**Credit Cards & Personal Loans:**

|  |  |  |
| --- | --- | --- |
| **Approval Level** | **Amount to be Re-Structured / Principal Deferment** | **Approval Authority** |
| Level-I | Up   to Rs 1 Mn | Any   3   * Product Head * Secured/Unsecured * Business Head-Secured Segment * Head of Credit Operations * Head of Credit Risk Policy |
| Level-Il | Above 1 Mn | In Addition to 1--1,   Any 2   * Head of CF * GH Retail Banking * CRO |

**Auto Loans**

|  |  |  |
| --- | --- | --- |
| **Approval Level** | **Amount   to be Re-Structured/Principal Deferment** | **Approval   Authority** |
| Level-I | Up   to Rs 10 Mn | Any 3   * Product Head- Secured * Business Head-Secured Segment * Head of Credit Operations * Head of Credit Risk Policy |
| Level-Il | Above Rs 10 Mn | In Addition to 1--1,   Any 2   * Head of CF * GH Retail Banking * CRO |

**Home Loans**

|  |  |  |
| --- | --- | --- |
| **Approval Level** | **Amount to be  Re-Structured/Principal Deferment** | **Approval Authority** |
| Level-I | Up   to Rs 50 Mn | * Product Head- Secured * Business Head-Secured Segment * Head of Credit Operations * Head of Credit Risk Policy |
| Level-Il | Above 50 Mn | In Addition to L-l,   Any 2   * Head of CF * GH Retail Banking * CRO |

\*for restructuring/rescheduling of loan under option 2, the case will be signed off by Head of Credit Risk Policy & Analytics