



RISK MANAGEMENT POLICY



[2025]

**THE NATIONAL SMALL INDUSTRIES CORPORATION LIMITD
NSIC BHAWAN OKHLA INDUSTRIAL ESTATE NEW DELHI- 110020**

NSIC's RISK MANAGEMENT POLICY

1. Introduction:

Risk is a fundamental and inherent part of any business activity. Risk Management helps management in achieving the company's performance and profitability targets. Risk management should be undertaken as a part of normal business practices and not as a separate task at set times. The Risk Management Policy of NSIC was formulated in the year 2012. Now, it has been decided that the policy be reviewed as per latest regulatory requirements such as DPE guidelines on Corporate Governance, Companies Act 2013 and under the various provisions/guidelines issued by Reserve Bank of India from time to time.

2. Objectives of Risk Management Policy

- a)** To lay down a framework for identification, evaluation and mitigation of risk in the operational and decision making process of the business of NSIC;
- b)** To protect NSIC from those risks of significant likelihood and their consequences in the pursuit of the strategic goals and objectives of the Company;
- c)** To provide assistance and improve the quality of decision making throughout the organisation;
- d)** To ensure sustainable business growth with stability and encourage pro-active approach in reporting and mitigating risks associated with the operations of the company;
- e)** Assist in safeguarding the Company's assets.

3. Definitions:

- a) Risk:** - Risk means potential uncertainty regarding deviation from expected earnings or outcome. Risks come from different situations and are of different types and may be internal/external.
- b) Risk Management:**-It is a systematic application of management policies, procedures and practices to the task of

identifying, analyzing, assessing, implementing appropriate risk mitigations and monitoring and communicating the risks.

- c) **Risk Rating:** The level of risk shall be determined by likelihood and severity.

Company's outlook in dealing with various risks associated with the business and includes company's decision on acceptance of risks, avoidance of risks, transfer of risks and its risks tolerance level.

- d) **Risk Register:** - A register be maintained by CRO to record all identified & significant risks and their mitigation plans as approved by Risk Management Committee.

- e) **Risk Description** refers to the methodology of reporting and recording the company's identified risks in a structured manner. The methodology would also cover the treatment required to mitigate the impact of the risk and reduce its occurrence and review of the policies as to avoid the risk in future. These risks can be in the form of stakeholder concern, impact on strategy & operational activities and financial impact due to erosion of profits.

4. Applicability of the Policy

This policy shall apply across all locations of NSIC including its operations and all support functions.

5. Risk Organization Structure

Risk Management is the process of identification, analysis and acceptance or mitigation of uncertainty to an organization's operations. Therefore, it is required to have a well-defined risk organization structure to achieve the objectives of the Risk Management Policy and manage the risks on day to day basis. The graph of the Risk organization structure of NSIC is as follows:-

RISK ORGANIZATION STRUCTURE

Board of Directors

RISK MANAGEMENT COMMITTEE:

- a) Govt. Nominee Director/ Independent Director – Chairman
- b) Director (P&M), Member
- c) Director (Fin.), Member
- d) Head of Verticals, Member (s)
- e) Chief Risk Officer, Special Invitees
- f) Chief Compliance Officer, Special Invitees

RISK ASSESSMENT COMMITTEE

Chief Risk Officer (CRO)



Risk Coordinators

All HoDs at Head Office/All Zonal Heads/ NTSC Heads/ Branch Heads

6. Risk Coordinators

All the Heads of Departments at Head Office, Heads of NTSCs, Zonal Heads and Branch Heads will be the Risk Coordinators for their respective areas of operations/functions.

Scope, Roles and Responsibilities

- Identify the risks associated with the business at ground level and to report them monthly basis along with the assessment and proposed mitigation measures in the format prescribed by Chief Risk Officer (CRO).
- To ensure the implementation of suggestions including action plan approved by the RMC/Board.

7. Risk Assessment Committee (RAC)

A Risk Assessment Committee shall be constituted to have detailed deliberations on all the risks reported by risk coordinators and after assessment submit the report to the Risk Management Committee. The constitution of Risk Assessment Committee shall comprise as follows:-

1. Head of Works/ Estate /Technology
2. Head of Raw Material against Bank Guarantee/Admin
3. Head of SPRS/TM/Exh.
4. Head of Human Resource Department
5. Head of Digital Services Facilitation
6. Head of Finance Department
7. Head of Internal Audit Department
8. Head of Information Technology
9. Head of Law & Recovery

In case, any Head of Departments couldn't attend the meeting due to his prior unavoidable engagement, the next senior official of the department may attend the same.

