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Mishra Bishnu Prasad

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In the research literature very few studies have been done in India as well as in other countries about actual functioning and consistency of bank's internal ratings and implied ex-ante risk in bank loan portfolios. It opens up wide area of research (which has not been done on Micro-level data) to examine individual bank's modus operandi in integrating ground level risk appreciation and capturing them in Risk assessment exercise which over-all affects portfolio risk dimension of whole-bank in an aggregated portfolio.

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