

Approval Matrix

1. Customer Onboarding & KYC Approval Matrix

Process	Condition	Risk Level	Approval Required	Policy Source
New Account Opening	Standard KYC complete	Low	Relationship Officer	KYC Policy
New Account Opening	Minor KYC deviation	Medium	Branch Manager	KYC Policy
New Account Opening	PEP / High-risk customer	High	Compliance Officer	KYC + AML
KYC Exception	Missing document	Medium	Branch Manager	KYC Policy
KYC Exception	High-risk exception	High	Compliance Officer	AML Guidelines

2. Transaction Approval Matrix (Mobile, Card, NEFT)

Transaction Type	Amount Condition	Channel	Approval Required	Policy Source
Fund Transfer	Within daily limit	Mobile / Card	System Auto-Approve	Transaction Limits
Fund Transfer	Exceeds customer limit	Mobile / Card	Branch Manager	Transaction Policy
NEFT Transfer	≤ RBI standard limit	NEFT	System Auto-Approve	RBI NEFT Rules
NEFT Transfer	> ₹5,00,000	NEFT	Branch Manager	RBI NEFT Rules
High-value NEFT	> ₹25,00,000	NEFT	Operations Head	Risk Management

3. AMC (Annual Maintenance Charge) Waiver Matrix

Action	AMC Amount	Condition	Approval Required	Policy Source
AMC Waiver ≤ ₹5,000		Customer request	Relationship Officer	Card Policy
AMC Waiver ₹5,001–₹10,000		Premium customer	Branch Manager	Card Policy
AMC Waiver > ₹10,000		Exception case	Regional Manager	Risk Policy

4. Investment & Prudential Norms Approval Matrix

Investment Type	Amount	Risk Category	Approval Required	Policy Source
Retail Investment	≤ ₹50L	Low	Investment Officer	Prudential Norms
Corporate Investment	₹50L–₹1 Cr	Medium	Treasury Head	Prudential Norms
Large Exposure	> ₹1 Cr	High	Investment Committee	RBI Prudential Norms

5. ALM & Liquidity Risk Approval Matrix

Scenario	Threshold	Risk Level	Approval Required	Policy Source
Liquidity Gap	Within tolerance	Low	Treasury Officer	ALM Policy
Liquidity Stress	Approaching limits	Medium	ALM Committee	ALM Guidelines
Liquidity Breach	Beyond RBI limit	High	CRO / Board	RBI ALM Norms

6. Data Access & Information Security Approval Matrix

Data Type	Action Sensitivity	Approval Required	Policy Source
Customer Data View	Low	Role-Based Access	IT Security Policy
Customer Data Modify	Medium	Branch Manager	Data Protection
Customer Data Export	High	CISO / Compliance	Cyber Security Policy