

RFC/O&M/582
RFC/LA-291/

RAJASTHAN FINANCIAL CORPORATION
(Loans section)

UDYOG BHAWAN
TILAK MARG
JAIPUR

Ref.No.RFC/LA-13(2)/851

Dated:308.2002

CIRCULAR

The office of the Development Commissioner, Small Scale Industries, Ministry of Small Scale Industries, Government of India vide its letter no.5(1)/2002-SSI Board & Policy Dated: 31.7.2002, has decided to treat the following as industrial activities eligible for registration as small scale industries:

- A. Fish Hatchery through mechanized process and
- B. Bottling and refilling of oxygen gas in high pressure oxygen cylinders.

All concerned are advised to take a note of above while accepting the requests for financial assistance related to the above said activities.

(J.P.Vimal)
Executive Director

RFC/O&M/584

**RAJASTHAN FINANCIAL CORPORATION
(Loans section)**

UDYOG BHAWAN
TILAK MARG
JAIPUR

Ref.No.RFC/LA-13(4)/1127

Dated: 3.10.2002

**CIRCULAR
LA-292**

Reg: Black Listed supplier

An instance has come into notice where a loan application was accepted by a branch office in which the plant supplier proposed was black listed by the corporation. If the promoter is asked to change the supplier while considering such a case in PCC/IPC or at appraisal stage, it puts the corporation in an embarrassing position as the promoter(s) might have placed order with said black listed supplier by that time.

It has therefore been decided that the branches, while accepting the loan application, should prima facie see/ensure that the supplier(s) proposed is/are not black listed by the corporation and such application should not be accepted unless the promoter agrees to change the supplier.

All concerned are advised to take a note of above, for strict compliance.

(J.P.Vimal)
Executive Director

RFC/O&M/585

**RAJASTHAN FINANCIAL CORPORATION
(Loans section)**

UDYOG BHAWAN
TILAK MARG
JAIPUR

Ref.No.RFC/LA-13(4)/1194

Dated:10.10.2002

**CIRCULAR
LA-293**

Reg: Over-Run Loan applications.

Instances have come to notice where loan applications for over run in the project are received from branch offices without a proper verification report regarding nature and the reasons for the over run, resulting difficulty in taking an appropriate decision by the competent authority.

It has therefore been decided that whenever over-run loan application is received by the branch office, a detailed inspection and assessment of the assets should be made by the branch and item wise cost over-run and reasons thereof may be sent to HO alongwith the loan application, if it is within the competence for sanction from HO.

All concerned are advised to take a note of above for strict compliance.

(J.P.Vimal)
Executive Director

RAJASTHAN FINANCIAL CORPORATION
(Loans section)

UDYOG BHAWAN
TILAK MARG
JAIPUR

Ref.No.RFC/LA-14(4)/1545

Dated:30.11.2002

O&M CIRCULAR

Reg. RSPCB Norms for stone crusher units

In accordance with RSPCB office order dated 26.12.01, a circular no.RFC/LA-14(4)/1777 dated 30.1.02 was issued stipulating the norms and the guidelines for setting up stone crusher units. The RSPCB vide its office order no.F/14(38)/Policy/RSPCB/Yojna/1491/1554 dated 19.10.02 annexed herewith has revised/modified the norms/guidelines to be adhered to by stone crusher units.

These guidelines are narrated as under:

1. Stone crusher units can be set up at a distance of minimum two kms from industrial area established by RIICO.
2. Stone crusher units can be set up on national/state highways leaving a distance of at least 100 mtrs. from the central point of the high way and the boundary wall of the units can be constructed at a distance of 75 mtrs. The remaining 25 mtrs. can not be utilised for industrial building use but the same can be used for plantation and other services.
3. Minimum distance of crusher units from residential areas should be as under:

Population of residential area	Distance
(a) Upto 200	300 mtrs.
(b) 201 to 500	500 mtrs.
(c) 501 to 1000	1 Km
(d) above 1000	2 Kms

4. The plantation should be developed around stone crusher units upto 50 mtrs. Distance. Land for the plantation will be made available/kept reserved by the

concerned authorities allotting the site for crusher units or convert the purpose of land for setting up stone crusher unit.

5. Duct and transfer points which are not covered should be provided with Water Spraying System.
6. As far as possible jaw crushers and transfer points should be covered. In case of small crusher where raw material is fed manually from hopper to jaw crusher in such cases it is not necessary to cover the jaw crusher. However, transfer points should be covered.
7. Wall/Tin sheet should be provided to minimise Air Pollution.

All concerned are advised to take care of above guidelines while appraising/sanctioning the projects of stone crusher.

