

RFC/P&G/1222.

**RAJASTHAN FINANCIAL CORPORATION
(BP Section)**

Ref.No.RFC/BP/Policy/29/12.0

Dated :26.02.2008

**CIRCULAR
(BP NO. 1)**

**Reg : Calendar of the Activities of Business Promotion
at Branch Level**

It has ^{been} decided that the Branches will undertake the following business promotional activities on regular basis in order to fetch maximum qualitative and quantitative business. The activities which are to be undertaken have been segregated on period basis i.e. on monthly, quarterly, half yearly and annually. The Branch Manager will maintain a separate register in which he will record and certify the business promotional activities undertaken by his Branch during the periods mentioned below.

On monthly basis :

1. Meetings with Industrial Associations

Branch Manager alongwith AM / DM (Loans) must organize a meeting with the office bearers of all the Industrial Association and seek feed back about the prospects of business in the area under the jurisdiction of the Branch.

2. Business Promotion Camps

Organize monthly business promotion campaign in order to popularize RFC's scheme.

3. Liaison with Local Offices

Maintain liaison with RIICO and DIC Offices of the area on regular basis and obtain data / information about the new allottees and new registrations from them.



4. Participation in Auctions /Allotments

Attending auction of land by the local authorities and allotment camp by RIICO in order to persuade the successful bidder to take loan from RFC.

5. Awareness about Schemes / Amendments

To be fully aware about the launching of new schemes as well as latest amendments incorporated by the Corporation in its existing schemes / policies and other FIs in the area.

6. Updation of Good Borrowers Data

Branch should update the list of good borrowers on monthly basis and approach to them for fulfilling their financial needs if any.

7. Contact with Good Borrowers of other Institutions

Existing good borrowers of other institutions may also be touched in order to motivate them to come to the fold of RFC.

On Quarterly basis :

1. Visit to existing Good Borrowers

Existing good borrowers should be visited once in every quarter by the Branch Manager himself in order to ascertain their problem / grievances and also to assess their further financial needs.

2. Review of Business Promotional Activities

Review of all the monthly basis business promotional activities should be done in each quarter.

3. Review of Market Share

Review of RFC's share in terms of new business viz-a-viz other banks/ FIs must be done.



4. Capacity Building of officers / staff

Review of capacity building of the officers / staff should be done by making them more informative about our latest policies / schemes, amendments in the existing schemes, changes being effected in the business scene at District / State / National level.

On Half yearly basis :

1. Maintenance of Information Base

To maintain necessary information base for various products and projects.

2. Consultancy to Entrepreneurs

To prepare small project profile about the projects which can be set up in the area for the purpose of giving consultancy to the entrepreneurs.

3. Sectoral Analysis of Business

A sectoral analysis of the business done by the Branch in the last 6 months should be done taking into account what have been the strengths and weaknesses of the Branch in terms of getting new business. While analyzing, the success rate of our existing policies / schemes must be ascertained and likely remedial measures of the same must be suggested.

Annual basis :

1. Analysis of Performance

A complete analysis of the performance of the Branch in the field of business promotion must be done highlighting the strengths and weaknesses of the Corporation viz-a-viz our competitors i.e. other Banks and FIs etc. The analysis should cover the general growth in business realized by the area of the branch jurisdiction and what has been the RFC's share viz-a-viz other FIs.



2. Preparation of Blue Print for Next Year

Preparation of an action plan / blue print of getting business for the next financial year by taking into consideration the strengths and weaknesses of the branch, success rate of our existing schemes / policies, growth rate of business in the area. The blue print so prepared must reach to HO by 1st week of April.

3. Facility Required

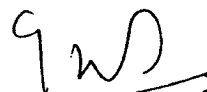
In order to achieve the aforesaid blue print / plan of the business, assessment of the facilities required :

- a) Administrative support
- b) Any new scheme / amendment in the existing scheme / policy.
- c) Any other facility from GAD Section.

4. Organizing a Get Together

Organization of a small party inviting DIC, RIICO and concerned Revenue Authorities, and our existing good borrowers for maintaining good liaison with them, as far as possible District Collector should be requested to Chair the function.

All concerned are advised to ensure it's strict compliance with immediate effect.


(B N Sharma) 26/2/00

Chairman & Managing Director

Copy to:

- 1. All BOs/SOs.
- 2. Standard circulation at H.O.
- 3. DGM (WZ), RFC, A&I, Ajmer.

