

Appendix I

Policies to be placed before the Board for approval¹

S. No.	Broader Policy Head	Coverage / Sub-heads	Paragraph reference in extant directions/circulars	Can be delegated (Yes ² /No)
1.	Credit Policy	Credit Facilities	Paragraph <u>5</u> of Reserve Bank of India (Small Finance Banks – Credit Facilities) Directions, 2025	No
			Paragraph <u>13A (1), (2) and (3)</u> Reserve Bank of India (Small Finance Banks – Resolution of Stressed Assets) Second Amendment Directions, 2026	Yes, in respect of 13A (3) only
			Paragraph <u>4.5 (ii) a</u> of Master Direction - Lending to Micro, Small & Medium Enterprises (MSME) Sector	No
		Transfer and acquisition of loan exposures	Paragraph <u>13, 33, 55 and 102</u> of Reserve Bank of India (Small Finance Banks – Transfer and Distribution of Credit Risk) Directions, 2025	No
		Resolution of stressed assets	Paragraph <u>9, 12, 13, 125 and 149</u> of Reserve Bank of India (Small Finance Banks – Resolution of Stressed Assets) Directions, 2025	No
			Paragraph <u>4.5 (ii) a</u> of Master Direction - Lending to Micro, Small & Medium Enterprises (MSME) Sector	
		Aspects related to wilful defaulters and large defaulters	Paragraph <u>4</u> of Reserve Bank of India (Small Finance Banks– Treatment of Wilful Defaulters and Large Defaulters) Directions, 2025	No
		Income recognition, asset classification and provisioning norms ³	Paragraph <u>6 and 99</u> of the Reserve Bank of India (Small Finance Banks – Income Recognition, Asset Classification and Provisioning) Directions, 2025	No

¹a. The matters enlisted here may be read along with the respective RBI Directions. Multiple requirements to place matters before Board, relating to a similar aspect / matter have been listed only once.

b. Banks are free to regroup the policies as they deem fit, so long as the aspects above are captured in one or more policies.

² Yes may be read as “Yes, at the discretion of the Board.”

³ Related aspects may be covered in Investment policy as well

The directions/circulars shall stand modified w.e.f. October 1, 2026 in accordance with the stance indicated herein

S. No.	Broader Policy Head	Coverage / Sub-heads	Paragraph reference in extant directions/circulars	Can be delegated (Yes ² /No)
2.	Investment Policy	Investments and related activities	Paragraph <u>6</u>, <u>8</u>, <u>10</u> and <u>17</u> of Reserve Bank of India (Small Finance Banks – Classification, Valuation, and Operation of Investment Portfolio) Directions, 2025 Paragraph <u>11(4)</u> and <u>3</u> of Annex II to Master Direction – Reserve Bank of India (Margining for Non-Centrally Cleared OTC Derivatives) Directions dated May 08, 2024 Paragraph <u>3.2</u> of Master Direction – Reserve Bank of India (Market-makers in OTC Derivatives) Directions, 2021	No
3.	Risk Management Policy of the bank	Credit Risk Management	Paragraph <u>5</u> of Reserve Bank of India (Small Finance Banks – Credit Risk Management) Directions, 2025 Paragraph <u>9</u> of Reserve Bank of India (Small Finance Banks – Undertaking of Financial Services) Directions, 2025	No
		Concentration Risk Management ⁴	Paragraph <u>6</u> of Reserve Bank of India (Small Finance Banks – Concentration Risk Management) Directions 2025	No
		Market Risk management	Paragraphs <u>18</u> and <u>20</u> of Guidance Note on Market Risk Management dated November 28, 2025 Paragraph <u>186(5)(iv)(e)(ii)</u> of Reserve Bank of India (Small Finance Banks-Prudential Norms on Capital Adequacy) Directions, 2025 (Updated as on January 09, 2026) Paragraphs <u>38</u> of Reserve Bank of India (Small Finance Banks – Miscellaneous) Directions, 2025 Paragraph <u>7(3)</u>, <u>7(4)</u> and <u>10</u> of Reserve Bank (Small Finance Banks - Undertaking of Financial Services) Directions, 2025 (amended on December 05, 2025) Part C Paragraph <u>1</u>, <u>2</u>, <u>4(i)</u>, <u>4(ii)</u> and <u>5(iii)</u> of Annex I of Master Direction - Risk Management and Inter-Bank Dealings dated July 05, 2016	No
				No
				No

