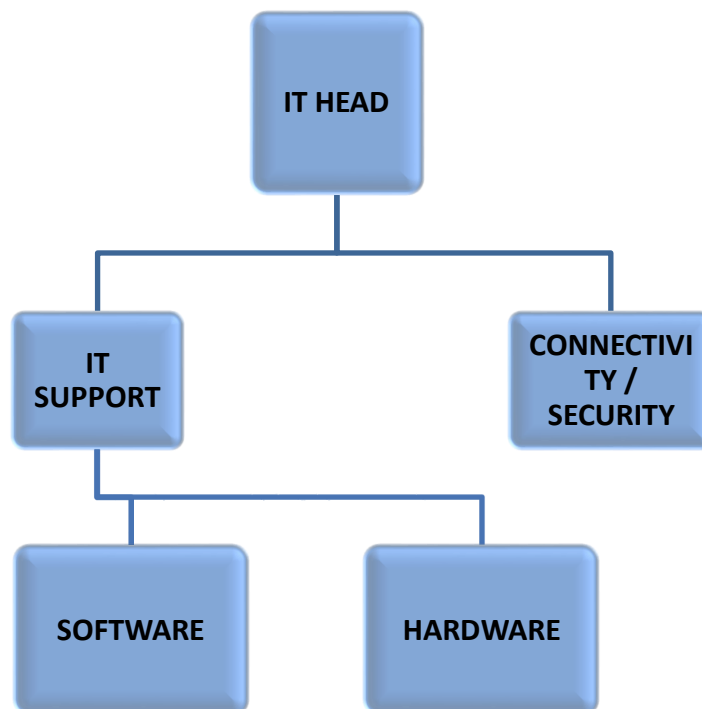
For better control & security reasons, all our branches are connected through Virtual Private Network (VPN). So, no one can access the software from outside the network. All the external access like pen drive, external email etc. are blocked for better control and to avoid misuse of data.

Data recovery can be done in real time as and when required, from data backup maintained in internal storage devices in the data center at Head Office (Mumbai). We have dedicated internal IT team for Software support, hardware support, connectivity and security support.

Following attached documents give details of IT system in the company.

1. IT Team organization Structure.
2. Information System details
3. IT Policy.
4. Disaster Recovery/Business continuity.

1. IT Team Organization



2. Information System

- Centralized software.
- Web based software, so no need to install it every where
- Latest technology being used
- All branches are connected through secured VPN
- Nobody can access the software from outside our network

- High performance servers installed on Premises
- Separate servers for application and data
- Server redundancy implemented
- Daily backup
- Strong firewall implemented with redundancy
- Antivirus implemented
- Two alternate leased line on Premises for connectivity redundancy.
- 24-hour power backup-UPS installed
- Strong IT supporting staff.
- USB pen drive and external emails are blocked
- Biometric punching for employee attendance
- DVR/Camera implemented at all our branches.
- Centralized camera monitoring.
- Implemented software for auditors and gold inspectors
- External Cloud Server mail server implemented

3. **IT POLICY**

PURPOSE:

- A. To remain competitive, extend efficient service to our customers and provide our employees with the best tools to do their jobs, Thankam Finance Private limited makes available to our workforce access to one or more forms of IT/ Electronic services, including computers, e-mail, telephones, online services, Internet.
- B. Thankam Finance Private Limited encourages the use of these media and associated services because they can make communication more efficient and effective because they are valuable sources of information about vendors, customers, technology, and new products and services. However, all employees and everyone connected with the organization should remember that systems / electronic media and services provided by the company are company property and their purpose is to facilitate and support company business. All employees have the responsibility to use these resources in a professional, ethical and lawful manner.
- C. To ensure that all employees are responsible, the following guidelines have been established for using systems/ electronic media, e-mail, internet and other services. Thankam Finance Private Limited provides internet access to employees for company business use only. No policy can lay down rules to cover every possible situation. Instead, it is designed to express Thankam Finance Private Limited - IT philosophy and set forth general principles when using systems/electronic media, e-mail, internet and other services.

PROHIBITED COMMUNICATIONS

Systems/Electronic media cannot be used for knowingly transmitting, retrieving, or storing any communication that is:

1. Discriminatory or harassing;
2. Derogatory to any individual or group;

3. Obscene, sexually explicit or pornographic;
4. Defamatory or threatening;
5. Engaged in for any purpose that is illegal or contrary to Thankam Finance Private Limited -IT policy or business interests.