(J.P.Vimal)
Executive Director

Encl: as above.

RAJASTHAN FINANCIAL CORPORATION

UDYOG BHAWAN
TILAK MARG
JAIPUR

Ref.No.RFC/LA-13(4)/2310

Dated: 26.3.03

O&M CIRCULAR

Reg: Financial assistance to the sister/family concerns excluding the sister/family concerns who have earlier availed any relief/concessions by settling the loan account.

Kind attention is invited towards the O&M circular no.434 dt.16/17.7.1997, No.449 dt.16.9.1997, No.457 dt.20.12.1997 and No.522 dt.15.1.2000 conveying that the financial assistance to entrepreneurs/units and their sister/family/associate concerns who have availed any relief/concessions at any time in the preceding three financial years from the date of their application would be considered only if such relief/concessions availed by them/by their sister/family/associate concerns are repaid back to the corporation.

The matter was placed before 468th meeting of the Board of Directors of the corporation held on 11.3.2003 and Board, after consideration, have decided to adopt the following fresh guidelines in supersession of all earlier guidelines for considering and for providing financial assistance to the units/sister/family concerns whose any sister/family concern had settled the account with the corporation:

- A. No further financial assistance should be provided to a unit/sister/family concerns including good borrowers promoted by the promoter(s) whose sister/family concern had settled the account and the corporation was forced to sacrifice the amount in preceding three financial years unless the relief so granted is deposited back with the corporation in following categories:
- (i) Where the account was settled by sacrificing part of the principal amount.
 - (ii) Where the unit/family/sister concern is falling under the sector which as a whole is not doing well and the corporation is considering settlement of such cases of the sector.
 - (iii) Where the further assistance is required for the same unit in which relief/concessions were earlier availed.
- B. Further financial assistance can be provided by the corporation to the sister/family concern whose sister/family concern had settled the account (not less than principal

amount) in preceding three financial years without depositing the relief granted by the corporation in following categories:

- (i) Where other sister/family concern of the group is not in default and having good repayment track record.
- (ii) Where the sister/family concern do not fall in the sector in which account of their sister/family concern was settled or the sectors which are not doing well due to external reasons and not due to the management.
- (iii) The rebate for timely payment may be reduced to 50% level in the first three years from the date of final settlement of their sister/family concern's loan account and thereafter the normal level of rebate shall be applicable if the unit is making timely payment for three years from the date of last payment as per the terms of settlement.
- (iv) While considering further financial assistance to sister/family concern of the group, the exposure of the corporation in the sister/family concern as a whole may be ensured to be safe from the security point of view.

The definition of family/associate concern will remain same as circulated vide O&M circular no.532 dt.16.5.2000.

All concerned are advised to take a note of above for strict compliance.

(J.P.Vimal)
Executive Director

RFC/O&M/591
RFC/LA-297/

RAJASTHAN FINANCIAL CORPORATION
(Loans section)

UDYOG BHAWAN
TILAK MARG
JAIPUR

Ref.No.RFC/LA-12(55)/286

Dated: 27.5.2003
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O&M CIRCULAR
(LA-297)

Sub: Scheme of giving incentive to small scale units acquiring ISO-9000 certification-
Requirement of CA certificate for reimbursement of ISO-9000 expenses and
Enlargement of the scope of the scheme.

Kind attention is invited towards O&M circular no.546 dt.30.1.01 vide which it was clarified that the expenses incurred with regard to acquisition of ISO-9000 certification can also be reimbursed to the extent of 75% of the cost subject to maximum of Rs.75,000/- in each case. The scheme for reimbursement shall be operative till the end of 10th five year plan (i.e. upto 31.3.2007).

The government of India vide its circular dt.18.10.02 (copy enclosed) has clarified that the CA certificate of expenditure incurred towards acquiring ISO-9000 certification should be accompanied alongwith the copies of the receipts of payments made to the certification agencies duly attested. The above norms shall be made effective for the applications of reimbursement after 15.11.2002. The revised format of CA certificate is also enclosed.

The government of India vide its circular dt.28.10.02 (copy enclosed) has decided to enlarge the scope of existing scheme of reimbursement of expenses incurred for acquiring ISO-9000 certification to cover the reimbursement of expenses incurred for acquiring the ISO-14001 certification also. The existing scheme will therefore be modified from the date of issue of the letter (Govt. of India) as per circular dt.28.10.2002 (copy enclosed).

The format of application form and its enclosures (affidavits, Undertakings and other documents) to be submitted by the entrepreneurs is also enclosed herewith for ready reference and to facilitate the entrepreneurs who approach the corporation for financial assistance under the scheme.