⁴ Related aspects may be captured in market risk policy

S. No.	Broader Policy Head	Coverage / Sub-heads	Paragraph reference in extant directions/circulars	Can be delegated (Yes ² /No)
			Paragraph <u>3.3</u> of Internal Control Guidelines by RBI dated February 03, 2011	Yes, to any Committee of the Board to which powers have been delegated by the Board
			Paragraph <u>8(a)</u> of Secondary Market Transactions in Government Securities - Short Selling dated July 25, 2018	No
			Paragraph <u>5(f)(iii)</u> of Master Direction – Reserve Bank of India (Commercial Paper and Non-Convertible Debentures of original or initial maturity upto one year) Directions, 2024	No
		Operational Risk	Paragraph <u>25, 26, 27, 31, 64, 74, 77, 97</u> & Principle <u>3, 4</u> and <u>5</u> , of Guidance Note on Operational Risk Management and Operational Resilience dated November 28, 2025.	No
			Paragraph <u>7(2) and 7(3)</u> of Reserve Bank of India (Small Finance Banks – Miscellaneous) Directions, 2025	Yes, to any Committee of the Board [#]
			Para <u>5</u> of A.P. (DIR Series) Circular No.04 dated May 25, 2022 on Guidelines on import of gold by Qualified Jewellers as notified by – The International Financial Services Centers Authority (IFSCA)	No
			Paragraph <u>12</u> of Foreign Exchange Management (Overseas Investment) Directions, 2022	No
		Liquidity Risk / ALM Management	Paragraph <u>9, 10, 11, 13, 14, 17, 18</u> and <u>22</u> of Reserve Bank of India (Small Finance Banks – Asset Liability Management) Directions, 2025	Yes in respect of paragraph 10, to any committee to which powers have been delegated by the Board; in respect of paragraph 13, to the Risk Management

S. No.	Broader Policy Head	Coverage / Sub-heads	Paragraph reference in extant directions/circulars	Can be delegated (Yes ² /No)
				Committee of the Board; in respect of paragraph 14, to the Asset Liability Committee
		Stress Testing	Paragraph <u>15</u> and <u>16</u> of Annex IV to Reserve Bank of India (Small Finance Banks - Prudential Norms on Capital Adequacy) Directions, 2025	Yes, in respect of paragraph 16 only, to any committee of the Board
		Cyber Security	Paragraph <u>3</u> of Cyber Security Framework in Banks dated June 2, 2016	No
		Fraud Risk Management - Roles and responsibilities of Board / Board Committees & Senior Management	Paragraph <u>2.1.1</u> of annex to Master Directions on Fraud Risk Management in Commercial Banks (including Regional Rural Banks) and All India Financial Institutions dated July 15, 2024	No
		Overseas borrowings	Part C, paragraph <u>5(f)(i)</u> of Master Direction - Risk Management and Inter-Bank Dealings dated July 05, 2016	No
		Chief Risk Officer (CRO) - Roles and responsibilities	Paragraph <u>47</u> and <u>49</u> of Reserve Bank of India (Small Finance Banks - Governance) Directions, 2025	No
4.	Outsourcing Policy	-	Paragraph <u>10</u> , <u>11</u> , and <u>12(1)</u> of Reserve Bank of India (Small Finance Banks- Managing Risks in Outsourcing), 2025	Yes in respect of paragraph 11, 12(1) only, to any Committee of the Board
5.	Policy on Digital Banking	Digital payment products and services	Paragraph <u>4</u> of Master Direction on Digital Payment Security Controls dated February 18, 2021	No
		Prepaid Payment Instruments (PPIs) and its related activities	Paragraph <u>7.2</u> , <u>7.9 (a)</u> , <u>7.11(a)</u> , and <u>15.2</u> of Master Directions on Prepaid Payment Instruments (PPIs) dated August 27, 2021	No

