

RAJASTHAN FINANCIAL CORPORATION  
(Credit Policy & Monitoring Division)

Udyog Bhawan  
Tilak Marg  
Jaipur-302 005

Ref. RFC/GBD/GEN-149/153

Date: 31.03.2013

CIRCULAR  
(LA No.: 608)

Reg.: **Flexi loan scheme for Good Borrowers.**

The Flexi Loan Scheme for Good Borrowers was circulated vide PG Circular No. 1376 dated 01.04.2011. Thereafter amendments/modifications in the scheme were also issued from time to time.

References have been received that the cases in which pre-payments have been made and LDR has also expired, the pre-paid amount should also be considered for calculation of eligible amount of loan and necessary modification may be made in the eligibility criteria (i) of the scheme.

Accordingly the matter has been examined and it has been decided that the provisions of eligibility criteria (i) of the scheme may be modified as under:-

- A) The cases in which LDR has expired and pre-payment has been made shall also be made eligible for their coverage under the scheme.
- B) While calculating the loan admissibility in such cases the quantum of pre-payment made in the loan account may also be considered in addition to the regular installments paid by the unit.

Other provisions of the scheme shall continue to be followed as per the prevailing guidelines.

Necessary amendments may be incorporated at appropriate place in the existing scheme.

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

  
(Yaduvendra Mathur)  
Chairman & Managing Director

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