

RFC/P&G/1384

RAJASTHAN FINANCIAL CORPORATION
(CREDIT APPRAISAL SECTION)

Udyog Bhawan,
Tilak Marg,
JAIPUR-302 005.

Ref. No.RFC/LA-13(11)/269

Dated : 21.06.2011

P&G CIRCULAR
(LA No. 573)

Reg : Revision in interest rate structure of the Corporation

Attention is invited to interest rate structure of the Corporation which was issued vide PG Circular No. 1380 dated 19.05.2011.

Pursuant to further revision in refinance rate by SIDBI w.e.f. 10.05.2011 and increase in the rate of Interest by Banks, the Corporation has also reviewed the interest rate structure for its various loan schemes and it has been decided to revise the interest rate structure as per Annexure "A".

The revised rates shall be applicable to the loan cases to be sanctioned on or after issuance of circular and the loan cases sanctioned earlier but the execution of the loan documents (including token disbursement) of the same is to be done on or after issuance of circular as per the existing policy.

Other terms and conditions and benefits to different categories of entrepreneurs as laid down in PG Circular No. 1380 dated 19.05.2011 shall remain unchanged.

All concerned are advised to take note of the above and ensure compliance.

Sd/-
Executive Director

Encl. : As Above.

Copy to :

- 1- Standard Circulation at HO,
- 2- All Branches /Sub-Offices,
- 3- DGM (A&I) Eastern & Western Zone

Annexure 'A'

INTEREST RATE STRUCTURE EFFECTIVE FROM 21.06.2011

APPLICABLE TO MSME /NON MSME SECTOR IRRESPECTIVE OF COST OF PROJECT

S No	NAME OF THE SCHEME	RATE OF INTEREST
1.	MSME Sector Units (Industrial & Service Sector) Upto Rs. 50,000/.	11.00%
2.	MSME Sector Units (Industrial projects) above Rs. 50,000/- & upto Rs. 20.00 Crores.	13.25%
3.	a) Scheme for Financing Against Assets	16.25%
	b) Scheme for Financing for Builders/commercial /residential complexes/ Multiplexes, Hotels, Hospitals etc. for purchase of land & building	18.25%
	c) Saral Scheme for SME sector	15.25%
4.	Construction of Commercial /Residential Complexes	16.00%
5.	a) Service Sector projects (excluding S.No. 3 to 4) & including Hotels, Technical/ Professional Education Projects/ Guest-House cases	14.00%
	b) Tourism Projects (except hotel projects), Hospitals/ Nursing Home Projects and Medical Equipment Scheme cases	14.00%

APPLICABLE TO GOOD BORROWER SCHEMES

S. No	NAME OF THE SCHEME	RATE OF INTEREST
1.	a) Short Term Loan Scheme (STL), Working Capital Term Loan Schemes (WCTL), Special Purpose Working Capital Term Loan Scheme (SPWCTL).	12.75%
	b) Units Promoted By Good Borrower (UPGB)	12.50%
2.	Working Capital Term Loan to Non Assisted Units	14.25%
3.	Platinum Card Scheme	12.75%
4.	Gold Card Scheme	13.00%
5.	Flexi Loan Scheme	13.25%