S. No.	Broader Policy Head	Coverage / Sub-heads	Paragraph reference in extant directions/circulars	Can be delegated (Yes ² /No)
6.	IT Policy	IT, Information Assets, Business Continuity, Information Security, Cyber Security	Paragraph <u>5(a)</u> of Master Direction on Information Technology Governance, Risk, Controls and Assurance Practices dated November 7, 2023	No
7.	Responsible Business / Lending conduct including customer service and engaging with business agents	Business conduct	Paragraph <u>5</u> of Reserve Bank of India (Small Finance Banks - Responsible Business Conduct) Directions, 2025.	Yes, to any Committee to which powers have been delegated by the Board
		Conduct and issuance of credit cards	Paragraph <u>8</u> , <u>9</u> and <u>45</u> Reserve Bank of India (Small Finance Banks – Credit Cards and Debit Cards: Issuance and Conduct) Directions, 2025	Yes, to any Committee to which powers have been delegated by the Board [#]
		Credit Information Reporting	Paragraph <u>38</u> of the Reserve Bank of India (Small Finance Banks - Credit Information Reporting) Directions, 2025	No
		Model of Insurance Distribution, Issues of customer appropriateness, suitability and grievance redressal	Paragraph <u>6</u> , of Reserve Bank of India (Small Finance Banks – Undertaking of Financial Services) Directions, 2025	No
		Acceptance of Form A2 in 'online' mode for outward remittance	Paragraph <u>3</u> of circular on Online submission of Form A2: Removal of limits on amount of remittance - A.P. (DIR Series) Circular No. 12 dated July 03, 2024 read with MD on Liberalised Remittance Scheme dated January 01, 2016, MD on Other Remittance Facilities dated January 01, 2016 and MD on Remittance of Assets dated January 01, 2016.	Yes, to any Committee to which powers have been delegated by the Board [#]
8.	Authorization for Banking outlets / other banking channels	Opening, merging, shifting, conversion and closure of banking outlets / offices /	Paragraph <u>6</u> (1), (2), (3), (4), and (6) of Reserve Bank of India (Small Finance Banks- Branch Authorisation) Directions, 2025	Yes, to any Committee to which powers have been delegated by the Board [#]

S. No.	Broader Policy Head	Coverage / Sub-heads	Paragraph reference in extant directions/circulars	Can be delegated (Yes ² /No)
	and engaging with business agents	mobile banking facilities		
		Engaging with Business Correspondents	Paragraph <u>6(5)</u> of Reserve Bank of India (Small Finance Banks - Branch Authorisation) Directions, 2025	No
		Engaging with Forex Correspondents	Regulation <u>12</u> of Chapter VI of Foreign Exchange Management (Authorised Persons) Regulations, 2026	No
9.	Policy on Deposits / other Liability products	Green Deposits and Financing Framework	Paragraph <u>6</u> , of Reserve Bank of India (Small Finance Banks - Climate Finance and Management of Climate Change Risks) Directions, 2025	No
		Gold Monetization scheme	Paragraph <u>1.2(iii)</u> and <u>2.1.1(v)</u> of Gold Monetization Scheme, October 22, 2015	Yes, to any Committee to which powers have been delegated by the Board [#]
10.	Policy on appointment & remuneration of auditors	Appointment / engagement of Auditors	Paragraph <u>10.1</u> of Guidelines for Appointment of SCAs / SAs of Commercial Banks dated April 27, 2021 Paragraph <u>4.1</u> and <u>4.1.1</u> of Annex to Master Directions on Fraud Risk Management in Commercial Banks (including Regional Rural Banks) and All India Financial Institutions dated July 15, 2024	Yes, to Audit Committee of the Board [#] No
11.	Policy / criteria on Fit & Proper (F&P) assessment of Major Shareholders	F&P assessment of major shareholder	Paragraph <u>6</u> of Reserve Bank of India (Small Finance Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025	No
12.	Policy on Compensation	Compensation of Directors/ Chief Executive Officers/ Material Risk Takers	Paragraph <u>55(1)</u> and <u>55(2)</u> of Reserve Bank of India (Small Finance Banks - Governance) Directions, 2025	No

