

RAJASTHAN FINANCIAL CORPORATION

Udyog Bhawan, Tilak Marg, Jaipur-302 005
(RRM DIVISION)

Ref.No.RFC/23FR/HO/Policy-8/1321

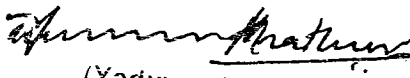
Dated: 30-03-2012
3)

CIRCULAR
(No.FR-686)

Sub: OTS Scheme 2011-12

Schemes for One Time Settlement of NPAs launched vide circular No. FR-662 dated 8/15.7.2011, are operative upto 31.03.2012 and as such, it is enjoined upon all concerned that:

1. No case shall be registered for OTS after 31.03.2012.
 2. The cases registered upto 31.03.2012 are to be settled as per provisions of OTS Schemes for NPAs 2011-12 by the competent authority as stipulated in the schemes. In the cases where the Branch Manager/DLC is the competent authority, the cases may be settled immediately and decision may be conveyed. And for the cases which are to be considered by HOLC/SLC, proposals in the prescribed format may immediately be forwarded to the concerned DGMs (Operation).
 3. To send category wise summarized position along with list of cases which are settled under the OTS schemes 2011-12 to the DGMs (Operation) in the enclosed proforma (Annexure-A).
 4. To send category wise list of cases, which were eligible for settlement under the OTS Schemes 2011-12, but not registered or rejected to the DGM (Operation) in the enclosed proforma (Annexure-B).
 5. Category wise list of cases, which were registered and settled, but only part payment made in the enclosed proforma (Annexure-C).
 6. To send list of cases, which were registered under OTS 2011-12 and pending for decision of settlement in the enclosed format (Annexure-D).
- DGMs (Operation) are advised to collect the above information from the BOs and submit the same duly compiled to GM(D) through email along with soft copy within 15 days positively.


(Yaduvendra Mathur)
Chairman & Managing Director

Copy to:

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

RAJASTHAN FINANCIAL CORPORATION

ANNEXURE-'A'

CASES FINALLY SETTLED (Full payment received & rebate passed) UNDER OTS SCHEMES 2011-12

S.No.	Name of scheme	Amount outstanding as on date of settlement				Recovery effected				Sacrifice made				(Rs.in lac)
		No.	Principal	Interest	O.M	Total	Principal	Interest	O.M	Total	Principal	Interest	O.M	Total
(A)	NPA Accounts : 2011-12													
I.	Loans upto Rs.2.00 lac													
	i) Upto 25,000/-													
	ii) Rs. 25,000/- - 50,000/-													
	iii) Rs. 50,000/- - 1.00 lakh													
	iv) Rs. 1.00 - 2.00 lakhs													
	TOTAL													
II	Transport loan cases :													
	i) Upto 25,000/-													
	ii) Rs. 25,000/- - 50,000/-													
	iii) Rs. 50,000/- - 1.00 lakh													
	iv) Above Rs. 1.00 lakh													
	TOTAL													
III	Loans more than Rs.2 lac and upto Rs.10 lac													
	i) MRV equal to OF less than total outstanding													
	ii) MRV more than total outstanding but less than 300% of total outstanding													
	> Total payment three or more													
	> Twice to thrice													
	> More than P. sum to twice													
	> Equal to OR less than P. sum													
	TOTAL													
	iii) MRV more than 300% of total outstanding													
	II. Loans above Rs. 10 lac													
	GRAND TOTAL													

Note: Enclose category/sub-category-wise (Scheme-wise) list of cases settled in the same proforma.

[B]	Deficit/Decreetal/Written off Cases												
I	Deficit / written off cases :												
	1. Sanctioned amount upto Rs.2.00 lac												
	i) Upto Rs. 25,000/-												
	ii) Rs. 25,000/- - 50,000/-												
	iii) Rs. 50,000/- - 1.00 lakh												
	iv) Rs. 1.00 - 2.00 lakhs												
	TOTAL												
	2. Sanctioned amount more than Rs.2 lac												
	i) Total payment > 4 times												
	ii) Thrice to Four times												
	iii) Twice to thrice												
	iv) more than P.sum to twice												
	v) Equal to OR less than P. sum												
	TOTAL												
II	DECREETAL CASES												
	1. For deficit / written off decretal cases												
	i) loans upto Rs. 2.00 lac												
	a) Upto 25,000/-												
	b) Rs.25,000 - 50,000/-												
	c) Rs.50,000/- - 1.00 lac												
	d) Rs. 1.00 - 2.00 lakhs												
	TOTAL												
	ii) loans more than Rs. 2.00 lakhs												
	a) Total payment > 4 times												
	b) Thrice to four times												
	c) Twice to thrice												
	d) More than P.sum to twice												
	e) Equal to OR less than P. sum												
	TOTAL												

[illegible]

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Details of cases which didn't approach for settlement/rejected under One-time settlement scheme : 2011-12 (having prescribed formula)				
Unit	Sanction	Amount disbursed	Other	Total
				Amount outstanding

ANNEXURE-B'

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

ANEXADO

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Details of cases which didn't approach for settlement/rejected under One-time settlement scheme : 2011-12 (having no formula)		
Total payment	MRV of Security	Amount released

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Details of cases which didn't approach for settlement/rejected under One-time settlement scheme : 2011-12 (having no formula)																						
S. No	Name of the unit	Sanction		Amount disbursed	Other money debited since beginning	Total payment made since inception to 31.03.12	MRV of Security			Amount outstanding as on 31.03.12				Amount of penal interest		OM to be debited	Details of earlier settlement, if any			Details of Court case, if any	Present position of the case	(No. in lakhs) Remarks
		Date	Amount				Date of calculation of MRV	Primary security	Collateral security	Total	Prin.	Intn.	OM	Total	Total debited in the account		Balance unpaid amount of penal interest	Date of settlement	Total amount of settlement			
1. NPA ACCOUNTS (Excluding DDW)																						
[A]	Loan more than Rs. 2.00 lakhs and upto 10.00 lakhs in which MRV of primary assets & collateral security is more than 300% of total outstanding:																					
[B]	Loan cases above 10.00 lakhs																					
TOTAL																						

[illegible]

ANNEXURE-'C'

RAJASTHAN FINANCIAL CORPORATION

Details of cases which were registered and settled under OTS Schemes : 2011-12 but only part payment made upto 31.03.2012

S.No.	Name of unit	Category and sub-category	Outstanding at the time of Settlement				Amount of settlement				Amount recovered	Remarks
			Principal	Interest	O.M	Total	Date of settlement	Principal	Interest	O.M	Total	

ANNEXURE-'D'

RAJASTHAN FINANCIAL CORPORATION

Details of cases which were registered under OTS Schemes : 2011-12 and pending for decision of settlement

S.No.	Name of unit	Category and sub-category	Details of registration		Outstanding as on 31.3.2012 (excluding upfront amount)				Date of forwarding proposal to HO	Reasons for pendency
			Date	Upfront amount	Principal	Interest	O.M	Total		