



ESTD. 06-12-1998

RAJADHANI CO-OPERATIVE URBAN BANK LTD

BARKATPURA, HYDERABAD

PRUDENTIAL EXPOSURE NORMS AND COMPLIANCE TO RESERVE BANK OF INDIA DIRECTIVES AS ON 31.03.2025

S.NO.	PARTICULARS	RBI DIRECTIVES	BANK'S COMPLIANCE
1	Statutory Liquidity Ratio (SLR)	Minimum required SLR is 18% of NDTL (deposits etc.) to be maintained. Entire Investment should be in Govt. Securities	Maintained throughout the year more than 18%. Entire SLR investments are maintained In Govt. Securities.
2	Cash Reserve Ratio (CRR)	Minimum required CRR is 4% of NDTL (deposits etc.) to be maintained	Maintained throughout the year more than 4%.
3	Credit Exposure Ceilings	15% of Net owned funds per individual borrower and 25% of Net owned funds per group of connected borrowers.	Within the limits
4	Exposure to Unsecured Advances	Should not exceed 10% of total Assets	Constitutes 1.43% only
5	Priority Sector Advances	Should be of minimum 60% of total advances	Constitutes 101.99% of total Advances
6	Weaker Section Advances	Should be of minimum 11.50% of PSAs	Constitutes 34.54% of total PS Advances
7	Micro Enterprise Advances	Should be of minimum 7.50% total advances	Constitutes 34.13% of total Advances
8	Loans to Directors etc.	Advances should not be sanctioned to Directors except loans against their own deposits and LIC policies.	Not sanctioned
9	Non-Performing Assets (NPAs)	Should not exceed 10% of total Advances	Gross NPA- 3.37% of total advances Net NPA - Zero
10	Capital to Risk weighted Assets Ratio	A minimum CRAR of 11% shall be maintained	Maintained at 14.82%
11	Credit Policy/ Investment policy	Bank should have a written credit policy/ Investment policy	Bank has board approved credit policy, Investment policy & Other Policies
12	Advances against shares	Should not be given	No loans sanctioned against shares
13	Provisioning Requirements	100% on loss assets, 10% on substandard assets, 0.40% on standard assets,	All provisions made adequately
14	Payment of DICGC premium	Should be paid promptly	Promptly paid –last remitted on 22.05.2025 for the period covering up to 30.09.2025.
15	Net worth	Should not be less than Rs 400 lacs	Bank's Net worth is Rs 2584.57 lacs.
16	Submission of Returns to RBI	Should be submitted in time	Submitted in time
17	Investment in other Coop. Urban banks	Should not be invested in urban coop. banks	Not invested.