The application for reimbursement both for ISO-9000 and 14001 received after 15.11.2002 must comply with the revised application format.

All concerned are advised to take a note of above and in case any application is received under the scheme, the guidelines/norms issued from the Development Commissioner (SSI), Govt.of India for the purpose of reimbursement of expenditure incurred for obtaining ISO-9000 and ISO-14001 certification be followed. However, the refinance scheme for providing financial assistance under the scheme shall continue to be in operation as circulated vide above said P&G circulars no.708 and 820.

(J.P.Vimal)
Executive Director

Encl: as above.

No.41(8)/ISO/Electx/2002
Government of India
Ministry of small scale industries
Office of the Development Commissioner
(Small Scale Industries)
Elect. & Electx. Division
7th floor, Nirman Bhavan

New Delhi-110011
Dated 28th Oct,2002

1. The Secretary (SSIs), All State Govts./UTs
2. Commissioner/Director Industries, All state Govts/UTs
3. Director, All SISIs

**Sub: Reimbursement of charges to SSI units for acquiring ISO 9000 certification-
enlargement of the scope of the scheme to cover reimbursement of charges to SSI
units for acquiring ISO 14001 certification**

Sir,

Govt.of India in Ministry of small scale industries (Office of Development Commissioner (SSI) have been implementing a plan scheme, under which 75% of the expenses incurred by SSI units in acquiring quality management system – ISO 9000 certification are reimbursed restricted to Rs.75,000. The scheme was launched during 1994 and has been extended upto the end of X plan (i.e. upto 31.3.2007).

2. In the global market, compliance of environment management system (EMS) viz. ISO 14001 certification is increasingly becoming mandatory. Therefore, new initiatives are required to persuade the SSI units in acquiring ISO 14001 certification also. Govt. of India have accordingly decided to enlarge the scope of the existing scheme of reimbursement expenses incurred for acquiring ISO 9000 certification, to cover the reimbursement of expenses incurred for acquiring the ISO 14001 certification also. The existing scheme will therefore be modified as under from the date of issue of the letter.

- i. The modified scheme shall be named as Incentive Scheme of Reimbursement of expenses for acquiring quality management system (QMS) ISO-9000 certification/ environment management (EMS) ISO-14001 certification.
- ii. The scheme shall provide one time reimbursement of 75% of the admissible expenses incurred for acquiring ISO-9000 /ISO-14001 certification, limited to Rs.75,000 to a SSI unit. In case a unit has already claimed maximum subsidy of Rs.75,000/- for acquiring ISO-9000 certification from Central Govt/State Govt./ Financial Institution, it shall not be eligible for further subsidy for acquiring ISO 14001 certification. On the other hand, if a unit has claimed subsidy less than Rs.75,000/- for acquiring ISO 9000 certification, it would be eligible to claim

- subsidy for acquiring ISO 14001 certification equal to the difference between Rs.75,000/- and the subsidy already claimed.
- iii. The other norms and guidelines used for claiming reimbursement of expenses for acquiring ISO 9000 certification will remain unchanged.
- iv. The awareness cum training programmes being organised by office of DC (SSI) through SISIs/RTCs for acquiring ISO 9000 certification shall also cover ISO 14001 certification also.

The application form and its enclosures (affidavit, undertaking and other documents etc) have been revised and are attached herewith. The applications for reimbursement both for ISO 9000 and 14001 received in this office after 15th Nov,2002 must comply with the revised application format.

This issues with the concurrence of IF Wing vide Diary no.1651/Fin.I/02 dt.28.10.2002.

This may please be brought to the notice of all concerned.

Yours faithfully,

(P.P.Malhotra)
Industrial Adviser (Elex.)

Copy to:

1. Planning commissioner (VSI Div.), Yojana Bhavan, New Delhi.
2. I.F.Wing, Ministry of SSI, Udyog Bhawan, New Delhi-110011
3. Director of Audit, Civil & Service Ministeries, AGCR Bldg.,I.P.Estate, New Delhi.
4. DG, BIS, Manak Bhavan, Bahadur Shah Zafar Marg, New Delhi/110002
5. DG, STQC, Ministry of Information Technology, Electronic Niketan, CGO complex, New Delhi-110003
6. PPS to MOS (SSI)
7. PPS to Secretary (SSI & ARI)
8. PS to AS&DC(SSI)
9. ADC (EA)/ADC(Plg)
10. JDC(AS)/JDC(SD)/IA(Chem)/IA(Anc.)
11. All directors at the Hqrs.
12. SSI Associations- FASII/Laghu Udyog Bharti (LUB)/ICSI/AIAI/FISME/Mahratta Chamber of Commerce, Industry and agriculture (MCCIA), Post Box No.525, Tilak Road, Pune-411002

