

TEM-01: ISMS MANAGEMENT REVIEW MEETING (MRM) MINUTES

JOHN THOMAS FINTECH PRIVATE LIMITED

CIN: U62099KL2026PTC106017 | **Doc ID:** JT-ISMS-TEM-001

Meeting Reference: MRM-2026-01 | **Meeting Date:** 14-Oct-2026 | **Time:** 10:00 AM - 12:30 PM IST

Location: Corporate Boardroom, 69/1854 A, SRM Road, Kochi, Kerala / Secure Video Conference

ISO/IEC 27001:2022 Clause Mapping: Clause 9.3 (Management Review)

1. Attendees & Quorum

Name	Designation / Role	Attendance Status
John Thomas	Managing Director & Chief Executive Officer (Chairperson)	Present
Saramma Thankachen	Director	Present
Appointed CISO	Chief Information Security Officer / Lead Auditor	Present
Lead Systems Architect	Head of Engineering & Architecture	Present
DevOps & Cloud Lead	Infrastructure & Cloud Security Lead	Present

Quorum verified: Top Management and all key ISMS domain leads present.

2. Formal Meeting Agenda & Discussions (Clause 9.3.2 Inputs)

Agenda Item 1: Review of Previous Action Items

- As this is the inaugural formal ISO/IEC 27001:2022 Management Review following incorporation, there are no prior MRM action items. Baseline established.

Agenda Item 2: Changes in External & Internal Issues (Clause 4.1 & 4.2)

- Review of the Indian **Digital Personal Data Protection (DPDP) Act 2023** and CERT-In 6-hour cybersecurity reporting directions.
- Confirmed that cloud data localization within Indian AWS regions (ap-south-1 Mumbai and ap-south-2 Hyderabad) satisfies all RBI and statutory data residency guidelines.

Agenda Item 3: Evaluation of Information Security Performance & Objectives (Clause 6.2, 9.1)

- Platform uptime target ($\geq 99.95\%$) achieved with 99.99% operational reliability.
- Zero production customer data breaches reported.
- 100% of employees completed baseline information security and AUP onboarding.

Agenda Item 4: Internal Audit Findings & Status of Corrective Actions (Clause 9.2, 10.2)

- Full-scope baseline internal audit completed per checklist CHK-01 .
- Zero Major Nonconformities identified; 1 Minor NC regarding quarterly access review formalization logged and remediated under CAR-2026-03 .

Agenda Item 5: Risk Assessment & Treatment Plan Review (Clause 6.1, 8.2)

- Reviewed the master Risk Register (REG-01) comprising 10 fintech risk scenarios.
- High inherent risks successfully mitigated to acceptable residual levels (≤ 10).
- Approved the Statement of Applicability (REG-02) endorsing all 93 controls.

3. Management Decisions & Approved Action Items (Clause 9.3.3 Outputs)

Action Item ID	Decision / Approved Action	Responsible Owner	Budget / Resource Allocation	Target Due Date
ACT-MRM-01	Proceed with immediate engagement of accredited Certification Body for Stage 1 & Stage 2 ISO/IEC 27001:2022 Certification Audits.	Managing Director & CISO	Approved Certification Audit Fee	15-Nov-2026
ACT-MRM-02	Procure advanced automated cloud security posture management (CSPM) and container scanning tooling.	DevOps Lead	Approved Annual Tooling Budget	30-Nov-2026
ACT-MRM-03	Schedule annual third-party external VAPT audit with CERT-In empaneled security agency.	CISO	Approved Security Audit Budget	15-Dec-2026

4. Top Management Conclusion & Sign-Off

The Board of Directors of **JOHN THOMAS FINTECH PRIVATE LIMITED** affirms that the Information Security Management System (ISMS) is fully suitable, adequate, and operating effectively in alignment with the strategic objectives of the Company and the international requirements of **ISO/IEC 27001:2022**.

Name	Role	Signature & Date
John Thomas	Managing Director & CEO	<i>Digitally Signed</i> — 14-Oct-2026
Saramma Thankachen	Director	<i>Digitally Signed</i> — 14-Oct-2026