

**RBI/2005-06/166**  
**RPCD.CO.RF.BC 40/07.02.03/2005-06**

September 21, 2005

All State and District Central Co-operative Banks

Dear Sir,

**Investment portfolio of banks- Non-SLR investments**

Please refer to our circular No.RPCD.CO.RF.BC.26/07.02.03/2005-06 dated August 4, 2005 on the above subject.

2. On receipt of queries from certain quarters, it is clarified that there is no relaxation in the overall limit of non-SLR investment, which is fixed at 10 per cent of the bank's total deposits as on March 31 of the previous year with a sub-ceiling of 5 per cent as stated in paragraph 2 of our aforesaid circular.
3. The contents of this circular may be placed before the Board of your bank.
4. Please acknowledge receipt to our Regional Office concerned.

Yours faithfully,

**(K.Bhattacharya)**  
**General Manager**