RAJASTHAN FINANCIAL CORPORATION  
(Credit Policy & Business Development Division)  
Udyog Bhawan, Tilak Marg, JAIPUR-302 005.  

Ref. No.RFC/LA-13(11)/294  
Dated: 27.03.2015  

CIRCULAR (LA No.632 )  

Reg: Revision in interest rate and to reintroduce the reset clause  

Attention is invited to PG Circular No.1473 dated 01.01.2015 vide which interest rate structure of the Corporation was circulated.  

References were received from field offices to further revise interest rate for MSME Service Sector Projects and SARAL Scheme. Accordingly, an agenda was placed before the Board of Directors in its meeting on 19.03.2015. After discussions, the Board has decided partial modification in above circular and accordingly revised the interest rates under the Scheme for MSME Service Sector Projects and SARAL scheme as follows:  

A] Revision in Interest Rate:  

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<th>S.No.</th>
<th>Name of scheme</th>
<th>Existing</th>
<th>Proposed</th>
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</table>
| 1     | MSME Service Sector Units (including Hotels, Guest Houses, Hospitals, Tourism related Projects, Nursing Home):  
|       | i) Loan above Rs.0.50 lac to Rs.500 lac | 13.50% | 12.75% |
|       | ii) Loan above Rs.500 lac to Rs.2000 lac | 13.50% | 13.00% |
| 2     | SARAL Scheme for SME Sector | 14.50% | 13.50% |

B] Reset Clause:  

The Board of Directors further decided that in all loan cases to be sanctioned, the documented rate of interest shall be reset every year after completion of one year from the date of execution of loan documents during currency of loan and the Corporation shall charge rate of interest prevailing at the time of reset of interest or existing rate of interest, whichever is higher.  

The above decision shall be applicable to the loan cases to be sanctioned on or after issuance of this circular and on the loan cases sanctioned earlier, but the loan documents are to be executed after issuance of the circular.  

All other contents of PG Circular No.1473 dated 01.01.2015 will remain unchanged.  

All concerned are advised to take note of the above and ensure compliance immediately.  

(Maneesh Chauhan)  
Managing Director  

Copy to:  
1. Standard Circulation at HO.  
2. All BOs/FCs  

\[\text{Handwritten Signature}\]