

**RAJASTHAN FINANCIAL CORPORATION
(F&R SECTION)**

Ref. No. RFC/23FR/HO/Policy-39/ **785**

Dated : 09.07.09

**CIRCULAR
(FR No. **575**)**

Reg : Revised format of proposal for Reschedulement

SIDBI, while issuing prudential guidelines on re-structuring of advances, has made it mandatory that SFCs are required to disclose in their published Annual Balance Sheet under "Notes on Accounts" about particulars of restructured accounts health code category wise i.e Standard / Sub-standard / Doubtful etc.

Since a new system has been introduced, it has been decided to revise the prescribed format of the proposal for reschedulement. Accordingly, the prescribed format has been revised as enclosed herewith.

While finalizing the proposals for reschedulement, it should be ensured that no column is left blank and all the enclosures have been enclosed invariably and proposal should be complete in all respects.

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


(RAJENDRA VIJAY)
GENERAL MANAGER (DEV.)

Copy to:

1. All BOs / SOs
2. DGM(A&I), (WZ), Ajmer / Jodhpur.
3. Standard circulation at HO.

RAJASTHAN FINANCIAL CORPORATION
BRANCH OFFICE : _____

FR(P)
PROFORMA NO. FR -11

PROPOSAL FOR RESCHEDULEMENT

1.	Name of the unit	:	
2.	Address	:	
3.	Constitution	:	
4.	Name of Proprietor / Partners / Directors	:	
5.	Line of Production	:	
6.	Date of commencement of commercial production & Present position	:	
7.	<u>Details of request</u> : i) Date ii) Type of request	:	
8.	Whether the party has deposited the processing fee, if chargeable as per norms	:	
9.	Whether it is first / second / subsequent reschedulement	:	

10.	Details of financial assistance (Term Loan) provided by RFC : a) Name of the loan Scheme b) Sanctioned c) Disbursed d) Date of last Disb. e) Rate of Interest f) Default Rate of Intt.	:	A/c-I A/c-II (Rs. In lakh) A/c-III
11.	Details of financial assistance availed from Bank / other Institutions (Term Loans) If any a) Sanctioned b) Utilized c) Status of loan A/c (Regular / Irregular) d) <u>If irregular, indicate :</u> i) Overdues ii) Outstanding	:	(Rs. In lakh)
12.	LDR : i) Original LDR ii) Extended LDR, if it is second / subsequent reschedulement	:	
13.	Health Code category of the loan account as on 31st March,	:	
14.	Health Code category of the loan account as on the date of forwarding the proposal to the competent authority	:	
15.	Position of loan A/c (RFC) as on..... : a) Balance outstanding Principal sum Interest Other Money Total b) Overdues as on..... Principal Interest Other money Total c) No. of Instalments of P. sum or interest in default i) P. sum ii) Interest d) Date on which first unpaid interest / instalment fallen due e) Next due date of instalment of intt. / P.sum alongwith quantum of instalment	:	Amount (Rs.) A/c-I A/c-II A/c-III

16. Working results (of last three years)* :				
Financial Year		Production(value)	Sales (value)	Net Profit/Loss
1				
2				
3				
*Enclose copies of Balance Sheets and P&L Accounts				
17 Reasons for default :				
	1.			
	2.			
	3.			
18.	Nature of default (Genuine / Wilful)	:		
19.	Future plan (indicate as to how the promoters are going to ensure financial viability). Enclose Cash Flow Projections.	:		
20.	Comments of the Branch Manager on the future plan of the concern for ensuring financial viability.	:		
21.	Proposal of the party for reschedulement (as to how the concern proposes to pay overdues and current dues) (also enclose a copy of the request of the party).	:		
22.	Comments on the proposal of the party for reschedulement	:		

[illegible]