PERSONAL USE

The computers, electronic media and services provided by Thankam Finance Private Limited are primarily for business use to assist employees in the performance of their jobs. Limited, occasional, or incidental use of system (sending or receiving of mail etc.) for personal, non-business purposes is understandable and acceptable, and all such use should be done in a manner that does not negatively affect the system's use for their business purposes. However, employees are expected to demonstrate a sense of responsibility and avoid such usage as far as possible and not to abuse this privilege under any circumstances.

ACCESS TO EMPLOYEE COMMUNICATIONS

- A. Generally, system information created and/or communicated by an employee using e-mail, word processing, utility programs, spreadsheets, voicemail, telephones, Internet and similar electronic media is not reviewed by the company. However, the following conditions should be noted:

Thankam Finance Private Limited does routinely gather logs for all system activities or monitor employee communications directly, e.g. recording telephone calls, telephonic numbers dialed, call length, time at which calls are made, internet sites accessed etc., for the following purposes:

1. Cost analysis;
 2. Resource allocation;
 3. Optimum technical management of information resources; and
 4. Detecting patterns of use that indicate employees are violating company policies or engaging in illegal activity.
 5. Other training purposes
 6. Communication policy in force requires marking of copies of e-mails to the reporting authority of the mail originator. All internal communications by e-mail at all levels are also routed through concerned reporting officer or a copy marked to him. This will enable monitoring of internal communications.
- B. Thankam Finance Private Limited reserves the right, at its discretion, to review any employee's system files and messages to the extent necessary to ensure system/electronic media and services are being used in compliance with the law, this policy and other company policies.
 - C. Employees should not assume system communications are completely private.

Accordingly, if they have personal information to transmit, they should use other means.

SOFTWARE

To prevent computer viruses from being transmitted through the company's computer system, unauthorized downloading of any unauthorized software is strictly prohibited. Only software registered and/or approved through Thankam Finance Private Limited -IT may be downloaded. Employees should contact the Thankam Finance Private Limited -IT team if they have any questions.

SECURITY/APPROPRIATE USE

- A.** Employees must respect the confidentiality of other individual's system communications. Except in cases in which explicit authorization has been granted by company management, employees are prohibited from engaging in, or attempting to engage in:
 - 1. Monitoring or intercepting the files or system/electronic communications of other employees or third parties;
 - 2. Obtaining access to systems or accounts they are not authorized to use;
 - 3. Using other people's log-ins or passwords;
 - 4. Breaching, testing, or monitoring computer or network security measures.
- B.** No e-mail or other electronic communications can be sent that attempt to hide identity of the sender or represent the sender as someone else.
- C.** System/Electronic media and services should not be used in a manner that is likely to cause network congestion or significantly hamper the ability of other people to access and use the system.
- D.** Anyone obtaining electronic access to other companies or individual's materials must respect all copyrights and cannot copy, retrieve, modify or forward materials with copyright except as permitted by the copyright owner.

PARTICIPATION IN ONLINE FORUMS

- A.** Employees should remember that any messages or information sent on company-provided facilities to one or more individuals via a computer network-for example, Internet mailing lists, and online services- are statements identifiable and attributable to Thankam Finance Private Limited.
- B.** Thankam Finance Private Limited recognizes that participation in some forums might be important to the performance of an employee's job. For instance, an employee might find the answer to a technical problem by consulting members of a news group devoted to the technical area.

VIOLATIONS

Any employee who abuses the privilege of their access to e-mail or the Internet in violation of this policy will be subject to corrective action, including possible termination of employment, legal action, and criminal liability.

EMPLOYEE AGREEMENT ON USE OF E-MAIL AND THE INTERNET

An agreement as follows is to be collected from all employees on the roles of the company.

"I have read, understood, and agree to comply with the foregoing policies, rules, and conditions in-force governing the use of the Company's computer and telecommunications equipment and

services. I understand that I have no expectation of privacy when I use any of the telecommunication equipment or services. I am aware that violations of this guideline on appropriate use of the e-mail and internet systems may subject me to disciplinary action, including termination from employment, legal action and criminal liability. I further understand that my use of the e-mail and internet may reflect on the image of Thankam Finance Private Limited to our customers, competitors and suppliers and that I have responsibility to maintain a positive representation of the company. Furthermore, I understand that this policy can be amended at any time.”

Name & Signature of Branch Manager:

Name of Branch & Address Seal:

Date

4. Disaster Recovery / Business Continuity Plan

Head Office

Access to data and software from backup in internal storage devices is possible in case if anything goes wrong with the servers in the data center Mumbai (Head Office).

Branches

There is no data stored or kept in any of the branches. Business data & email are functioning from the central server only. In case of power failure, 3 hours UPS Back up is made available in all branches.

In case of connectivity failure, alternative connectivity is available in branches.