Chief Risk Officer shall be the member and convener of the RAC meeting. The Risk Assessment Committee meetings shall be conducted on quarterly basis.

Scope, Roles and Responsibilities of RAC/Risk Parameters

- To identify, evaluate and report key risks in the business processes of NSIC
- To assess the likelihood, impact consequence and acceptability of identified risks
- To submit the mitigation plan/measures to manage the identified risks
- To periodically monitor the risks reports along with action taken reports
- Ensuring that effective risk mitigation plans are in place and the results are evaluated and acted upon

The convener of the RAC shall integrate all key risks reports along with its mitigation plan and submit to Company Secretary for further submission to Risk Management Committee (a Sub-Committee of the Board).

8. Risk Management Committee (RMC)

Risk Management Committee will ensure that risk management activities are undertaken as per the policy. The existing constitution of Risk Management Committee as follows:-

- a) Govt. Nominee Director – Chairman
- b) Director (P&M), Member ;
- c) Director (Fin.), Member
- d) Head of RMA Dept., Member
- e) Head of Works/Estate, Member
- f) Head of Technology, Member
- g) Head of Human Resource, Member
- h) Head of Information Technology, Member
- i) Chief Risk Officer, Special Invitees
- j) Chief Compliance Officer, Special Invitees

CRO shall be the permanent invitee for the Risk Management Committee. CRO shall describe key risks and proposed mitigation plan based on the discussions with the members of Risk Assessment Committee.

The constitution of RMC Committee are subject to approval of the Board and may be reconstituted from time to time (if required). The Risk Management Committee meeting shall be conducted on bi-annual basis.

The terms of reference for the Risk Management Committee will be as follows:

- The Risk Management Committee shall be responsible for setting up and reviewing Risk Management Policies of the Company from

time to time. The Risk Management Committee shall be responsible for identifying, monitoring, reviewing and mitigating the key risks associated with the nature of business of the Company, for achieving the performance and profitability targets of the Company.

- To review the key risks reported by Risk Assessment Committee
- The integration and alignment of risk management system shall be ensured with the corporate and operational objectives and not as a separate task.

9. Chief Risk Officer (CRO)

Head of ISO department shall be the Chief Risk Officer of the Company. A risk cell shall be constituted under the CRO to be assisted by 1-2 officials.

Roles and responsibilities

- To adhere the risk management policy and keep it up to date.
- Proper documentation of internal risk policies and structures.
- To co-ordinate the risk management (and internal control) activities
- To circulate the risk assessment formats to all Risk coordinators for their inputs
- Compile risk information and prepare reports for further submission to RAC/RMC for deciding risk strategy for the year.
- To ensure that all risk Coordinators are updating/submitting the respective risk register on monthly basis.
- To approve risk mitigation measures proposed by Risk Coordinators and as agreed at RAC meeting.
- To convene RAC meetings on quarterly basis.
- To convene bi-annual meeting with RMC and annual meeting with the Board for information status of Risk Management.

10. Risk Management Strategy

Company's Risk Management strategy outlines its ability to effectively identify, quantify and control risks and exposures which shall thus enable it to deliver business objectives and attain profitability. Risk Management Strategy thus entails establishing a framework which would ensure its realization of the Company's objectives. Risk minimization and risk optimization are integral part of the risk management policy or strategy;

The strategy would thus aim at:

- To identify, evaluate and manage risk for the achievement of objectives;
- To assess the likelihood, impact and acceptability of those risks to which the company may be exposed;
- To deliver controls and mitigation treatment to reduce the probability and impact of identified risks to an acceptable level;
- To integrate risk management activities at various levels in the company.
- To periodically monitor the effectiveness of the management of risks having particular regard to failings / weaknesses reported.
- To ensure that necessary action is being taken to remedy failings / weaknesses.
- To identify and ensure delivery of effective risk management training programmes.
- To periodically monitor and review risks and controls to cater for external / internal changes.

