



Discretionary Lending Powers w.e.f. 20.06.2019

DLP of JMG S-I up to SMGS-VI (Table-1)

(Rs. in Lacs)

Sl No	Particulars	DGM SMGS-VI	AGM SMGS-V	CM SMGS-IV	S Mgr MMGS-III	Mgr MMGS-II	Officer JMGS-I
1	Aggregate Group Limit	4000 (3000)	2000 (1800)	600	200	70	25
2	Aggregate Per Party Limits (Funded and Non Funded)	2000 (1500)	1000 (900)	300	100	35	12.50
	Proviso: Unsecured Advances (including unsecured portion of Adhoc/Excess/TOD)	500 (300)	200 (150)	50	5	2	1
3	CAP PER YEAR (FOR FRESH AND INCREASE IN EXISTING LIMITS)						
a	Group Limit	30 times of Group Limit		25 times of Group Limit		20 times of Group Limit	
b	Per Party Limit	30 times of per party Limit		25 times of per party Limit		20 times of per party Limit	
4	Advance against approved shares and debentures to individual borrowers and brokers (subject to RBI guidelines)	Powers subject to the cap for maximum amount as per RBI's and our Bank's guidelines			12.50	6.25	3.75
5	Adhoc / excess over sanctioned limits in accounts with minimum BOB-6 or equivalent / MSME BOB 6 rating or equivalent	600 (400)	450 (300)	75	6.25	2.50	1.25
	Maximum period for Adhoc Sanctions	2 months	2 months	2 months	2 months	2 months	2 months
6	Temp. overdraft (TOD) with a maximum period of 15 days	150	75	20	1.50	0.625	0.30
7	Advance against Bank's own deposits, guarantee and/or L/C with 100% cash margin or fully backed by counter guarantee of other banks.	Full Powers	Full Powers	500.00 (250)	300.00 (200)	100.00 (62.50)	25.00



बैंक ऑफ़ बड़ौदा Bank of Baroda

Discretionary lending powers of Executive Director and General Manager .

(Rs in Crores)

Revised Powers	COCC-ED	COCC-GM(CC)	ZOCC-GM(CC)	ZOCC(GM)
SINGLE BORROWER LIMIT				
1)Central PSU Borrowers / Domestic Borrowers	200.00 (75.00)	100.00 (37.50)	75.00	50.00 (30.00)
GROUP BORROWER LIMIT				
Group Borrowers	400.00 (150.00)	200.00 (75.00)	150.00	100.00 (60.00)
Powers for granting	50.00	40.00	30.00	20.00
1)Unsecured Advances	(37.50)	(18.75)		(15.00)
2)Adhoc/Excess Limits (BOB 6 and above rated accounts)	30.00 (18.75)	10.00 (7.50)	7.50	7.00 (6.00)
3) TOD with maximum period of 15 days	---	-----	6.00	4.00 (2.50)