

**RAJASTHAN FINANCIAL CORPORATION**  
(GOOD BORROWER DIVISION)

UDYOG BHAWAN,  
TILAK MARG,  
JAIPUR.

Ref. No.F.RFC/GBD/GEN.25/ 199

Dated : 17.06.2010

CIRCULAR

**Reg : Revision in parameters in Security Debt Ratio in  
Good Borrower Schemes**

The PC&CC in its meeting held on 09.06.2010 has decided to make the following changes in Security Debt Ratio for GB schemes as under:

Name of the Scheme	Present Security debt ratio	Revised Security debt ratio
Card Schemes (GCL & PCL)	1.75:1	1.25:1 (the loan amount shall be restricted to the MRV of land and building as per revised guidelines)
WCTL to assisted units	1.5:1 (excluding the value of P&M)	1:1 (the loan amount shall be restricted to the MRV of land and building as per revised guidelines)
WCTL to NAU	2:1 (excluding the value of P&M)	1.5:1 (the loan amount shall be restricted to the MRV of land and building as per revised guidelines)

In UPGB scheme the Committee has decided to consider the security margin 10% lower as compared to security margin prescribed under general loan scheme. However, the other parameters i.e. debt equity ratio, promoters contribution etc. will be maintained as per prescribed norms.

Necessary amendments may be made in the respective schemes and existing guidelines. Other provisions shall remain unchanged.

All concerned are advised to take a note of above and ensure compliance of the same with immediate effect.



(G.S. SANDHU)

*Chairman & Managing Director*

- Copy to :
- 1- All BO(s)/SO(s).
  - 2- Standard Circulation at HO.
  - 3- DGM (A&I), Ajmer/ Jodhpur.