Government of India
Ministry of small scale industries
Office of the Development Commissioner
(Small Scale Industries)
Elect. & Electx. Division
7th floor, Nirman Bhavan
New Delhi

Guidelines and application format for Incentive Scheme of Reimbursement of Acquiring Quality Management System (QMS) ISO 9000/Environment Management System (EMS) ISO 14001 certification

The Incentive Scheme:

The government of India has been operating an Incentive Scheme of reimbursement of expenses of acquiring quality management system (QMS) ISO 9000 certification in the small scale sector to the extent of 75% of the amount limited to Rs.75,000/- to each unit. The scope of this scheme now has been extended to provide reimbursement of expenses of acquiring EMS ISO 14001 certificate.

The salient features of the scheme are as under:

1. The scheme envisages reimbursement of charges of acquiring ISO-9000/ISO-14001 certifications to the extent of 75% of the expenditure subject to a maximum of Rs.75,000/- in each case. The scheme is valid upto 31st March,2007.
2. The Permanent Registered small scale/ancillary/tiny/small scale service business enterprises (SSSBE) units are eligible to avail the Incentive Scheme.
3. The scheme is applicable to those SSI/ancillary/tiny/SSSBE units who have already acquired ISO-9000/ISO-14001 certification.
4. It is an all India scheme administered by Development Commissioner (SSI), Ministry of SSI, Govt. of India. A screening committee under the chairmanship of AS&DC(SSSI) has been set up to consider the applications for approval of reimbursement.
5. The scheme shall provide one time reimbursement only against a permanent SSI registration certificate. The amount of incentive/subsidy/grant already availed for acquiring ISO 9000 or ISO 14001 certification under any central government (including DCSSI Incentive scheme)/State Govt./Financial Institution shall be adjusted against the entitlement of reimbursement.

It means the total entitlement of reimbursement of acquiring one or more than one certifications shall be up to the maximum limit of Rs.75,000/- only. In case a unit has received reimbursement/subsidy/grant from central govt./state govt./financial institution against any one of the certifications for an amount less than maximum limit of Rs.75,000/- the unit shall be eligible to receive the balance amount only.

6. (a) Only one time reimbursement is allowed against a permanent SSI registration for acquiring ISO-9000/ISO-14001 certification, irrespective of the fact whether the concerned SSI has one or more than one unit(s) within the same premises/location or outside.
- (b) In case an ISO-9000/ISO-14001 certificate is obtained jointly by SSI units (even having a separate permanent SSI registration certificates) under the corporate/group of Industries category, the total reimbursement shall be limited to 75% of the total expenditure incurred by the concerned units or Rs.75,000/- whichever is less and each SSI unit shall get the amount on pro-rata basis.

7.The scheme contemplates norms of reimbursement as under:

- (a) Payments made to certification agency = Full amount
(excluding travel & hotel expenses & surveillance charges)
- (b) Payments made towards (i)consultancy, = Upto Rs.30,000/-
(ii) Training and (iii) Calibration (Rupees thirty thousand only)

The entitlement for reimbursement = 75% (a) full amount + (b) upto Rs.30,000/-
Upto Rs.75,000/-

Application and documents required with the application:

The formats of the application and the required documents together with “Check List” are enclosed. Permanently registered SSI units are required to submit their application duly completed (with enclosures) addressed to the Development Commissioner (SSI) at the following address:

The Industrial Adviser (Electronics)
Office of the Development Commissioner (SSI)
Ministry of small scale industries
7th floor, A Wing, Nirman Bhawan, Maulana Azad Road
New Delhi-110011

Tele fax (91-11) 3015972

E-Mail : Prempm@nb.nic.in

Telegram: SMALLINDEVCOM

Webiste: www.laghu-udhyog.com or www.smallindustryindia.com

Note

- 1. Application complete in all respects alongwith the required documents shall enable reimbursement expeditiously.**
- 2. For any further guidance/details, the enquiries may be sent at the above address.**
- 3. Application format and its enclosures can be downloaded from the above website.**

Application format for claiming reimbursement of certification charges of acquiring ISO-9000/ISO-14001 certificate under the incentive scheme of O/o development commissioner (SSI), M/o.Small Scale Industries, Nirman Bhawan, New Delhi-110011

1. (a) Name and address of the unit
(Office and factory location(s))

(b) Telephone no. factory and office:

(c) E-Mail and fax
2. Details of PMT SSI registration no.:
Date of issue, directorate of industries/
GM, DIC of the state concerned
(Enclose an attested copy of all pages
of SSI registration certificate)
3. Item(s) of manufacture/processing
As indicated in the PMT SSI registration
4. Proof of SSI status and functional status of the unit
As on the date of submission of application
The following document(s) to be submitted
 - 1) A certificate (in original) from state DI/GM.DIC
confirming SSI and functional status of the unit
at the time of acquiring ISO-9000/ISO-14001 certificate;
as on date as per format at annexure I.

