

Terms of Reference of Credit Committee

1. To review loan proposals which are beyond the authority of MD and provide approval/ decision, post review of information.
2. To review and decide all credit related matters including approval of new proposals, review-renewal of proposals with enhancements/ modifications, within its delegated authority.
3. The committee shall have the authority to require any information it sees as relevant for prudent decision making on loan requests being brought to it for decision.