

RAJASTHAN STATE INDUSTRIAL DEVELOPMENT &
INVESTMENT CORPORATION LIMITED,
UDYOG BHAWAN, TILAK MARG, JAIPUR-302005.

No.:ID.D. 6(203)
February 7, 2014

OFFICE ORDER

The Industrial Committee of the Board of Directors in its meeting held on February 4, 2014 has approved for revision in the "Incentive Scheme of Good Borrowers" as under:

Sr. No.	Particulars	Revised Good Borrower Scheme for existing Good Borrowers of the Corporation as well as Good Borrowers of other financial institution(s)/bank(s).
1.	Net-worth (not less than)	Rs. 2.50 crore
2.	Turnover (not less than)	Rs. 10.00 crore
3.	Minimum loan amount	Rs. 50.00 lacs
4.	Interest Rate	Documented rate
5.	Rebate for timely payment	1% extra rebate, over and above admissible rebate to other borrowers of the Corporation, as per the prevailing policy of the Corporation.
6.	Financial position	1. There is a consistent increasing trend in turnover in all the three years under consideration. However, nominal decrease in turnover up to 10% in II or III year as compared to its previous year will be allowed." And 2. Net profit preferably in all the three years under consideration or net profit in 2 out of 3 years and cash profit in 1 year.
7.	Repayment behaviour	The company should be standard account with no default, with financial institutions/bank(s) with whom the company has dealt in past three years.

8	Other Parameters	Minimum Promoters' Contribution 25% with overall debt equity ratio of the company as 1.50:1. Minimum promoters' contribution is not applicable for loans sanctioned under MTMPL (Medium Term Multi Purpose Loan) & WCTL (Working Capital Term Loan) schemes as the loans under these schemes are sanctioned based on the existing security of fixed assets and fresh promoters' contribution is not required to be raised.
---	------------------	--

M.K. Nathuramka

(M.K. Nathuramka)
General Manager(Appraisal)

Copy to :

1. Financial Advisor.
2. Chief General Manager (F & R).
3. General Manager (Inf./Fin.).
4. General Manager (BP).
5. All Other Controlling Officers.
6. Addl. General Manager (F & R).
7. All Officers of Appraisal Cell.
8. DGM (Doc.).
9. All Unit Officers.
10. DGM (Computer).

Copy also to :

1. Sr. PS to Chairman for kind information of Chairman.
2. PS to MD for kind information of MD.
3. Addl. PS to ED for kind information of ED.