1. Regarding Retail Loans, currently various Bank looking at Credit Bureau reports and Scores for retail customers while sanctioning the Loans. My observation is why cant we provide lesser Risk weight if the Credit bureau report is positive or having highest score say score of above 80% of standard Loans (Good Loans) with lesser risk weight for capital adequacy calculations.

2. on Recommendation 1 - If the a external rating or internal rating is used for risk weight, for 15 months period from the date of announcement of rating, if the the particular industry itself going into difficult situations even though the counterparty got good rating (for eg. AAA) are we taking extra causious measures to put more risk weight for the credit given?