11. Risk Assessment:

The process of Risk Assessment inter-alia entails identification, categorization, description, estimation of the risks as follows: -

Risk Identification & Categorization means Company's exposure to uncertainty classified in terms of Credit/ Liquidity/ Market/ Strategic/Operational etc. Each of these has been elucidated hereunder:

- a) Credit Risk & Concentration Risk :** Credit risk is the probability of a financial loss resulting from a borrower's failure to repay a loan. Essentially, credit risk refers to the risk that a lender may not receive the owed principal and interest, which results in an interruption of cash flows and increased costs for collection.

Concentration Risk is the risk to the company due to a very high credit exposure to a particular business segment, industry, geography, location, etc though in the context of NSIC, it pertains predominantly to MSME concentration.

Mitigation: A strong credit risk management process helps in containing the portfolio quality of the company. Key elements of the credit risk management include a structured and standardized credit approval process supported by a strong system, effective training programs, legal and technical

due diligence, monitoring and robust credit risk management strategy at a senior management level.

NSIC as a part of credit appraisal process, before establishing any new relationship, takes into consideration various factors such as credit history, project size, other borrowings, etc. Various 3rd party verifications are also carried to secure credit facilities. Various loan covenants are also established in the documents to secure the loans.

Financial Risk- These risks includes movement in interest rates and also liquidity risks inherent to the business. The Financial Assistance risk of a Company's portfolio is dependent on various external and internal factors to the Company. The external factors being the state of the economy, volatility in commodity / equity prices, foreign exchange rates, interest rates, trade restrictions, economic sanctions, government policies, etc. The internal factors are in the nature of deficiencies in appraising, approving and managing individual credits, deficiencies in or non- compliance with credit policies / process /limits, inadequate monitoring and control systems, slackness in remedial management, etc.

The Company shall view the policy as a framework where risk retention will be considered appropriate and as a means of achieving organizational objectives of higher net return for which Company should be geared to understand Financial Assistance risk in all obligors and measure the same to accurately estimate the expected and the unexpected loss from the same.

i) Interest Risk: Interest rate risk is the risk where changes in market interest rates might adversely affect an NBFC's financial condition. The changes in interest rates affect the company in some way. The immediate impact of changes in interest rates is on the company's earnings (i.e., reported profits) by changing its Net Interest Income (NII). The company manages this risk on NII by pricing its loan products to customers at a rate which covers interest rate risk. The risk from the earnings perspective can be measured as changes in the Net Interest Income (NII) or Net Interest Margin (NIM). Measurement of such risk is done at the time of deciding rates to be offered to customers. Once interest rate risk is measured, lending rates are finalized. Given the interest rate fluctuation, the company has adopted a prudent & conservative risk mitigation strategy to minimize interest risk.

ii) Liquidity Risk: This risk focuses on ensuring maintenance of sufficient liquidity including a cushion of unencumbered, high quality liquid assets to withstand a range of stress events, including those involving the loss or impairment of both unsecured and secured funding sources. The process of identifying, measuring, monitoring and controlling liquidity risk shall include a robust framework for comprehensively projecting cash flows arising from assets, liabilities and off-balance sheet items over an appropriate set of time horizons. The management of liquidity risks relating to certain off-balance sheet exposures on account of special purpose vehicles, financial derivatives, and, guarantees and commitments may be given particular importance due to the difficulties that many NBFCs have in assessing the related liquidity risks that could materialise in times of stress.

Mitigation: The key liquidity management policies being followed at NSIC include:

- ◆ **Regular ALM Meetings:** This is done to identify any short term liquidity gaps and thereby take immediate corrective actions to bridge the same
 - ◆ **Lender Exposure Updates:** The exposure profile to the lenders is regularly updated to ensure that skewness does not creep in respect of the sources of external funds.
 - ◆ **Flexi Rates:** NSIC currently borrows all its loans on a fixed rate basis as against the entire lending which is on a flexi rate basis. This minimizes the impact of any adverse impact in the event of a credit shock in the banking system and any continuing effects of the same on overall interest rates in the economy and on NSIC.
 - ◆ **Defined Leverage Levels:** NSIC targets a leverage of maximum 2 times in light of the business model and adequately safeguard itself against the impact of adverse market conditions. It also affords NSIC reasonable time to tie-up timely equity infusion.
 - ◆ **Capital Adequacy:** NSIC maintains a strong capital position with the capital ratios well above the thresholds defined by the regulatory authorities through continuous and timely capital infusion.
- b) Market Risk:** Market risk is the risk of losing value on financial instruments on the back of adverse price moments driven by changes in equities, interest rates, credit spreads, commodities, and FX. The different types of market risks include interest rate

risk, commodity risk, currency risk, country risk.