S. No.	Broader Policy Head	Coverage / Sub-heads	Paragraph reference in extant directions/circulars	Can be delegated (Yes ² /No)
		Criteria for granting fixed remuneration to its NEDs	Paragraph <u>53(ii)</u> of Reserve Bank of India (Small Finance Banks - Governance) Directions, 2025	No
13.	CSR Policy (donations etc)	-	Paragraph <u>7(1)</u> and <u>48</u> of Reserve Bank of India (Small Finance Banks – Miscellaneous) Directions, 2025	No
14.	Compliance Policy	-	Paragraph <u>2.1</u> of Compliance functions in banks and Role of Chief Compliance Officer (CCO) dated September 11, 2020	No
15.	Policy on Protected Disclosure Scheme	-	Paragraph <u>4</u> of Annex to Protected Disclosures Scheme for Private Sector and Foreign Banks dated April 18, 2007	No
16.	Disclosure Policy	-	Paragraph <u>6(iii)</u> of Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025.	No
17.	Code of conduct/ Ethics policy	-	Paragraph <u>16</u> of Guidance Note on Operational Risk Management and Operational Resilience dated November 28, 2025	No
18.	Policy on Know Your Customer (KYC)	-	Paragraph <u>7(1), 7(2), 7(3) (i),(ii),(iii),(iv),(v)(a),v(b), 11, and 12</u> of Reserve Bank of India (Small Finance Banks – Know Your Customer) Directions, 2025 (Updated as on December 29, 2025)	Yes, in all aspects except paragraph 7(3) (v)(a), to any Committee to which powers have been delegated by the Board.
19.	Policy on Interest rate on Deposits / Advances	-	Paragraph <u>6(1)(i), (ii), (iii), (iv)</u> of Reserve Bank of India (Small Finance Banks – Interest Rate on Deposits) Directions, 2025 Paragraph <u>5(1)</u> and <u>27</u> of Reserve Bank of India (Small Finance Banks - Interest Rates on Advances) Directions, 2025	Yes, to any Committee of the Board Yes in respect of paragraph 5(1) only, to any Committee of the Board