OR

- 2) An affidavit (in original) from Managing Director/
Director/Proprietor/Partner of the SSI unit duly sworn
before a Notary Public confirming SSI status and functional
status of the unit at the time of acquiring ISO-9000/ISO-14001
certificate and as on date, (As per format annexure II)
accompanied by CA certificate of the total investment in
Plant and machinery as on date (original purchase value)
(As per format annexure III)
5. Details of ISO-9000/ISO-14001 certificate
Name and address of certification agency; The certificate

Must have address of the site/location certified; scope
Of certification, certificate no, date of issue and
Period of validity (or date of expiry), **Name and Logo
& Number of the accreditation Body/Board.**
(enclose an attested copy of the certificate)

6. Details of expenditure incurred in acquiring ISO-9000/ISO-14001
Certificate (excluding hotel and travel expenses and surveillance charges)
furnish a CA certificate of expenditure (in original)
Giving the details (as per the format **Annexure IV**)

7. **Details of reimbursement/grant/subsidy
already received**, if any, from centre govt (including DC(SSI)/
State Government/financial institution etc. for acquiring ISO-9000/
ISO-14001 certificate (furnish an undertaking/declaration
In original) from the Managing Director/Director/
Proprietor/Partner of the SSI/ancillary units duly sworn before
Notary public as per the format **Annexure V**)

8. Pre-receipt to be furnished as per format at Annexure VI

Declaration:

I(full name) _____ S/o. _____ Managing
Director/Director/Proprietor/Partner of M/s. _____ (complete address)
hereby declare that the particulars given in the application are correct. In case any of the
statement/information furnished in the application/documents later found to be wrong or
incorrect or misleading, I do hereby bind myself and my unit to pay to the Government
on demand the full amount received as reimbursement in respect of above mentioned
activity, within seven days of the demand being made to me in writing.

Name and signature of Managing Director/
Director/Proprietor/Partner of SSI unit
(Full name)

Note: (a) The copy of SSI registration, ISO certification must be attested by any one of
the followings:

- (1) GM(DIC) or (2) Director, SISI of the region or (3) Chartered Accountant (with name
of the signatory, CA stamp and CA membership No.)

CERTIFICATE

This is to certify that M/s. _____
With their office at _____
And factory located at _____
With permanent SSI registration No. _____ dated _____
is an SSI/Tiny/SSS BE unit as per govt. of India definition and has been functional and in
production at the time of acquiring ISO-9000/ISO-14001 certification no. _____
dated _____ and also continues to be functional and in production as on date.

Director of Industries/
GM(DIC)
Name and rubber seal

Dated:

AFFIDAVIT**

I, _____ S/O _____ Managing Director//Proprietor/Partner , * M/s. _____ with their registered office at _____ and factory located at _____ - with permanent SSI registration No. _____ dated _____ do hereby solemnly affirm and declare as under:

- i. The company/firm/establishment has been a SSI/ancillary/tiny/SSSBE * unit as per the Government of India definition and has been functional and in production at the time of acquiring ISO-9000/ISO-14001 * certification no. _____ dated _____/
- ii. The company/firm/establishment continues to be a SSI/ancillary/tiny/SSSBE unit; and functional and in production as on date.
- iii. As per books of account, the total investment (original purchase value) in plant and machinery in the company/firm/establishment as on _____ is Rs. _____ (Chartered accountant certificate dated _____ to this effect is attached).

Signed on this day of _____ dated _____/

DEPONENT

VERIFICATION:

I do solemnly affirm that the contents of the affidavit are true to the best of my knowledge and belief.

DEPONENT

Date:

Place:

Note * strike out whichever is not applicable.

** On a stamp paper of (Rs.10/- min) in Delhi/amount as applicable in the respective state duly sworn before a notary public (duly affixed with Notarial stamp; and with Notary seal; and Notary registration number) or first class magistrate.

Certificate from Chartered Accountant about investment in plant and machinery

(on CA letter head)

TO WHOM IT MAY CONCERN

Verified from the books of accounts of M/s. _____ with their registered office at _____ and factory located at _____ and Permanent SSI registration no. _____ - dated _____ that the total investment in plant and machinery (original purchase value) of the company as on date * _____ stands as Rs. _____ (Rupees _____).

