


**Aggregate Group Exposure Limit of Officers:**
**(Rs in crs)**

| Particulars                    | ZOCC - GM | DNCC (Network DGM)/ RMCC (DGM)/ DGM | RMCC (AGM)/ DRMCC (AGM)/ AGM | DRMCC (CM)/ CM | Senior Manager | Manager | Officer |
|--------------------------------|-----------|-------------------------------------|------------------------------|----------------|----------------|---------|---------|
| Aggregate Group Exposure Limit | 100.00    | 40.00                               | 20.00                        | 6.00           | 2.00           | 0.70    | 0.25    |

**Discretionary lending Powers of Officers for Single Borrower Exposure:**
**(Rs in crs)**

| Sanctioning Authorities             | Aggregate Single Borrower Limit   | DLP Single Borrower- Corporates |            |                         | DLP Single Borrower- Non Corporates |            |                         | Aggregate Single Borrower Limit- Unsecured advance | Powers for granting Unsecured Advances for Corporates borrowers |            |                         | Powers for granting Unsecured Advances for Non-Corporate Borrowers |            |                         |
|-------------------------------------|---|---------------------------------|------------|-------------------------|-------------------------------------|------------|-------------------------|--|---|------------|-------------------------|--|------------|-------------------------|
|                                     |   | BOB 1 to BOB5/ MSME             | BOB6/ MSME | Below BOB 6/ Below MSME | BOB 1 to BOB5/ MSME                 | BOB6/ MSME | Below BOB 6/ Below MSME |  | BOB 1 to BOB5/ MSME   | BOB6/ MSME | Below BOB 6/ Below MSME | BOB 1 to BOB5/ MSME  | BOB6/ MSME | Below BOB 6/ Below MSME |
| Rating Criteria                     |  | BOB 1 to BOB5/ MSME             | BOB6/ MSME | Below BOB 6/ Below MSME | BOB 1 to BOB5/ MSME                 | BOB6/ MSME | Below BOB 6/ Below MSME |  | BOB 1 to BOB5/ MSME   | BOB6/ MSME | Below BOB 6/ Below MSME | BOB 1 to BOB5/ MSME  | BOB6/ MSME | Below BOB 6/ Below MSME |
| ZOCC - GM                           | 50.00   | 50.00                           | 37.50      | 25.00                   | 37.50                               | 28.15      | 18.75                   | 5.00   | 5.00  | 3.75       | 2.50                    | 3.75   | 2.80       | 1.90                    |
| DNCC (Network DGM)/ RMCC (DGM)/ DGM | 20.00   | 20.00                           | 15.00      | 10.00                   | 15.00                               | 11.25      | 7.50                    | 2.00   | 2.00  | 1.50       | 1.00                    | 1.50   | 1.15       | 0.75                    |
| RMCC (AGM)/ DRMCC (AGM)/ AGM        | 10.00   | 10.00                           | 7.50       | 5.00                    | 7.50                                | 5.65       | 3.75                    | 1.00   | 1.00  | 0.75       | 0.50                    | 0.75   | 0.55       | 0.40                    |
| DRMCC (CM)/ CM                      | 3.00  | 3.00                            | 2.25       | 1.50                    | 2.25                                | 1.70       | 1.15                    | 0.30   | 0.30  | 0.25       | 0.15                    | 0.25   | 0.15       | 0.10                    |

| POWERS OF SANCTIONING AUTHORITIES BELOW THE RANK OF CHIEF MANAGERS |                                 |                                 |            |                         |                                     |            |                         |  | (Rs. in Lakhs)  |            |                         |  |            |                         |
|--|---------------------------------|---------------------------------|------------|-------------------------|-------------------------------------|------------|-------------------------|--|---|------------|-------------------------|--|------------|-------------------------|
| Sanctioning Authorities  | Aggregate Single Borrower Limit | DLP Single Borrower- Corporates |            |                         | DLP Single Borrower- Non Corporates |            |                         | Aggregate Single Borrower Limit- Unsecured advance | Powers for granting Unsecured Advances for Corporates borrowers |            |                         | Powers for granting Unsecured Advances for Non-Corporate Borrowers |            |                         |
|  |                                 | BOB 1 to BOB5/ MSME             | BOB6/ MSME | Below BOB 6/ Below MSME | BOB 1 to BOB 5/ MSME                | BOB6/ MSME | Below BOB 6/ Below MSME |  | BOB 1 to BOB 5/ MSME  | BOB6/ MSME | Below BOB 6/ Below MSME | BOB 1 to BOB 5/ MSME   | BOB6/ MSME | Below BOB 6/ Below MSME |
| Rating Criteria  | ➔                               | BOB 1 to BOB5/ MSME             | BOB6/ MSME | Below BOB 6/ Below MSME | BOB 1 to BOB 5/ MSME                | BOB6/ MSME | Below BOB 6/ Below MSME |  | BOB 1 to BOB 5/ MSME  | BOB6/ MSME | Below BOB 6/ Below MSME | BOB 1 to BOB 5/ MSME   | BOB6/ MSME | Below BOB 6/ Below MSME |
| % of DLP   | 100.00%                         | 100.00%                         | 75.00%     | 50.00%                  | 75.00%                              | 56.25%     | 37.50%                  | 100.00%  | 100.00%   | 75.00%     | 50.00%                  | 75.00%   | 56.25%     | 37.50%                  |
| Senior Manager   | 100.00                          | 100.00                          | 75.00      | 50.00                   | 75.00                               | 56.25      | 37.50                   | 5.00   | 5.00  | 3.75       | 2.50                    | 3.75   | 2.80       | 1.90                    |
| Manager  | 35.00                           | 35.00                           | 26.25      | 17.50                   | 26.25                               | 19.70      | 13.15                   | 2.00   | 2.00  | 1.50       | 1.00                    | 1.50   | 1.15       | 0.75                    |
| Officer  | 12.50                           | 12.50                           | 9.40       | 6.25                    | 9.40                                | 7.05       | 4.70                    | 1.00   | 1.00  | 0.75       | 0.50                    | 0.75   | 0.55       | 0.40                    |

*\*The figures are rounded off to two decimal points of the nearest multiple of 5.*