CIRCULAR

Reg : Revision in parameters in Security Debt Ratio in Good Borrower Schemes

Attention is invited to PG circular No. RFC/P&G/1329 dt. 17.06.2010 on the subject cited above. The matter was placed before the board in the meeting held on 30th June, 2010.

After discussion, the Board has approved the matter with the following amendments in security parameters in the under mentioned Good Borrower Schemes:

<table>
<thead>
<tr>
<th>Name of the Scheme</th>
<th>Present Security</th>
<th>Revised Security</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Schemes (GCL &amp; PCL)</td>
<td>1.75:1</td>
<td>1.50:1 (the loan amount shall be restricted to the MRV of land and building as per revised guidelines)</td>
</tr>
<tr>
<td>WCTL to assisted units</td>
<td>1.5:1 (excluding the value of P&amp;M)</td>
<td>1.50:1 (excluding the value of P&amp;M and the loan amount shall be restricted to the MRV of land and building as per revised guidelines)</td>
</tr>
<tr>
<td>WCTL to NAU</td>
<td>2:1 (excluding the value of P&amp;M)</td>
<td>1.50:1 (excluding the value of P&amp;M and the loan amount shall be restricted to the MRV of land and building as per revised guidelines)</td>
</tr>
</tbody>
</table>

Necessary amendments may be made in the respective schemes and existing guidelines. Other provisions shall remain unchanged.

The Board has also decided that the matter shall be reviewed after three month. Therefore, all the branches are advised to send the feedback along with the progress latest by the 7th of October, 2010.

All concerned are advised to take a note of above and ensure compliance of the same with immediate effect.

Chairman & Managing Director

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2- Standard Circulation at HO.
3- DGM (A&I), Ajmer/ Jodhpur.