Appendix II – Matters other than Policies⁵

IIA – To be placed before the Board for approval / review / information

S.No	Subject matter	Paragraph reference in extant directions/circulars
For Approval		
1.	ICAAP – Structural Design and Contents	Paragraph <u>6 (i)</u> , <u>7</u> , <u>177(3) (i)</u> , <u>177(7)(i)</u> , <u>187(1)(ii)</u> of Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025
2.	Capital Plan	Paragraph <u>6 (ii)</u> Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025
3.	Acquisition of Shares or Voting Rights	Paragraph <u>23 & 24</u> of Reserve Bank of India (Small Finance Banks) – Acquisition and Holding of Shares or Voting Rights) Directions, 2025
4.	Issuance of Regulatory Capital (PDI / RNCPS / RCPS / Basel III Tier 2 Debt Capital / Upper Tier 2 instruments and Lower Tier 2 instruments)	Paragraph <u>14(2)</u> , <u>14(21)</u> , <u>15(2)</u> , <u>15(21)</u> , <u>17(2)</u> , <u>17(19)</u> , <u>18(1)</u> , <u>18(19)</u> and <u>19(1)</u> of Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025
5.	Reclassifications between categories viz. Held till Maturity (HTM), Available for Sale (AFS) and Fair Value through Profit and Loss (FVTPL)	Paragraph <u>64</u> of Reserve Bank of India (Small Finance Banks – Classification, Valuation and Operation of Investment Portfolio) Directions, 2025
6.	New Over the Counter (OTC) derivative products	Paragraph <u>4.3.3</u> of Master Direction – Reserve Bank of India (Market-makers in OTC Derivatives) Directions, 2021
7.	Declaration of Dividend	Paragraph <u>6</u> of Reserve Bank of India (Small Finance Banks – Prudential Norms on Declaration of Dividends) Directions, 2026
8.	Approval by Board of Directors in case of Voluntary Amalgamation	Paragraph <u>7</u> and <u>9</u> of Reserve Bank of India (Small Finance Banks – Voluntary Amalgamation) Directions, 2025
9.	Approval for increasing branches beyond 300 (in respect of vostro accounts of Non-resident Exchange Houses)	Paragraph <u>3(i)</u> of the Master Direction – Opening and Maintenance of Rupee/Foreign Currency Vostro Accounts of Non-resident Exchange Houses dated January 1, 2016

⁵The matters enlisted here may be read along with the respective RBI Directions. Multiple requirements to place matters before Board, relating to a similar aspect / matter have been listed only once.

The directions/circulars shall stand modified w.e.f. October 1, 2026 in accordance with the stance indicated herein

S.No	Subject matter	Paragraph reference in extant directions/circulars
10.	RTGS membership	<u>Annex V</u> of the Master Direction on Access Criteria for Payment Systems dated January 17, 2017
11.	Appointment / Reappointment of Managing Director & CEO / PTC	Paragraph <u>57 (ii)</u> of Reserve Bank of India (Small Finance Banks - Governance) Directions, 2025
12.	Remuneration of WTD	Paragraph <u>58</u> of Reserve Bank of India (Small Finance Banks - Governance) Directions, 2025
13.	Number of additional WTDs (other than MD&CEO)	Paragraph <u>12</u> of Reserve Bank of India (Small Finance Banks - Governance) Directions, 2025
14.	Appointment of the Chief Risk Officer (CRO)	Paragraph <u>50</u> of Reserve Bank of India (Small Finance Banks - Governance) Directions, 2025
15.	Appointment of the Chief Compliance Officer (CCO)	Paragraph <u>2.5</u> of Compliance functions in banks and Role of Chief Compliance Officer (CCO) dated September 11, 2020
16.	Undertaking business as Indian Agent under Money Transfer Service Scheme	Paragraph <u>3.2(k)</u> and <u>Paragraph 6(iv)(f)</u> of Master Direction – Money Transfer Service Scheme (MTSS) dated February 22, 2017
For Review		
17.	Review of Material ITEs.	Para <u>6(2)(i)</u> of Reserve Bank of India (Small Finance Banks - Concentration Risk Management) Directions, 2025
18.	Review of Compensation system of the bank	Paragraph <u>185(14)(v)</u> of Reserve Bank of India (Small Finance Banks - Prudential Norms on Capital Adequacy) Directions, 2025
19.	Review of assessment of ICAAP	Paragraph <u>7</u> and <u>177(7)(i)</u> of Reserve Bank of India (Small Finance Banks- Prudential Norms on Capital Adequacy) Directions, 2025
20.	Annual review of the implementation of exposure management measures	Paragraph <u>6(2) (ii), (iii)</u> of Reserve Bank of India (Small Finance Banks - Concentration Risk Management) Directions, 2025
21.	Business through brokers in excess of 5% limit	Paragraph <u>90(8)</u> of Reserve Bank of India (Small Finance Banks – Classification, Valuation and Operation of Investment Portfolio) Directions, 2025
For Information / Reporting		
22.	Compromise Settlements and Technical Write-offs	Paragraph <u>94</u> of the Reserve Bank of India (Small Finance Banks – Resolution of Stressed Assets) Directions, 2025

