

**RAJASTHAN FINANCIAL CORPORATION**  
(Credit Appraisal Section-1)

Udyog Bhawan  
Tilak Marg  
Jaipur-302005

Ref. RFC/ LA-13(4)/336

Date: 03.01.2017  
To

**CIRCULAR**  
(CAS- J.I..)

**Reg: Financing in Rented Premises**

The proposal for financing in Rented Premises was placed before the Board in its meeting held on 23.12.2016 which was approved by the Board. The main features of the scheme are as under:-

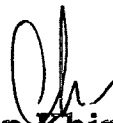
- The maximum loan under the scheme shall be Rs. 50.00 lac.
- Collateral security equivalent to 200% of loan amount shall be taken. The title of the property shall be clear, mortgageable & marketable.
- Collateral security of immovable property situated in urban area shall be acceptable.
- The title of collateral security and lease deed should be examined by Law Officer of the Corporation.
- While sanctioning the loan, the Branch Manager shall ensure that the lease period is more than the total repayment period and the lease agreement is registered with the competent authority.
- In any case, the LDR would not be extended beyond the lease period.

- All the other terms & conditions of the scheme shall remain the same as of general term loan scheme.

In case of any relaxation MD will be the competent authority to approve the relaxation.

Proposal for financing in rented premises will be sent by the concerned Branch Office to Head Office which will be placed before PC&CC (MD level) for consideration and granting permission to sanction loan by the competent authority as per the delegation of powers.

All concerned are advised to take a note of above and act accordingly.



**(Anoop Khinchi)**  
**Managing Director**

Copy to:-

1. All BOs/SOs/FC
2. Standard Circulation at HO