

General checklist for few RBI instructions for Co-op Banks (For details, see the circulars)

Sr. No	Particulars	Limit	Remark
1	Normal donations in the year	Max 1% of published N.P. of last year	Extra 1% for certain govt. sponsored funds. Nil if directors hold positions in donee trust
2	Extra interest to staff	Max 1% more	Retired staff also eligible
3	Per party exposure for loans	Max 15% of capital funds	Book value of software not deducted while calculating capital fund, in many cases

4	Per group exposure	Max 40% of capital fundsdo.....
5	Exposure to Housing, real estate & C.R.E.	Should be max 10% of total assets	Extra 5% allowed for housing loans up to 25 lakhs
6	Capping on housing loan	Max 70 lakh , Max Term 20 years	Max 30 Lakhs for Tier I bank

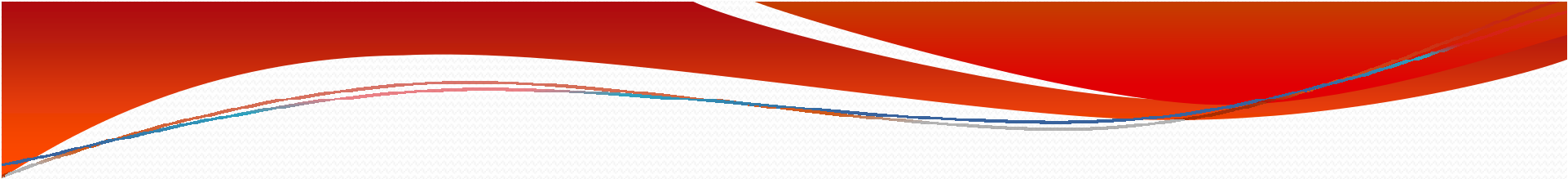
7	Ceiling on single unsecured loan	Max 5 lakh	Max 2 L if CRAR is less than 9%
8	Total unsecured advance	Max 10% of total assets	
9	Loans to directors	Allowed only against FDs & LIPs in own name	
10	Loans to nominal members	Maximum Rs.1 lakh	

11	Loan against primary / collateral security of shares	Max 10 lakh	Max 5 Lakh if not in demat form
12	Linking shares of min 2.5% for secured loan 5% for unsecured loan	2.5% for secured loan 5% for unsecured loan	Exempted if CRAR more than 12 ⁰ %
13	Total Bank guarantees	Max 10% of own resources	B.G. can be for max 10 years
14	B.G. & L.C. to non constituents borrower	Not to be generally issued	

15	L.C. Discounting	Not to be done generally for non constituent borrowers (not enjoying credit facility) & membership & linking shares to be obtained	
16	CRAR	a) Capital fund be min 9% after deducting intangibles	Software value to be deducted.
		b) Revaluation reserve should be taken only @45%	
		c) General provisions should be max 1.25% of RWA	

17	Investments	a) No fresh non SLR investment in H.T.M.	
		b) H.T.M. can be max. 25% of total investments	
		c) Profit on sale of H.T.M. should not remain in P & L.	But loss should go to P & L.
		d) IFR should be min. 5% of A.F.S. & H.F.T through appropriation.	

18	FDs with other banks	a) Total FDs put with other UCBs can be max 20% of total own deposits	
		b) FD with any single bank can be max 5% of own deposits	
19	Accepting FDs from other Co-op Banks	Total such FDs can be max 10% of their deposits & interest rate shall be market related	



20	Investment in a particular institution	Shall be max. as per per party limit for loans	
21	Total investment in non SLR section	Can be maximum 10% of total own deposits	
22	Total investment in unlisted securities	Can be maximum 10% of non SLR investment	



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