S.No	Subject matter	Paragraph reference in extant directions/circulars
23.	Customer Service aspects	Paragraph <u>15</u> of Reserve Bank of India (Small Finance Bank - Responsible Business Conduct) Directions, 2025. Paragraph <u>18</u> of Reserve Bank of India (Small Finance Banks - Credit Information Reporting) Directions, 2025
24.	Reporting of annual review of donations made by the bank	Paragraph <u>49</u> of Reserve Bank of India (Small Finance Banks – Miscellaneous) Directions, 2025
25.	Fit and proper status of major shareholders	Paragraph <u>18(4)</u> , <u>19</u> , <u>20</u> and <u>21</u> of Reserve Bank of India (Small Finance Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025
26.	Information Security Governance of Payment Aggregators and Payment Gateways	Paragraph <u>1.1</u> of Annexure 1 to Master Direction on Regulation of Payment Aggregator (PA) dated September 15, 2025
27.	Operational resilience of business units	Paragraph <u>55</u> of Guidance Note on Operational Risk Management and Operational Resilience dated November 28, 2025
28.	Loans to Related Parties	Paragraph <u>42N</u> of Reserve Bank of India (Small Finance Banks – Credit Risk Management) Directions, 2025
29.	Acquisition of Shares or Voting Rights - Monitoring mechanism to ascertain that a major shareholder has obtained prior RBI approval for acquiring shareholding rights	Paragraph <u>25</u> of Reserve Bank of India (Small Finance Bank – Acquisition and Holding of Shares or Voting Rights) Directions, 2025
30.	Report on encumbrance of shares – ongoing monitoring of section 12B (5) of BR Act, 1949	Paragraph <u>28</u> of Reserve Bank of India (Small Finance Banks – Acquisition and Holding of Shares or Voting Rights) Directions, 2025
31.	Reporting of outcome of stress test	Paragraph <u>68(2)</u> of Reserve Bank of India (Small Finance Banks -Asset Liability Management Directions, 2025)

IIB – May be delegated at the discretion of the Board

S.No	Subject matter	Paragraph reference in extant directions/circulars	May be delegated to
For Approval			
1.	Risk assessment methodology for RBIA	Paragraph 4.1 of guidance note on Risk-Based Internal Audit dated December 27, 2002	Audit Committee of the Board [#]
2.	Annual Audit Plan	Paragraph 5.1 of guidance note on Risk-Based Internal Audit dated December 27, 2002	Audit Committee of the Board [#]
3.	Sanction of loans to Directors / Directors of other banks and their relatives	Paragraph <u>42K</u> of Reserve Bank of India (Small Finance Banks – Credit Risk Management) Directions, 2025	Committee on Lending to Related Parties
4.	Operational manual highlighting the roles/responsibilities of the dealers/mid-office/back-office	Paragraph IV (xiv) of Constituents' Subsidiary General Ledger Account (CSGL) guidelines dated September 22, 2021	Any Committee to which powers have been delegated by the Board [#]
5.	Allotment of Special Assignments other than Statutory Audit	Paragraph <u>6.4</u> of the Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs) dated April 27, 2021	Audit Committee of the Board
6.	Annual Banking Outlet Expansion Plan (ABOEP)	Paragraph <u>18</u> of Reserve Bank of India (Small Finance Banks - Branch Authorisation) Directions, 2025	Any Committee to which powers have been delegated by the Board [#]
7.	Establishing new correspondent banking relationships	Paragraph <u>74</u> of Reserve Bank of India (Small Finance Banks – Know Your Customer) Directions, 2025	Any Committee to which powers have been delegated by the Board [#]
8.	Authorisation and oversight of service providers, owned or controlled by Directors or key managerial personnel	Paragraph <u>54</u> of Reserve Bank of India (Small Finance Banks - Managing Risks in Outsourcing), 2025	Any Committee of the Board
9.	Rupee Drawing Arrangements beyond 20 in number	Paragraph <u>2</u> of the Master Direction – Opening and Maintenance of Rupee/Foreign Currency Vostro Accounts of Non-resident Exchange Houses dated January 1, 2016	Any Committee of the Board [#]

