

**Important positive parameters for UCBs**

1.	Gross NPA	Less than 10%
2.	Net NPA	Less than 5%
3.	Net profit	Net profit since last two years
4.	CRAR	Not less than 9%
5.	CASA	Not more than 40% of the total deposits
6.	Term deposits	More than 60%
7.	Institutional deposits	Not more than 20%
8.	Short term liquid assets to short term Liabilities	2 : 1
9.	Total liquid assets to total assets	35%
10.	CRR/SLR	No default
11.	C. D. ratio	Not more than 70%
12.	Remission or debt	No remission of dues of past/present directors or any firm or company in which any of its directors or by any individual, if any of its Directors, his partners or guarantor.
13.	Establishment expenditure	Not more than 20% of its total income
14.	Committees	Audit Committee ALCO Committee Investment Committee Loan Committee
15.	Unsecured advances	10% of total assets DTL > 10crores 0.50 lakh 25crores < 10crores 1.00 lakh 50crores < 25crores 2.00 lakhs 100crores < 50crores 3.00 lakhs 100 crores > 5.00 lakhs
16.	Non SLR	10% of previous years deposits
17.	Investment	No investment in equity related Mutual Funds Investment in any single particular Non SLR security should not be more than singly Party individual exposure limits fixed by bank based on its Capital Funds.
18.	IFR	IFR has to be created out of net profit earned on sale of Govt. Security, through appropriation.
19.	Advances	There should not be credit concentration in any one segment of industries.