RAJASTHAN FINANCIAL CORPORATION

Udyog Bhawan, Tilak Marg, Jaipur-5 (FR SECTION)

Ref.No. RFC/23FR/HO/Policy-29 /1057

Dated: 04 - 01-11

CIRCULAR (No. 647)

Sub: Special Campaign for recovery and reduction in NPA (from 10.01.2011 to 31.01.2011)

The Corporation, with a view to improve its financial health, is commemorating the financial year 2010-11 as "the year of consolidation and growth by way of quality recovery in terms of increased interest recovery, prevention of new slippages and reduction in NPAs". Keeping in view this object, Recovery Strategy was designed for the current financial year (Circular No.FR-608 dt.17/20.5.10) and a mechanism to monitor the recovery was issued vide Circular No.FR-607 dt.14/20.5.10.

Further, to achieve the aforesaid object, different settlement schemes were launched, which shall remain in operation till close of the year.

While review of progress made upto 30.11.10, it was observed that results achieved so far though good yet still better could have been achieved, therefore it has been decided to organize a special campaign for the following thrust areas:

1.	Period	10.01.2011 to 31.01.2011.
2.	Objectives	A. To effect maximum interest recovery not only from the
		standard assets but also from the NPAs may be by allowing reschedulement.
		i) 50% of recovery of interest overdues as on 31.3.10 from the units which were other than closed, under possession, deficit or under litigation including Court stay and BIFR etc. on 31.3.10.
		ii) 10% recovery of interest overdues from the units which were classified as closed, under possession, deficit, or under litigation including Court stay and BIFR etc. on 31.3.19.
		B. Restoring the category of those cases, which have slipped from standard to NPAs during the last and the current F.Y.
		C. To reduce overall NPA level of the Corpn. by 30% to 50%.
		D. To register at least 50% of the eligible cases under the on
		going OTS schemes specially, the cases having sanction amount above Rs.1.00 lac.

Action plan

i) Interest Recovery: An exercise made on the basis of information available at HO category-wise interest overdues as on 31.3.10 and current interest to be due in the cases, which were standard as on 31.3.10 and also were not classified into the specified categories: the same is enclosed at Annex-A. BOs are required to effect interest recovery accordingly.

ii) Each and every case, which has slipped from standard category to NPA, should be elevated to standard category. Likewise, the NPA cases should be reviewed and should either be upgraded to standard or accounts of such cases which are eligible under the ongoing settlement schemes should be settled as per provisions of these schemes.

iii) All cases which are having interest overdues, should be thoroughly reviewed and party should be persuaded to clear the overdues.

iv) The supervisory officers may contact each and every unit allotted to them and persuade the party to either clear the overdues or register the case for settlement, if it is eligible under the ongoing settlement schemes.

v) The progress made so far under the scheme for waiver of penal interest is negligible. Therefore, the supervisory officer may persuade the eligible borrowers for registration and settlement of their account

vi) The cases, in which there is stay from the Court, should be reviewed and efforts should be made to contact the parties and pursue them to explore the possibilities for out of Court settlement without prejudice to the Court orders

vii) No NPA cases should be left without deciding firm line of action to effect recoveries and to regularize the account in such a way that maximum cases are upgraded to standard category by March 2011.

viii) Each and every case of CRE should be reviewed and efforts should be made to effect recovery of entire interest as well as principal overdues. If recovery of overdues of principal is not possible, then proposals for reschedulement in deserving cases may be made in consultation with the promoters and forwarded to HO for consideration and necessary decision.

ix) The cases in which cheques are bounced and complaint u/s 138(B) of NI Act has been filed or under filing, should be reviewed and promoters be persuaced to make the payment against bounced cheques, which will facilitate withdrawing the complaints and reducing the Court cases.

Contrary to the expectations during the year, some accounts of standard category have slipped to NPA, which needs to be elevated to standard category. Similarly, the interest recovery made so far though marginally higher, but on giving accounting effect to settlements, it may slide down. Therefore care be taken that in no eventuality your interest recovery, as per above parameters goes down. Further, although considerable number of cases have been registered and settled under on going settlement schemes, still more and more cases are to be covered.

The Branch Managers will personally monitor the progress of the campaign and will decide firm line of action in order to effect maximum interest recovery, elevate health-code category and prevent slippage of accounts. Similarly, the DGM (A&I), Western Zone and Central Zone will supervise and also monitor the progress of the campaign of the BOs falling under their jurisdiction.

