RAJASTHAN FINANCIAL CORPORATION
(FR Section)
Udyog Bhawan, Tilak Marg
JAIPUR - 302 005

Ref: RFC/23FR/HO/Policy 1309

16th August, 2004

CIRCULAR
(FR No 312)

Reg: Efforts for improving NPA position

The Corporation was able to improve upon its NPA status a little during the year ended 2003-04. There is a dire need for further elevation of each health-code category to higher categories. To achieve this object, regular monitoring is a must. Thus, bearing in mind the requirements, two formats have been designed. Format-A is to be used at BO level for maintaining data on each unit showing its repayment pattern. Format - B(Part I & II) is to be filled in and sent to HO every month before the 7th of next month.

It is enjoined upon all concerned to ensure that the timely follow up action in each and every case is taken and the information is fed to HO as also the information at Branch-level is kept ready. The information should be made readily available to any visiting officer, on demand.

(Sanjay Dixit)
CHAIRMAN & MANAGING DIRECTOR

cc to:
1. All ROs/BOs/Sub-offices
2. DGM(A&I), Western Zone
3. Standard circulation at H.O.
RAJASTHAN FINANCIAL CORPORATION
JAIPUR

Branch

UNITWISE ANNUAL STATUS

Name of the Unit
Key Persons
Phone

(i) (ii) (iii)

Sanction Details
Opening Balance
Amount
(dt.)
NPD
ODP

Amount to fall due and Receipts:
Date of Installment | Principal sum due | Principal sum received | Intt. fallen due | Intt. Received | Overdues at the end of month/quarter
| | | | | |
1.04.04 | | | | |
1.07.04 | | | | |
1.10.04 | | | | |
1.01.05 | | | | |
Closing Balance
NPD
ODP
Intt. Due

Principle | Interest | Total
<table>
<thead>
<tr>
<th>S No</th>
<th>Particulars</th>
<th>Total No of units</th>
<th>RECOVERIES (During month)</th>
<th>PROGRESSIVE RECOVERIES FOR THE YEAR</th>
<th>OVERDUES (at the end of month)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>RECOVERIES</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Prin</td>
<td>Inst</td>
<td>Other</td>
</tr>
<tr>
<td>1</td>
<td>At the end of the month, category</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>i)</td>
<td>Standard category</td>
<td></td>
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<tr>
<td>ii)</td>
<td>Sub-standard category</td>
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<tr>
<td>iii)</td>
<td>Doubtful &quot;A&quot;</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>iv)</td>
<td>Doubtful &quot;B&quot;</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>v)</td>
<td>Loss Assets</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>2</td>
<td>NEW DEFAULTING UNITS</td>
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<td></td>
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<tr>
<td>3</td>
<td>OLD DEFAULTING UNITS</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>a)</td>
<td>Units having overdue of more than Rs. 1.00 lac and upto Rs. 20 lac</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b)</td>
<td>Units having overdue of more than Rs. 20 lac and upto Rs. 50 lac</td>
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<td></td>
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<td></td>
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<tr>
<td>c)</td>
<td>Units having overdue of more than Rs. 50 lac</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>d)</td>
<td>Good Borrower units under default</td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
### PART-II: CLASSIFICATION OF DEFAULTING UNITS

<table>
<thead>
<tr>
<th>No. of units</th>
<th>AMOUNT OVERDUE</th>
<th>Amount outstanding</th>
<th>Pending for decision (No. of cases)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Principal</td>
<td>Interest</td>
<td>Other Money</td>
</tr>
</tbody>
</table>

#### A. DEFAULTERS

1. **Requiring Refixation/ Reschedulement of principal sum**

2. **Requiring Reschedulement of principal sum and interest**

3. **Units registered for OTS during the month**
   1. DLC
   2. HOLC
   3. SLC

#### TOTAL

#### B. WILFUL DEFAULTERS

1. **Units running but not paying**

2. **Siphoning/diversion of funds**

3. **Malevolent**

4. **Requiring take over of possession u/s 29 of SFC's Act, after issuance of Legal Notice**
   1. Requiring Action u/s 31(1)(a)
   2. Requiring Action u/s 32G
   3. 13K(B) of Negotiable Instruments Act

5. **Action taken in likely BIFR Cases**

#### TOTAL
<table>
<thead>
<tr>
<th>Name of Rapport/</th>
<th>Recovery During the Month</th>
<th>Progressive Recovery</th>
<th>Wilful Defaulters Identified</th>
<th>Legal Action Initiated</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Standard</td>
<td>Sub-standard</td>
<td>Doubtful</td>
<td>Loss</td>
</tr>
</tbody>
</table>

As on [Date] (Rs. in Lacs)