

Institutional Risk Assessment Framework for Banks & DFIs

Inputs			
S.No.	Particulars	Responsibility	Frequency
		Department	

A Compliance with Standards, Codes, Guidelines

The bank's BOD will be giving compliance report on the basis of self assessment exercise regarding regulatory and statutory compliance in respect of the following

1	Statutory requirements	Bank/DFI	Half yearly
2	Corporate Governance Guidelines		
3	Risk Management Guide Lines		

The above compliance is to be verified by the BID teams and exceptions to be reported to Banking Supervision Department

B Supervising and Regulating Information

1	Management & Systems	BID	As per inspection plan
2	Enforcement Status	EPD/BSD	Monthly
3	Major issues/ decisions in pipe line	BSD/BPD	Monthly
4	Policy related issues	BPD/EPD/EDMD/IBD	Monthly

C Financial Performance & Condition, Indicators

1	Inspection Report	BID	As per inspection plan
2	Off site Surveillance Reports	Incharge Offsite	BSD
3	Management Letter/Audited A/c	Bank	Annually

D Market Information and Intelligence

1	Complaints	EDMD/ACD/BSD/ BPD	Monthly
2	Market News	BID, BSD, BPD, CSS, CMAD	Monthly
3	Credit Ratings	Bank	Annually
4	Industry Analysis	BSD	Quarterly
5	Int'l Supervisory authorities report	BPD	Annually
6	Research Reports etc.	Brokerage firms	Quarterly/Annually

E Macroeconomic conditions & Financial Industry Development

1	- Quarterly Reports	Research Dept	
2	- Annual Reports	Research Dept	
3	- Financial Stability Reports	BSD	