Name and signature of the
Chartered Accountant with stamp
And membership number

Place:

Date:

- Date of application or 31st March of preceding financial year.

Annexure-IV

Certificate from chartered accountant in respect of proof of expenditure incurred for acquiring ISO-9000/ISO-14001 (on a CA letter head)

To whom it may concern

The documents and records of M/s. _____ with their registered office at _____ and factory located at _____ and permanent SSI registration no. _____ dt. _____) in respect of the expenditure incurred by them in acquiring ISO-9000/ISO-14001 certificate (or its equivalent) have been verified; and it is certified that the said company have incurred a total expenditure of Rs. _____ (Rupees _____) towards; Application fee, assessment/audit fee, annual fee/Licence fee; training calibration; and Technical Consultancy etc. (excluding hotel and travel expenses and Surveillance charges) in obtaining ISO-9000/14001 from the certification agency namely _____; as per the following details of payments:

Details of payments (Name of certification agency/orgn.) Amount paid (in rupees)

- a) Application fee paid to _____
- b) Assessment/audit fee paid to _____
- c) Annual fee/Licence fee paid to _____
- d) Calibrtn charges paid to _____
- e) Technical consultancy charges paid to _____
- f) Training expenses paid to _____

Total _____

Place

Dated:

Signature of the chartered accountant
With name CA stamp & CA
Membership number)

- Payments at (a), (b) and (c) above should be supported by copies of receipts of payments made to the certification agency duly attested. The payment receipts must indicate the purpose for which the payments have been made to the certification agency.

Note: Payments made to the certification agency directly shall only be eligible for consideration of reimbursement.

To be submitted by the applicant on a non judicial stamp paper of Rs.50/- (min) in Delhi, amount as applicable in the respective state duly sworn before a notary public (duly affixed with notarial stamp and with notary seal and notary registration number) or first class magistrate.

UNDERTAKING/DECLARATION

I, _____ s/o. _____ Managing director/Director/Proprietor/Partner of M/s. _____ - with registered office at _____ and factory located at _____ and with permanent SSI registration no. _____ dt. _____ do hereby solemnly affirm and declare as under:

- (a) (I) That the aforesaid company/firm/establishment(s) have not availed reimbursement/subsidy/grant/incentive for acquiring ISO 9000/ISO-14001 certification under any scheme operated by Central govt. (including o/o DCSSI, M/o.SSI)/State govt./financial institution etc.

OR

- (a) (ii) That the aforesaid company/firm/establishment have claimed and received reimbursement/subsidy/grant/incentive for acquiring ISO-9000/ISO-14001 certification amounting to Rs. _____ (Rupees _____ from (Name of the central govt/state govt.deptt/financial institution vide draft/cheque no. _____ dt _____ of _____ (Name of bank).

- (b) (I) That the aforesaid company/firm/establishment have already applied to _____ Name of the central govt. (other than O/O DCSSI)/State govt./financial institution) vide application dated _____ for reimbursement/subsidy/grant/incentive for acquiring ISO-9000/ISO-14001 certification

OR

- (b) (ii) That the aforesaid company/firm/establishment(s) have not applied to any central govt./state govt./financial institution (except o/o DC(SSSI), Ministry of SSI), for reimbursement/subsidy/grant/incentive for acquiring ISO-9000/ISO-14001 certification.
- (c) That after availing reimbursement for ISO-9000/ISO-14001 certification from office of DC(SSSI), Ministry of SSI, in respect of the said company/firm/establishment(s), I shall disclose this fact on behalf of the said company/firm/establishment(s) at the time of claiming/receiving

reimbursement/subsidy/grant/incentive, if any, under any other similar scheme run by central govt/state govt./ financial institution etc.

- (d) I hereby solemnly affirm that the information given above is correct. In case above declaration is found wrong or incorrect or misleading, I do hereby bind myself and my unit and undertake to pay to the government on demand the full amount received as reimbursement in respect of above mentioned activity, within seven days of the demand being made to me in writing.**

Partner/Proprietor/Managing Director/Director

In the presence of:

1. (Full name and addresses of two witnesses also to be indicated along with signatures)
- 2.

Note: The factual status as on date under the respective paras at (a), (b) and (c) above must be clearly indicated.

Annexure-VI

PRE-RECEIPT

Received a sum of Rs. _____ (Rupees
_____ only) from the development Commissioner (Small scale
Industries) towards the reimbursement of expenses incurred for obtaining International
Quality Certification ISO-9000/ISO-14001 _____.