S.No	Subject matter	Paragraph reference in extant directions/circulars	May be delegated to
10.	Compromise settlements in respect of debtors classified as fraud or wilful defaulter (excluding cases originally sanctioned by the Management Committee of the Board)	Paragraph <u>12(5)(ii)</u> of the Reserve Bank of India (Small Banks – Resolution of Stressed Assets) Directions, 2025	Management Committee of the Board [#]
For Review			
11.	Long Form Audit Report (LFAR) to be submitted to the Reserve Bank	Paragraph <u>5(c)</u> of Long Form Audit Report (LFAR) – Review dated September 5, 2020	Audit Committee of the Board [#]
12.	Progress in Implementation of Cassette - Swaps in ATMs	Paragraph <u>3</u> of Cassette - Swaps in ATMs, dated March 31, 2022	Any Committee to which powers have been delegated by the Board [#]
13.	Monitoring of country risk exposures	Para <u>54</u> of Reserve Bank of India (Small Banks – Credit Risk Management) Directions, 2025	Risk Management Committee of the Board [#]
14.	Investment Portfolio	Paragraphs <u>88(12)(i)</u> , <u>88(12)(ii)</u> , and <u>91(1)</u> of Reserve Bank of India (Small Finance Banks – Classification, Valuation and Operation of Investment Portfolio) Directions, 2025	Risk Management Committee of the Board [#]
15.	Business Correspondent (BC) Model	Paragraph <u>7(3)(iii),(iv)</u> and <u>73</u> of Reserve Bank of India (Small Finance Banks - Branch Authorisation) Directions, 2025	Any Committee to which powers have been delegated by the Board [#]
16.	Review and Monitoring of Transactions in Banking Outlets	Paragraph <u>7(1)(ii),(iii)</u> and <u>(iv)</u> of Reserve Bank of India (Small Finance Banks - Branch Authorisation) Directions, 2025	Any Committee to which powers have been delegated by the Board [#]
17.	Inspection reports of Vostro accounts of Exchange Houses	Paragraph <u>8(b)</u> of Master Direction – Opening and Maintenance of Rupee/Foreign Currency Vostro Accounts of Non-resident Exchange Houses dated January 1, 2016	Any Committee to which powers have been delegated by the Board [#]
18.	Review of scheme on doorstep banking services and its progress	Paragraph <u>7(4)(i)</u> of Reserve Bank of India (Small Finance Banks - Branch Authorisation) Directions, 2025	Any Committee to which powers have been delegated by the Board [#]