BMs will also ensure that each and every unit is contacted by the supervisory officer during the campaign period and visit report is submitted. The BM should furnish progress report on closure of the campaign in the enclosed format as Annex-B during the campaign.

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

(G S Sandhu)

Chairman & Managing Director

Encl: As above

Copy to:

1. All BOs/SOs

- 2. DGM (A&I) Ajmer/Jodhpur
- 3. Standard circulation at HO.
- 4 All Nodal Officers.

1 Amer Life-twar 3 for wara 4 Fishangari 5 Maxrana 6 Awar 7 Rharatpur 8 Bhrwadi 9 Droppur 10 Georgana 11 Bikaner 2 Thuru 12 Haguur 13 Haguur 14 Angaur 15 OCNR	511 37 511 37 511 37 511 37 5142 65 5142 65 519 86 7384 39 7018 26 1167 70 163 117 930 07 451 21	3 35 900 228 91 102 10 3 35 000 225 72 22 88 19 12 56 51 149 58 79 51 57 94	UNITS ON	DI IN BIED	CASES et ON 21 03 -	III INTT DN INT DEFIC CASE C) DN31 10 10 8 8 19. 2 58: 8 1894;	O/S (16)T (17)T C (17)	# ### 10-5 S C. OSED,BI LIT ISATION CASES FEXCLUDIII DEFICIT 1A SES) OF 31 93 10 10(4+6+6+7	NET TOTO O/S OF STREET O/S OF	FAL CURREIN INTT 0 @14% C NET 0% (INTT TILL BE DUE DURING 2010-11) 12(14% of 11)	INTER 100%OF CURRENT INTEREST	NET INTEREST OVERTUES	COVERED UP TO 10% OF THEREST OVERDUES IN CLUSED POSS ESSION BIES UPTIGATION CASES 15 110% of 10:	TOTAL
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15 GONR	2232 99	0 00	12 77	0.00	75.44	213 44	20.51	165.25	188.3			119.51	74.14	361
		16 30	1071 22	0.00	157 03			88.21	582.6		26.36	14.26	16.63	57.
6 Dauca	534 46	0.00	62.85	0.00		308 89	579 55	1244.55	002.0	31.30	81.58	212.21	8.82	
16 Dausa	790 77	8.53	140 44		90.53	29.14	. 351.94	153.38	1102.1		162.69	339,78		302.
	9658 05	291.50	6673 16	0.00	2.43	618 18	21.19		1110.9		156.65	175.97	124.46	626.
8 Jaipur(Rural)	2776 11	28.88		0.00	222.33	581 17	1799 89	151.40		3 89.76	89.76		15.34	347.9
9 Jaipuri Sitanur	a 137 57		721 63	0.00	106 21	1368 83		7 186,99	32516.7			10.60	15.14	115.4
O Llaipuri VKIA)	747 94	29.33	0 00	0.00	2.14		502.56	855.72	5130.5		4552.35	899.95	718.70	6170.9
1 i Uhumihumi	1916 07	19.88	55 30	0.00	569 32	45.03	61 07	31.47	1846.09		718.27	251.28	85,67	
2 Gikar 3 Foot		15 67	567 82	0 00		52 58	50 36	6-15.00	4658.09	1 200 40	258.45	30,54	3.15	1055.2
71 Facil	2051 14	46.29	251 72	0.00	0 00	1107 92	224 66	583,49		1 002 13	652.13	25,18		292.1
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, 5° 200	2747 15		450 04	0.00	0 00	778 59		158.03	463.39		64.87	561.39	37.61	928.3
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Jaisalmer		0 00	94 47	0.00			175 66	- 54 53	309.36		33.16	0.17	48.39	
Jalore	119 90	0 00	64 70	0.00	0 00	322 71	88.99	14 47		43.31	43.31	37 83	5 15	81.7
1000 B	783.26	119.22	37 11		0.00	20 79	34,41	64 70	925.71	129 60	129.60	44.50		136.59
Teignpur	784 16	51 41		0 00	0 00	580 72	46.21		415.29	58.14	58.14		9 45	183.54
Pali				73 76	15 70	490 25		156 33	114.60	16.04		17.21	6 47	81.82
Baran	~		735 68	0.00	1 80		125.58	168.33	5572.53	780.15	16,04	23.11	15.53	54.78
Jharawar	2170	2.23	0 00	0 001		483 58	92.58	874.61	658.17		780.15	62.79	16.93	
Kida	357 57	37 87	238 45	0 00	0.00	5 34	14 13	2.23		92 14	92.14	46 29	87.46	859.78
	1198 32		127.66		0 00	17 83	63 41		65.55	9 18	9.18	7.07		225.89
is indi	303 08	7 49		0 00	6 41	220 91	830.38	276 33	396.13	55.46	55.46		0.22	16.47
S Madhopur			14 21	0 00	0 00	24 23		147.03	5292.29	740.92	740.92	31.71	27 63	114.80
Caraufi			65 05	0.00	7 05		258 05	21.70	289.84	40,58		415.19	14 70	1170.81
Ranswara	459.20	0.00		0.00		35.71	442.83	149.44			40.58	129.03	2 17	
- Bibweig	560 45				0 00	40 29	341.61	77.30	648.31	90.76	90.76	221.42		171.77
"illorgarh	181.04	0 00		0.00		107.80	13.47		420.27	58.84	58.84	170.81	14.94	327.12
Ousamand T	56 49	-		0.00			134.13	139.18	730.59	102.28	102.28		7.73	237.37
Jaipur T				0 00		29.05		35 34	1294.34	181.21		6.73	13 92	122.94
1			4 19	0.00			8.37	19 07	610.11		181.21	67.07	3 53	251.81
204 7		041 4		0.00			211.29	412.83	2209.82	85.42	85.42	4.19	1 91	
57	7212.75 165	8.68 2019				48 21	1 11	65 09		309 37	309.37	105.65		91,51
		-1 -013	6.71 2845	3.55	010.63 165	25.79 129	75.39		37.54	5.26	5.26	0.55	41 28	456.30
								27711.57	98109.63	13735.35 1		6487.70	6.51	12.32

