

P&G	1553
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RAJASTHAN FINANCIAL CORPORATION

(Credit Appraisal Section)

(CAS-67)

Ref. No. RFC/LA-12(71)/ 35

Dated 19/07/2021

Reg: Review of Policy under Saral Loan Scheme.

The review of policy under SARAL Loan Scheme was placed before the Board in its meeting held on 09.07.2021. The Board decided to withdraw the guidelines issued vide Circular No. PG-1481 dated 13.04.2015 (LA-633) regarding relaxation for watching repayment behavior at least for a period of one year after reschedulement and reinstate the guidelines issued by PG Circular No. 1435 dated 22.02.2013 (LA-604) - Copy enclosed

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



(SHAKTI SINGH RATHORE)

Managing Director

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Annexure III

RFC/P&G/1435
LA No. 604
RAJASTHAN FINANCIAL CORPORATION
Udyog Bhawan, Tilak Marg, Jaipur.
(CP&M Division)

Ref No.: RFC/LA-12(71)/142

Dated: 22.02.2013

C I R C U L A R

REG:- AMENDMENT IN THE PROVISIONS OF SARAL SCHEME

While reviewing the compliance of the decisions taken in the meeting of Branch Managers of "A" & "B" category branches held on 22.06.2011, it was observed that one of the decisions/suggestions given by the Branch Manager was as under:-

"When cases of good borrowers whose loan a/c has been rescheduled are being considered for loans then we should do the same under the SARAL Scheme also".

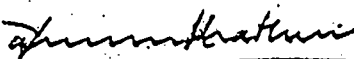
The matter was discussed in the PC&CC in its meeting held on 19.02.2013 wherein it was decided to amend the existing guidelines and consider the case whose loan a/c has been rescheduled under "SARAL Scheme for existing running industrial units" provided the unit has repaid the loan as per the reschedulements for a period of atleast one year.

Accordingly, para No.2 of page 2 of the scheme circulated vide Circular No P&G 1211 dated 1.12.2007 may be substituted as under:

"However, if the units/promoters whose loan a/c has been rescheduled applies for loan under "SARAL Scheme for existing running industrial units", then, while processing the loan application it may be ensured that the unit has repaid the dues strictly on due dates in terms of reschedulements for a period of atleast one year."

The amended parameters shall be applicable with immediate effect.

All concerned are advised to note above and ensure compliance.


(Yaduvendra Mathur)
Chairman & Managing Director.

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1. All BO/SOs/A&I.
2. Standard circulation at HO.

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