

Delegation of Powers: Integrated Risk Management Department

Sno.	Subject	Delegation
1	Finalization of Internal Rating	Rating Committee
2	Addition/Deletion of Models in CRISIL Risk Assessment Model	MD & CEO
3	Addition/Deletion of Industry Risk Scores & Industry Research Reports	CRO
4	Finalization of Risk Assessment of Proposals	CRO
5	In principle approval for availing new products/services	MD & CEO
6	Approval of RFP for availing new products/services	CRO
7	Award/Renewal of contract for availing research/risk related services or products for credit risk management	CRO with report to MD&CEO
8	Subscription to the research/reference material annually :	
	Upto Rs. 5 lakh	CRO
	Above Rs. 5 lakh – upto Rs. 10 lakh	DMD
	Above Rs. 10 lakh	MD & CEO
9	Payment of fees for product/services as per approved terms	DGM
10	Finalization of Credit Audit Report	CRO
11	Checking status of compliance of pre-disbursement conditions prior to each disbursement	DGM

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