Revenue stamp

(Signature)
Proprietor/Partner/Managing Director
(Rubber stamp of the SSI unit)

Note: The above to be submitted on letter head in triplicate. Do not fill amount)

Annexure-VII

Check list of documents to be annexed along with the application for claiming reimbursement of expenses of ISO-9000/14001 certification

1. Copy of permanent SSI registration duly attested (each page of the registration certificate duly attested) by General Manager, District Industries Centre (DIC) or state Director of industries or Director, Small Industries Service Institute (SISI) or chartered accountant (Name, signature, membership number and seal).
2. Letter (in original) from General Manager, District Industries Centre (DIC) or Director of Industries confirming SSI status and functional status of the unit at the time of acquiring ISO-9000/14001 as per format at annexure I.

OR

An affidavit (in original) on a non judicial stamp paper of Rs.10/- (Min) in Delhi/amount as applicable in the respective state) duly sworn before a notary public as per annexure II (with notary seal, notarial stamp and notary registration no and chartered accountant's certificate of investment in plant and machinery as per annexure-III.

3. Copy of ISO-9000/14001 certificate duly attested by General Manager, District Industries Centre (DIC) or State Director of industries or Director, small industries service institute (SISI) or chartered accountant (Name, signature, membership number and seal)

The certificate must have address of site/location certified, scope of certification, certificate number, date of issue and period of validity (or date of expiry), Name and logo and number of the accreditation body/board.

4. Chartered Accountant's certificate of the details of the expenses incurred by the unit in acquiring ISO-9000/14001 certificate in annexure IV. The payments made to the certification agency must be supported by copies of receipts duly attested (The payments directly made to the certification agency shall only be eligible for reimbursement)
5. Undertaking/declaration of the incentive/grant/subsidy already received, if any in annexure on a non judicial stamp paper of Rs.50/- (Min) in Delhi/amount as applicable in the respective state) with witnesses name and their addresses and signatures, Notary seal, Notarial stamp and Notary registration nos.)

Applicable on company's letter head with company's rubber stamp and stamp in annexure-VI.

No.41(8)/ISO/Electx/2002
Government of India
Ministry of small scale industries
Office of the Development Commissioner
(Small Scale Industries)
Elect. & Electx. Division
7th floor, Nirman Bhavan

New Delhi-110011
Dated: 18th october,02

1. The secretary (SSIs), All State Govts./UTs
2. Commissioner/Director Industries, All State Govts./UTs
3. Director, All SISIs

Subject: Scheme of reimbursement of ISO-9000 certification expenses- submission of CA certificate of expenditure accompanied by copies of receipts of payments made to the Certification Agency.

Sir,

1. Under the present norms a certificate from chartered accountant in respect Of expenditure incurred towards ISO-9000 certification is submitted alongwith the application for reimbursement.
2. The above norms were reveiwed by the screening committee set up in this office for reimbursement of ISO-9000 certification under the chairmanship of additional secretary and development commissioner (SSI). It has now been decided that the chartered accountant certificate of expenditure incurred towards acquiring ISO-9000 certification should be accompanied along with the copies of the receipts of payments made to the certification agencies duly attested. The revised format of CA certificate is enclosed.
3. The above norms shall be made effective for the applications of reimbursement received in this office after 15th November,02.
4. The SSI units in your region may be advised to comply with the above requirements so as to avail reimbursement expeditiously.

Please acknowledge the receipt.

Yours faithfully

Sd/

(P.P.Malhotra)

Industrial Adviser (Elex.)

Encl: as above.

CC; SSI Associations-FASII/Laghu Udyog Bharti (LUB)/ICSI/AIAI/FISME/Mahratta Chamber of Commerce, Industry and Agriculture (MCCIA), Post Box No.525, Tilak Road, Pune-411002

RFC/O&M/593
RFC/LA-298/

RAJASTHAN FINANCIAL CORPORATION

UDYOG BHAWAN
TILAK MARG
JAIPUR

Ref.No.RFC/LA-11(28)/642

Dated:7..8.2003

O&M CIRCULAR

Reg: Gestation/Moratorium period

Attention is invited to O&M circular no.177 dt.21.1.1989 vide which detailed guidelines were issued for gestation/moratorium period for ARS and NRS cases. The concept of ARS and NRS system has been dispensed with by SIDBI and LOC system is being following for all type of loan cases. However, the field offices have not been following the uniform policy for allowing gestation/moratorium period while sanctioning the loan cases at their level. It is therefore further clarified to follow the following guidelines while allowing gestation/moratorium period at the time of sanction of loan cases:

1. In the loan cases of sanction amount upto Rs.10.00 lacs, moratorium period of one year to one and half years will continue to be allowed including the period of implementation. The moratorium period will be counted from the date of first disbursement of loan in such cases.
2. In the loan cases of sanction amount above Rs.10.00 lacs, the moratorium period is to be considered with effect from the expected date of commercial production as per the implementation schedule set by the corporation during the course of appraisal. The moratorium period in such cases is to be kept from one year to two years from the expected date of start of commercial production depending upon analysis of the projected cash accruals. In case the moratorium period is proposed to be increased and kept at beyond two years in any specific case approval for the same will be specifically sought from the appropriate sanctioning authority.