The nature and complexity of the business activities and overall levels of risk should determine how sophisticated management of market risk must be. It is desirable that Company will have a process that enables management to control market risk in a timely and comprehensive manner.

Mitigation: Management regularly reviews its business model including the areas it wants to operate. The management carries out regular competitive analysis of its peers in the industry so as to remain in competition and change its markets if required.

c) Strategic Risk: Strategic risk is the risk to earnings, capital, or liquidity arising from adverse business decisions, improper implementation of strategic initiatives or inadequate responses to changes in the external operating environment. Change risks, competitive risks, regulatory risks, economic risks, management risks and operational risks, are six types of strategic risks that can impede business performance.

Mitigation: The management is proactive in its approach towards changes in economic/ business environment as the business strategies are regularly discussed with the senior officials of the organization so that adequate steps can be taken. Also, important strategic matters are referred to the Board, consisting of members with diversified experience in the respective fields, for intense deliberations, so as to derive the benefit of collective wisdom.

d) Operational Risk: Those risks which are associated with the company's operational and administrative procedures and inter-alia include accounting controls, regulations, recruitment, IT systems, Board composition, contractual as well as organizational risks and exposures.

Mitigation:

- ◆ Document Storage and Retrieval: NSIC recognizes the need for proper storage of documents as also their retrieval for audit and statutory requirements. The Company is maintaining all the original documents in a fireproof vault at a dedicated space allocated for specific purpose.
- ◆ **Physical Storage:** We ensure that all the physical loan

documents are stored in a specialized secure facility.

- ◆ **Scanned Copies:** We have also started storing scanned copies of the loan documents for easy retrieval especially for audit purposes where physical documents are not required.
- ◆ **Whistle Blower/Fraud Prevention Policy:** NSIC encourages all its employees to report any non-compliance of stated company processes or policies without fear as we have a clearly stated “no-retaliation” policy. We have a formal policy that details the manner in which such issues are handled – background investigation, holding a hearing by a committee, and ensuring that action as per the committee’s recommendations is carried out. All issues reported are categorized for nature and severity:
 - Financial or Non-Financial
 - Major or Minor
 - Procedural Lapse or Gross Violation
 - Breach in Process or Disciplinary Issue

The Compliance Manager maintains a record of all the entire case history which is signed-off by the senior management on closure.

- ◆ **Internal Audits:** Internal Audit on periodic basis is conducted by an independent audit firm. The scope of this Internal Audit covers all key functions including HR, Operations, Credit, Administration, Finance and Accounts. The firm also audits the company’s adherence to all Statutory and Regulatory Guidelines that have been prescribed for NBFC. The scope of these audits is reviewed periodically and modified to keep pace with a dynamic business environment. All significant audit observations of Internal Audits and follow-up actions are presented to the Board Audit Committee.
- ◆ **Internal Financial Control :** Internal Financial Controls (IFC) implies design, implementation and maintenance of adequate IFC that are operating effectively for ensuring the orderly and efficient conduct of business, including adherence to Company’s policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

The statutory auditors as appointed by C&AG for all the accounting

units & corporate office of NSIC, in compliance with requirements of Section 143(3)(i) of the Companies Act,2013 and amendments therein as issued from time to time, are already carrying out the audit on yearly basis by performing various procedures to substantiate/ establish the maintenance of adequate internal financial controls system over financial reporting and their operating effectiveness in all material respects and thereafter expresses their opinion thereon based on their audit at respective accounting units & corporate office.

The audit inter-alia includes understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the respective auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

As per the requirements laid down in the Companies Act'2013 and amendments therein as issued from time to time, each year, all the accounting units of the Corporation including corporate office got their internal audit from the appointed outside practicing Chartered Accountant firms (from the RBI empanelled CA Firms) based on detailed scope of work assigned

In addition to above, the Internal Audit Division at Corporate office also conducts the security audit of selected accounting units and ensures each accounting unit is covered within a span of 3 years subject to availability of manpower for the same.