S.No	Subject matter	Paragraph reference in extant directions/circulars	May be delegated to
		Paragraph <u>120</u> of Reserve Bank of India (Small Finance Banks - Responsible Business Conduct) Directions, 2025.	Customer Service Committee of the Board [#]
19.	Review, reporting and compliance certificate in relation to all material outsourcing	Paragraph <u>11</u> , <u>12(1)(v)</u> and <u>(vi)</u> , <u>21(iv)</u> , <u>36</u> of Reserve Bank of India (Small Finance Banks – Managing Risks in Outsourcing) Directions, 2025	11, 12(1)(v) and (vi): Any Committee to which powers have been delegated by the Board [#]
20.	Effectiveness of Risk-Based Internal Audit	Paragraph 8.2 of Guidance notes on Risk-Based Internal Audit dated December 27, 2002	Audit Committee of the Board
21.	Review of Cyber Security Risks / Reporting of significant cyber security incidents	Paragraph <u>24.d.vii</u> of the Reserve Bank of India (Information Technology Governance, Risk, Controls and Assurance Practices) Directions, dated November 07, 2023 Paragraph 5 of the Sustained Assurance on Cyber Resilience Framework dated November 1, 2017	Risk Management Committee / IT sub-committee of the Board
22.	Base rate	Paragraph <u>13</u> of Reserve Bank of India (Small Finance Banks - Interest Rates on Advances) Directions, 2025	Asset Liability Committee
23.	Marginal cost of funds	Paragraph <u>23</u> of Reserve Bank of India (Small Finance Banks - Interest Rates on Advances) Directions, 2025	Any Committee to which powers have been delegated by the Board
24.	Review of NPAs above a threshold amount	Paragraph <u>56 (2)</u> of the Reserve Bank of India (Small Finance Banks- Transfer and Distribution of Credit Risk) Directions, 2025	Any Committee to which powers have been delegated by the Board
25.	Progress and key performance indicators of digital banking services (including DBU)	Paragraph <u>7(2)(ii)</u> of Reserve Bank of India (Small Finance Banks - Branch Authorisation) Directions, 2025	Any Committee to which powers have been delegated by the Board
26.	Customer Service aspects	Paragraph <u>6</u> of Reserve Bank of India (Small Finance Banks - Responsible Business Conduct) Directions, 2025	Any Committee to which powers have been delegated by the Board
27.	Amount raised under Green Deposits and its allocation	Paragraph <u>7</u> of Reserve Bank of India (Small Finance Bank- Climate Finance and Management of Climate Change Risks) Directions, 2025	Any Committee of the Board [#]

S.No	Subject matter	Paragraph reference in extant directions/circulars	May be delegated to
For Information / Reporting			
28.	Report by CIV on Vigilance Activities	Paragraph <u>3</u> of Annex Internal Vigilance in Private Sector/foreign Banks dated May 26, 2011	Any Committee of the Board [#]
29.	Analysis of incidents of operational risk failures & their impact	Paragraph <u>102</u> of Guidance Note on Operational Risk Management and Operational Resilience dated November 28, 2025	Any Committee of the Board [#]
30.	Results of review of Business Continuity Planning and its Testing	Paragraph <u>77 (1)</u> and <u>82</u> of Guidance Note on Operational Risk Management and Operational Resilience dated November 28, 2025	Any Committee to which powers have been delegated by the Board [#]
31.	Assessments of the Operational Risk Management Framework by internal or external audit / risk management function	Paragraph <u>12 (3) (ii) (c), (d)</u> and <u>52</u> of Guidance Note on Operational Risk Management and Operational Resilience dated November 28, 2025	Audit Committee of the Board [#]
32.	Report on Compliance risks	Paragraph <u>2.9(iv), 2.9(v) and 2.9(vi)</u> of the Compliance functions in banks and Role of Chief Compliance Officer (CCO) dated September 11, 2020	Audit Committee of the Board [#]
33.	Review of Fraud risk incidents	Paragraph <u>2.1.4</u> of the Master Directions on Fraud Risk Management in Commercial Banks (including Regional Rural Banks) and All India Financial Institutions dated July 15, 2024	Audit Committee of the Board
34.	Collateral management for OTC derivatives	Paragraph <u>144 (v)</u> of Reserve Bank of India (Small Finance Banks – Prudential Norms on capital adequacy) Directions, 2025	Any Committee of the Board
35.	Reporting of bank's liquidity risk profile	Para <u>26(8)</u> of Reserve Bank of India (Small Finance Banks – Asset Liability Management) Directions, 2025	Risk Management Committee
36.	Reporting of any gaps in Credit extended to SCs/STs	Paragraph <u>6.2</u> of Master Circular Credit facilities to SC/STs dated June 16, 2025	Any Committee to which powers have been delegated by the Board [#]