

Annexure - VIII

(Paragraph 3.12)

Entry Point Norms/Viability Norms prescribed by RBI in May, 1993

I. Viability Norms

(Amount Rs. in lakhs)

	CATEGORY OF CENTRES #			
	A	B	C	D
Share Capital	75.00	40.00	25.00	10.00
Reserves	30.00	16.00	10.00	4.00
Deposits	645.00	344.00	215.00	86.00
Advances	525.00	280.00	175.00	70.00
Working Capital	750.00	400.00	250.00	100.00
Membership (Nos)	6000	4000	3000	2000

N.B. The above viability norms have to be normally achieved within a period of 3 years.
The membership norms has to be achieved by the end of 2 years.

II. Entry Point Norms

	A	B	C	D
Share Capital (Rs.in lakhs)	60.00	30.00	15.00	6.00
Membership-Initial	3000	2000	1500	1000

III. Relaxation in Entry Point Norms (EPNs) for

				(Amount Rs.in lakhs)			
		Share Capital	Membership	A	B	C	D
a)	Less Developed States	50% of share capital prescribed under V.N. for the relevant centre	Reduction on a pro-rata basis	Share Capital	37.50	20.00	5.00
				Membership	3000	2000	1000
b)	Least developed states (NE States, Tribal areas etc.)	33 1/3% of the share capital prescribed under V N for the relevant centre	Reduction on a pro-rata basis	Share Capital	25.00	13.34	3.34
				Membership	2000	1334	667
c)	Banks organised by Mahila/SC/ST	50% of share capital prescribed under V.N. for the relevant centre	Reduction on a pro-rata basis	Share Capital	37.50	20.00	5.00
				Membership	3000	2000	1000

#

Category of Centre

A. - Metropolitan - Large

B. - Metropolitan - Other

C - Urban

D - Semi-Urban

Population

50 lakhs and above

10 lakhs and above but less than 50 lakhs

1 lakh and above but less than 10 lakhs

10,000 and above but less than 1 lakh