- ◆ **Technology Infrastructure:** The company has leverage of cloud-based technologies and all its business applications are hosted in secure data centres. At the facilities where back-office operations take place.
 - ◆ **Outsourcing Policy:** The Company has established an Outsourcing policy in accordance with RBI guidelines.
- f) **Human Resource Risk:** Risks (like attrition) that are part of the personnel related processes of the company such as recruitment and performance measurement.

Mitigation:

- ◆ **Human Resource Policy and initiatives:** Various programs and initiatives are carried out by the HR to retain talent and motivate them on a regular basis.

g) **Legal, Regulatory and Compliance Risk:**

Risks arising out of non-compliance with/ non fulfilment of applicable legal, regulatory and statutory requirements.

Mitigation:

- ◆ The company has implemented strong internal control system with balanced checks for ensuring workflows, update and monitor compliances.
- ◆ Internal Audit also conducts audit of compliance function on a periodic basis wherein all regulatory compliances are reviewed in detail.
- ◆ Compliance Certificate certified by the CCO shall be submitted to the Board on annual basis.

- h) **Reputational Risk** – Where the practices followed by the Company are not in consonance with industry as well as internally prescribed standards.

Mitigation: Considering the business model, the following aspects have been put in place to reduce vulnerability related to reputational risk:

- ◆ **Compliance with Fair Practices Code:** All employees are trained and instructed to follow fair practices as per RBI prescribed guidelines in all their dealings with the customers.
- ◆ **Grievance Redressal Mechanism (GRM):** The Company has a defined GRM in place and the same is communicated to all customers at the time of sanction of loan. This is also available on the website of the Company.
- ◆ **Delinquency Management:** The Company does not resort to any coercive recovery practices and all recoveries are made in accordance with the Recovery policy and Fair Practice Code of the Company.
- ◆ **Stringent Selection Criteria:** Vendors, employees and other associates of the Company are selected after confirming to the

stringent criteria prescribed by the management.

- ◆ **Reference Check:** The management carries out a reference check for all the vendors from the market before having them on Board so as to ensure utmost integrity while carrying out their duties.
- ◆ **Legal Obligations:** All employees, vendors and associates are required to sign legal contracts wherein specific clauses related to non-disclosure are entered so as to ensure the Company from any reputational risks.

i) Technology and Information Systems Risk

Risks pertaining to storage, safety, reliability, obsolescence and retrieval of information and data.

Mitigation:

- ◆ NSIC presently hosts all its software applications and websites on Government Agency i.e. C-DAC, Noida Data Centre. The Data Center, by default takes data backup and a copy of the same is stored in the DR Location (i.e., C-DAC Hyderabad). In case of Disaster the latest available backup shall be provided to NSIC.
- ◆ Information System (IS) Audit is carried out to evaluate the adequacy of process and internal controls and mitigate/recommend corrective actions to address any deficiencies/improvements required in the system.

j) External Risk

Risks arising out of changes in the external environment. Generally, such risks are uncontrollable. E.g. Changes in government policy, natural disasters etc.

Mitigation: Continuous monitoring and awareness on the related risks, and adapting mitigation steps accordingly.

(Refer para 15 for Guidance on Categorization of Risks)

12. Risk Management Techniques and Treatment of Risk

As a strategy, the following techniques for risk management shall be introduced:

- Using risk transfer and indemnification provisions in the contract;
- Transferring risk through safety engineering or loss control;

- Retaining unavoidable risks;
- Insuring risks which are above the Company's retention capacity;
- Considering insuring for traditionally insured hazard risks.