RAJASTHAN FINANCIAL CORPORATION

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PROGRESS REPORT OF CAMPAIGN

(Rs.in lac)

Particulars .	Progress upto	Progress during	Total
the state of the s	09.01.2011	campaign	
			i
a) From standard assets			
b) From NPA:		•	
i) From the units other than closed,	'		
under possession, deficit or under			
litigation as on 31.3.10.			
		•	
ii) From the units which were closed.			
under possession, deficit or under	ļ	•	İ
litigation as on 31.3.10.	,		
			·
Units restored to standard out of No.			
units slipped to NPAs during last Amt.			
Position of NPA (principal only) as on			
Progress of OTS cases registered under			
Amnesty scheme:	-		1
a) Cases upto Rs.1.00 lac	1		
b) Cases above Rs.1.00 lac			'
	1		Ì
Progress of OTS cases registered under			
Schemes for DDW and decreetal:	ļ		-
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	Interest Recovery: a) From standard assets b) From NPA: i) From the units other than closed, under possession, deficit or under litigation as on 31.3.10. ii) From the units which were closed, under possession, deficit or under litigation as on 31.3.10. Units restored to standard out of No. units slipped to NPAs during last Amt, year and current F.Y. (Prin.only) Position of NPA (principal only) as on Progress of OTS cases registered under Amnesty scheme: a) Cases upto Rs.1.00 lac b) Cases above Rs.1.00 lac Progress of OTS cases registered under Schemes for DDW and decreetal: a) Cases upto Rs.1.00 lac	Interest Recovery: a) From standard assets b) From NPA: i) From the units other than closed, under possession, deficit or under litigation as on 31.3.10. ii) From the units which were closed under possession, deficit or under litigation as on 31.3.10. Units restored to standard out of No. units slipped to NPAs during last Amt. year and current F.Y. (Prin.only) Position of NPA (principal only) as on Progress of OTS cases registered under Amnesty scheme: a) Cases upto Rs.1.00 lac b) Cases above Rs.1.00 lac Progress of OTS cases registered under Schemes for DDW and decreetal: a) Cases upto Rs.1.00 lac	Interest Recovery: a) From standard assets b) From NPA: i) From the units other than closed, under possession, deficit or under litigation as on 31.3.10. ii) From the units which were closed, under possession, deficit or under litigation as on 31.3.10. Units restored to standard out of No, units slipped to NPAs during last Amt, year and current F.Y. (Prin.only) Position of NPA (principal only) as on Progress of OTS cases registered under Amnesty scheme: a) Cases upto Rs.1.00 lac b) Cases above Rs.1.00 lac Progress of OTS cases registered under Schemes for DDW and decreetal: a) Cases upto Rs.1.00 lac

Branch Manager