percent of the aggregate of paid up share capital and free reserves.

3. Limit of permissible deposits

Eligible Co's	Others	Govt. Co's being eligible
1. From members upto 10%.	1. From members upto 25%	1. From members and non-members together 35%.
2. From non-members upto 25%	2. Others - nil.	

The percentage refers to aggregate of paid up capital and free reserves.

Mortgage eligible Co's have been classified as those co's which will satisfy certain norms for investment policies, types of investments to be made.

Certain criteria has to be satisfied for investing the funds in govt. securities, debentures and bonds of corporates, units of mutual funds

If the auditor identifies any irregularity, he has to report to RBI separately in a format available so that RBI will be able to identify the frauds and other irregularity