

**Risk Management Function** : - Our Bank has a dedicated Risk Management department headed by a Chief Risk Officer (CRO) who reports to Chief Executive Officer. Bank has set up a Risk Management Committee of the members of the Board, who overlooks the functions of Risk Management and makes suggestions to the Board in matters related to risk management. The Risk Management Committee meets at quarterly interval and discuss the various risk related issues brought by CRO. Bank has separate risk management policies for Credit risk, market risk, Operational risk and Integrated Risk. Bank has formulated it's Risk Appetite Statement as per circular of RBI. Risk Appetite statement defines risk capacity and risk tolerance levels for Credit, Market, Interest Rate, Operational & Liquidity Risks. These risk tolerance limits along with various other limits specified in RBI guidelines are monitored and reported in Risk Management Committee.