With the implementation of the above techniques the treatment of risks can be undertaken through adoption of following four fold strategy:

S. No.	Risk Handling	Desired Action	Result
1.	Avoidance of Risk	Non-performance of activity involving risk	Eliminate
2.	Reduction of Risk	Reduction in severity of loss	Mitigate
3.	Transfer of Risk	Engaging specialist adhering to core competencies area of operations	Mitigate
4.	Retain the Risk	Retained by default	Unavoidable

Evaluation Method of Risks relevant to Quality Management System Processes

The Risks & Opportunities related to the external issues needs and needs & expectations of relevant interested parties, shall be assessed as per following method –

Likelihood Rating (LR)

Rating	Description
5	Has occurred in last year or Very Likely to Occur (Almost Certain)
4	Has occurred in past 5 years or more than 50% chance to occur
3	Has occurred in past 10 years or 50:50 chance to occur
2	Has not occurred in last 10 year or less than 50% chance to occur
1	Has never occurred or negligible chance to occur

Severity Rating (SR):

Rating	Description
5	Very High(loss of credibility of the organization/scheme)
4	High (Loss of opportunities to new business, Customer Dissatisfaction)
3	Moderate (Negative impact on profits, Financial loss)
2	Minor (Negative impact on internal processing)
1	No Loss

Risk Priority Number (RPN) & Actions to Address Risks:

Risk Priority Number: LR X SR

RPN	Risk Category	Actions to address the risks (Hierarchy of Controls)
25	Very High	<ul style="list-style-type: none">• Mitigation of risk by eliminating the risk source• Reducing risk impact by changing the likelihood or consequences• Avoid risk Change in scheduled activities to avoid situation• Retained with informed decision
15 ~20	High	
5 ~12	Medium	
1 ~ 4	Low	

Note:

Considering the risk priority numbers and following the hierarchy of controls, suitable actions are to be initiated to minimize the risk impact upto low risk category. If immediate actions against all identified risks not feasible, risk priority number is to be considered to prioritize the actions i.e. for high risk number, action are to be initiated first.

If actions to address the identified risks are not feasible, risks may be retained with informed decision.

13. Risk Management as on-going process – To ensure continued implementation of company's risk management policy and strategy, critical review and refresh process shall be adopted within the organisation on an on-going basis. It would inter-alia include the following:

14. Review

The Policy may be reviewed at least once every year. If there is any modification, that would require an approval by the Board of Directors. Reviews and modifications during the year are permitted if there is a specific need for the same. Certain situations which necessitate a review of the Policy intermittently are:

- Changes in Regulatory requirements
- Change in the processes or control environment
- Change in the risk management systems
- Changes in the Business Plan
- Prolonged non adherence to the set thresholds

15. Guidance for Categorization of Risks Criteria

Strategic Risk

- ✓ Are the critical strategies appropriate to enable the organization to meet its business objectives?
- ✓ What are the risks inherent in those strategies, and how could the organization identify, quantify and manage these risks?
- ✓ How much risk is the organization willing to take?

Operational Risk

- ✓ What are the risks inherent in the processes that have been chosen to implement the strategies?
- ✓ How does the organization identify, quantify, and manage these risks given its appetite for risk? How does it adapt its activities to changing strategies and processes?

Human Resource Risk

- ✓ What are the risks inherent in the selection, training and separation processes of the company?

Legal, Compliance and Regulatory Risk

- ✓ What risks are related to compliance with regulations or contractual arrangements?

Liquidity Risk

- ✓ Has there significant mismatches between assets and liabilities?
- ✓ Has the organization incurred unreasonable liabilities to support operating processes?
- ✓ Has the organization succeeded in meeting business objectives?
- ✓ Have operating processes put financial resources at undue risk?

Credit Risk

- ✓ Is there any down grade of credit rating borrower i.e. credit ratings have taken a hit. For example, CIBIL will lower a company's or an individual borrower's credit score if they fail to fulfil their debt obligations.
- ✓ Has there Macroeconomic fluctuations, such as political conflict, recessions, or market instability.
- ✓ Has there likely possibility of late and default payments.

Market Risk

- ✓ Is there likely increase in interest rate by RBI which increase cost of borrowing .
- ✓ Is there significant fluctuation in currency rate?
- ✓ Is any uncertainty in market i.e. Changes in governments and policies can create a uncertainty in the markets.

Technology and Information Risk

- ✓ Is our data/information/knowledge reliable, relevant, and timely?
- ✓ Are our information systems reliable?

External Risk

- ✓ What risks are yet to develop? (These might include risks from new competitors, recession risks, outsourcing risks, political or criminal risks, and other crisis and disaster risks.)

List of Formats:-

- 1) Risk Assessment Sheet
- 2) Risk Report

Risk Reports

S. No.	Significant Risks	Mitigation Plan	
		Action	Duration