

RFC/P&amp;G/1434

**RAJASTHAN FINANCIAL CORPORATION**Udyog Bhawan, Tilak Marg, Jaipur.  
(CP&M Division)

Ref.No.: RFC/CP&amp;M-4/141

Dated : 22.02.2013

**CIRCULAR**  
(LA No. 603)**Reg:- Credit Rating Tools & Pricing of Intt. Rate.**

The system of Credit Rating was adopted and made effective by the Corporation w.e.f. 01.10.2012. For this purpose certain documents are required from the applicants in order to decide the rate of interest applicable to their project.

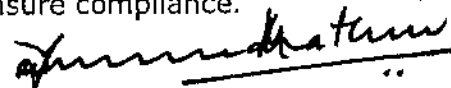
It has been observed that obtaining such documents from the good borrowers and examining the same not only delays the processing of the case under GB Scheme but also brings the good borrowers of the Corporations at par with new borrowers.

The matter was discussed in the meeting of the PC&CC held on 19.02.2013 and it was decided that the system of Credit Rating in GB Cases may be kept in abeyance. The earlier system of charging rate of interest on the basis of different GB Schemes may be adopted for the time being with immediate effect.

Accordingly, the effective rate of interest under the various GB schemes shall be as per PG Circular No. 1395 (LA-580) Dated 9.9.2011 which are reproduced as under:-

S. No.	Name of the Scheme	Prevailing rate of interest
1	Platinum Card Scheme	13.00%
2	Short Term Loan Scheme	13.00%
3	Working Capital Term Loan scheme	13.00%
4	Special Purpose Working Capital Term Loan	13.00%
5	Gold Card Scheme	13.25%
6	Flexi Loan Scheme	13.50%
7	Working Capital Term Loan to Non Assisted Units	14.50%
8	Units Promoted by Good Borrower(UPGB)	12.75%

All concerned are advised to note above and ensure compliance.



(Yaduvendra Mathur)

**Chairman & Managing Director.****Copy to:**

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