PRUDENTIAL EXPOSURE NORMS AND COMPLIANCE TO RESERVE BANK OF INDIA DIRECTIVES AS ON 31st March 2025

Sl. No.	Particulars	RBI Directives	Bank's Compliance
01	Statutory Liquidity Ratio (SLR)	Minimum required SLR is 18.00 of NDTL to be maintained. Entire Investment should be in Government Securities	Maintained SLR of more than 18% throughout the financial year and as on 31st March 2025, SLR is maintained at 20.05%. All SLR investments are in Government Securities only.
02	Cash Reserve Ratio (CRR)	Minimum required CRR is 4.50% of NDTL to be maintained. Reduced to 4.25% from 14th December 2024 and 4.00% from 28th December 2024.	Maintained CRR beyond the stipulated benchmark though out the Financial Year and as on 31st March 2025. CRR is maintained at 7.05%
03	Credit Exposure Ceilings	Individual borrower- 15% of Tier I Capital Group of connected borrowers- 25% of Tier I Capital	Credit exposure to Individual and Group of connected borrowers is within the ceilings stipulated by Reserve Bank of India.
04	Exposure to Unsecured Advances	Shall not exceed 10% of total assets of the Bank as at the end of the Previous financial year	Exposure to Unsecured Advances constitute 0.83% of Total assets of the bank as at the end of the Previous financial year.
05	Targets in Loans and Advances Advances to Priority Sector	Shall achieve a minimum of 60% of Adjusted Net Bank Credit (ANBC)	Sanctioned 90.85% of ANBC to Priority sector
	Advances to Weaker Sections	Shall achieve a minimum of 11.75% of ANBC	Sanctioned 14.54% of ANBC to Weaker sections
	Advances to Micro Enterprises	Shall achieve a minimum of 7.50% of ANBC	Sanctioned 32.55% of ANBC to Micro Enterprises
06	Loans to Directors and their relatives	Advances can be sanctioned to Directors/their relatives against their own deposits and LIC Policies No other loans and unsecured loans can be sanctioned	No Loan is sanctioned to Directors/their Relatives.
07	Non-Performing Assets (NPAs)	Net NPAs should not be above 3% of Net Advances	Net NPAs are 0 %
08	Capital to Risk Weighted Assets Ratio (CRAR)	A minimum CRAR of 12% shall be maintained	Maintained at 14.79%
09	Credit Policy	Bank should have a Board Approved credit Policy	Board approved credit policy is in place which is being updated periodically
10	Advances against shares	Advances shall not be sanctioned to Share brokers and other brokers	No loan is sanctioned against shares to Individuals/ Brokers
11	Provision on Non-Performing Assets (NPAs)	Loss Assets – 100 % Doubtful Assets- More than 3 years – 100% Doubtful Assets- 1 to 3 years- 30% Doubtful Assets- upto 1 year – 20% Sub Standard Assets – 10%	Provisions are made as stipulated by Reserve Bank of India.
12	Provision on Standard Assets	Direct Advances to Agriculture and SME sectors- 0.25% Advances to Commercial Real Estate (CRE) sector-1.00% Advances to Commercial Real Estate (CRE-RH) Residencial Housing Sector - 0.75% All other Standard Assets- 0.40%	Provision is made on different Categories (Agriculture, SME sector, housing sector and others) of Standard Assets as stipulated by Reserve Bank of India.
13	Payment of DICGC Premium	Should be paid promptly	DICGC premium is paid promptly. Latest DICGC premium is remitted on 26th May 2025 for the period covering up to 30th September 2025.
14	Net worth	Should not be less than Rs. 1,00,000/-	Net worth of the Bank is Rs. 8036.51 Lakhs