

P&G/RFC/ 1444

RAJASTHAN FINANCIAL CORPORATION  
(Credit Policy & Monitoring Division)

Udyog Bhawan  
Tilak Marg  
Jaipur-302 005

Ref. RFC/GBD/GEN-25/124

Date: 07, 08.2013

CIRCULAR  
(LA No.: 610)

Reg.: **Modification in parameters of Good Borrower Schemes.**

Attention is invited to PG Circular No.1375 dated 01.04.2011 & PG circular No.1396 dated 21.09.2011 vide which necessary modification in parameters regarding admissibility of loan in GB Schemes & Flexi Loan Scheme were issued.

On the basis of various suggestions/references received for simplification in parameters of GB Schemes were reviewed by the Committee constituted under the Chairmanship of GM(Operation). The recommendations of the said committee were placed before PC&CC in its meeting held on 12.06.2013 & 24.06.2013, wherein it has been decided that:-

1. In GB Schemes maximum loan would be admissible 2 times of loan repaid in place of 1.25/1.5 times in respective schemes.
2. Under UPGB Scheme, the limit for loan admissibility upto 5 times of the loan repaid is removed and now the loan amount shall be considered on the basis of security available as per norms. However, the rate of interest shall be charged @ 13% p.a instead of 12.75% p.a.
3. The ceiling of the loan amount of Rs.200.00 lacs under Flexi loan scheme has been removed and henceforth the loan amount would be minimum of the different admissibility criteria under Flexi Loan Scheme.

Other provisions of the schemes shall be same and continue to be followed as per the prevailing guidelines.

All concerned are advised to make necessary amendments in respective schemes at appropriate place and ensure compliance with immediate effect.

  
7/8/13

(Yaduvendra Mathur)

Chairman & Managing Director

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