

**Delegated Powers for Regional /Zonal / Corporate Level Credit Committees:**

(Rs. in crores)

SL N O.	Particulars	Corporate Office Level Committee headed by CMD	Corporate Office Level Committee headed by ED	Corporate Office Level Committee headed by GM (Intl Div.)	Zonal Committee headed by GM *	Regional Level Committee headed by RM in SMGS-VI	Regional Level Committee headed by RM /DRM in SMGS-V	Regional Level Committee headed by DRM in SMGS-IV
1	<b>Aggregate Group Limit</b>	200.00	150.00	75.00	60.00	30.00	18.00	6.00
2	<b>Aggregate per party Limits (Funded &amp; Non- Funded) for exercising credit rating linked DLP as per Domestic Loan Policy (incl Central PSU Borrowers)</b>	100.00	75.00	37.50	30.00	15.00	9.00	3.00
	Proviso: Unsecured advances ( including unsecured portion of Adhoc / Excess / TOD	50.00	37.50	18.75	15.00	3.00	1.50	0.50
3	<b>CAP PER YEAR (FOR FRESH AND INCREASE IN EXISTING LIMITS)</b>							
A	Group limit					30 times of Group Limit		25 times of Group Limit
B	Per party limit					30 times of per party limit		25 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.		
5 A	<b>**Adhoc / Excess over sanctioned limits / DAUE in accounts with min. BOB-6/MSME BOB6 rating (B+ as per old rating model).</b>	25.00	18.75		6.00	4.00	3.00	0.75

B	Adhoc / Excess / DAUE in accounts (B only as per old rating model) These will be applicable only for accounts having exposure below Rs.25/- lacs					0.0625 (i.e. 25% of Rs.25 lacs/- (max exposure in accounts under old rating model))	0.0625 (i.e. 25% of Rs.25 lacs/- (max exposure in accounts under old rating model))	0.0625 (i.e. 25% of Rs.25 lacs/- (max exposure in accounts under old rating model))
	Maximum period for Adhoc sanctions					3 months	3 months	2 months
6 a	DAUE in current account against cheques issued by Govt. Dept. / Central PSUs or DD / Banker's Cheques Issued by PSBs / Reputed Private Sector Banks / Foreign Banks					2.00	1.50	0.50
6 b	Temp. Overdraft (TOD) with a maximum period of 15 days / DAUE in current A/Cs when instruments are other than those mentioned in 6 (a) above.					1.50	0.75	0.20
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	Full powers	Full powers	Full power	Full powers	2.50
8	Powers for sacrifice in compromised settlements (waiver + write-off)	1.20	0.90	0.50	0.45	0.35	0.25	0.20
9	Powers for final write-off :							
	- For accounts having outstanding balance in GL	Upto delegated powers of sacrifice	Upto delegated powers of sacrifice	Upto delegated powers of sacrifice	Upto delegated powers of sacrifice	0.1250	0.1250 (RM Headed) 0.06 (DRM Headed)	Nil
	- For PWO accounts	Upto delegated powers of sacrifice	Upto delegated powers of sacrifice	Upto delegated powers of sacrifice	Upto delegated powers of sacrifice	0.20	0.20 (RM Headed) 0.1250 (RM Headed)	Nil