Business continuity for disaster recovery is a high priority for MOSIPL, and affiliates. Our goal is to ensure our continued ability to serve our clients and to protect their assets and the people and assets of our firm. Our Business Continuity Program has been developed to provide reasonable assurance of business continuity in the event there are disruptions of normal operations at thefirm's critical facilities.

As part of our regular maintenance, we periodically test systems and processing failover to business recovery sites. Our plans also consider the potential need for our business operations to be supported by staff operating from non-MOSIPL locations, including their homes, should an incident occur which requires personnel to be dispersed. Potential scenarios include a biological, chemical or pandemic "event" in or near a location in which the firm does business.

No contingency plan can be failsafe or provide absolute assurance that an interruption in business will not occur or that negative consequences will not ensue from a crisis or event. Because natural and other disruptions — even if anticipated — generally are unpredictable and can change over time, no plan when originally designed or even if later modified can anticipate every contingency or need. That said, MOSIPL is committed to ensuring that its program is comprehensive and up-to-date, particularly as new information, techniques, and technologies become available. We may alter, add to, or eliminate specific aspects of the program as we judge appropriate for the protection of all concerned. We will keep both our clients and our own community informed of pertinent changes.

If after a significant business disruption you cannot contact us at 91-22-30801004, you can mail to us at ajay.menon@mosipl.com, rajesh.dharamshi@mosipl.com or its parent company MOSL's dealing team @ mostcash@bloomberg.net.

We plan to quickly recover business operations after a significant business disruption and respond by safeguarding our employees and property and making a financial and operational assessment protecting the firm's books and records

The Business Continuity Program
 The BCP program, which was developed with the assistance of this team, is comprised of four key elements: Crisis Management, Systems and Data Recovery, People Recovery Facilities, and Process Improvement.

1. Crisis Management: Coordination, Communication, and Training
Crisis Management encompasses the communication processes and response procedures by which the firm manages a business disruption, as well as the tools, training, and exercises we use to help prepare the firm and our people for possible disruptions. Because the first two hours following a disruption are often the most critical, the firm has established a multi-pronged, rapid response capability. The firm's Crisis Management responses are periodically rehearsed. The firm carries out both desktop drills and live exercises that reinforce these arrangements and allow the firm to study and improve its program and processes.

2. Systems and Data Recovery
Systems and Data Recovery focuses on restoring the firm's core infrastructure, including networking, applications, email access, and other shared technologies to ensure the continuation of critical business systems processing. Applications are prioritized based on their criticality to the business. Recovery requirements and the frequency of application testing are then established based on those priorities. Critical data is backed up to alternate locations on a regular basis. Advisor vault will be providing all the hardware / software support for an automated mechanism whereby MOSIP will be able to maintain a back up of electronic records. This includes a remote data package and the achieving of email accounts relating to the business.

3. People Recovery Facilities

People Recovery Facilities focuses on ensuring that our people can quickly get back to productive work when their physical facilities are not operating or are not accessible.
All the principals are connected to the firms mail server through separate login and will be able to communicate with each other from alternate work location are outfitted with the equipment and functional capabilities required to carry on business in emergency situations. Additionally, MOSL, the parent firm is able to support critical functions by enabling designated staff to work from their homes, or from other non-MOSIPL locations through secure remote access connections.

4. Process Improvement: Continual Assessment and Testing
Process Improvement assesses and tests our state of readiness for foreseeable business disruptions, including:
- Ongoing testing of plans.
- Continually reassessing risk — including operational and financial risks — and integrating new risk scenarios into the program.
- Updating business requirements and integrating them into the program.
- Introducing new strategies and technologies as they become available.
- Undertaking periodic review and refinement of the program.

This Overview is designed to satisfy disclosure requirements under FINRA Rule 4370 requiring the creation and maintenance of a Business Continuity Plan.