



The unsecured loans so extended by the bank shall not exceed 15% of its total assets. Financial parameters detailed above shall be as on March 31 of the previous year, as assessed by Reserve Bank of India.

2. UCBs which do not meet the above criteria would continue to be governed by the extant guidelines limiting the ceiling on unsecured loans (with or without surety or for cheque purchase) to 10% of total assets as per audited balance sheet as on March 31 of the previous financial year, with individual and group borrower limits ranging from ₹ 25,000/- to ₹ 5.00 lakhs, depending on the size of Demand and Time Liabilities (DTL) and compliance with CRAR as specified in our [circular UBD BPD \(PCB\) Cir. No.21/13.05.000/2010-11 dated November 15, 2010](#) on 'Maximum Limit on Unsecured Loans and Advances'.

Yours faithfully,

(A.K. Bera)  
Principal Chief General Manager