However the gestation/moratorium period wherever specified in different schemes like Hospital and Nursing Home scheme, Hotel and tourism related scheme, Assets Financing scheme, Transport Loan scheme, Financing against Assets Scheme etc shall be followed accordingly.

All concerned are advised to take action accordingly.

(J.P.Vimal)
Executive Director

Encl; as above.

RFC/O&M/602
RFC/LA-301

RAJASTHAN FINANCIAL CORPORATION
(LOANS SECTION)

Ref.No.RFC/LA-12(28)/1339

Dated:30.01.2004/
03.02.2004

O&M CIRCULAR

Reg: Extension of Validity of Sanction.

Attention is invited to PG Circular No.978 dt. 7.8.02 on the captioned subject. As per the provisions of the stated circular the sanction shall remain valid for a period of six months and if the loan documents are not executed within a period of six months from the date of communication of sanction, the sanction would also lapse automatically. However, this sanction can be revalidated in the circumstances so warrant by the delegated authority upto 24 months and even beyond 24 months from the date of sanction by depositing specified processing charges. It has however, been observed that due to significant delay in implementation of the project changes in cost of project are inevitable. Therefore, it has been decided that if the project has been delayed the more than 12 months, it needs to be looked into afresh so as to take care of the time and cost over tun. In all such cases, where delay for more than 12 months has taken place, the concerned Branch should

forward all those cases to HO along with the causes of delay, revised project report and concrete recommendations giving revised implementation schedule without any fresh loan application fee. However, prior to forwarding such cases the Branch shall ensure that the party has deposited the processing charges @ 1% of the sanctioned loan alongwith any additional processing charges specified in PG Circular No.978 dt.7.8.02.

PMEC may look into such matters and prepare check list and after looking into such cases in detail, the proposal shall be forwarded to Loans section for obtaining approval from the competent authority.

It has also been decided that full cancelled loan may not be revised henceforth before the project is revised.

All concerned are advised to take a note of above.

(J.P.Vimal)
Executive Director

RFC/O&M/609
RFC/LA-303

RAJASTHAN FINANCIAL CORPORATION
(LOANS SECTION)

Ref.No.RFC/LA-13(2)/427

Dated:8.06.2004/

O&M CIRCULAR

Sub: Small scale service and Business (Industry Related) enterprises (SSSBEs) –Product Codes.

The government of India , Development Commissioner (Small scale industries) vide their letter no.4(5)/2003-SSI Board and Policy has issued a list detailing product codes of items/services eligible for registration under SSSBEs, as per commodities classification for SSI sector based on ASICC 2000. A copy of circular issued by SIDBI vide their circular no.F1.2/2004-2005 dt.13.5.2004 is enclosed herewith for ready reference.

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

(J.P.Vimal)
Executive Director

Revised list of activities eligible for registration as small scale service and business (Industry related) enterprises (SSSBs) and their product codes as per commodities classification for SSI sector (Based on ASICC 2000)

S.NO.	Product/ activity name	Product code
1.	Advertising agencies	97612
2.	Marketing consultancy	97718
3.	Industrial consultancy	97713
4.	Equipment rental and leasing	97402
5.	Typing centres	97922
6.	Photocopying (Zerowing)	97618
7.	Industrial photography	97609
8.	Industrial R&D labs.	97716
9.	Industrial testing labs	97722
10.	Desk top publishing	97926
11.	Internet brosing/setting of cyber café	97927
12.	Auto repair, services and garges	97102
13.	Documentary films on themes like family planning, social forestry, energy conservation and commercial advertising	97613
14.	Laboratories engaged in testing of raw materials, finished goods	97723
15.**	Motor vehicle/motor cycle repairing Computer repair/maintenance services TV/VCR/VCP/VCD/Radio repairing services Shoe repairing services Telephone sales/repairing services Watch sales/repairing services Sales, maintenance and repair service, n.e.c. Cold storage services Equipment maintenance service Hair dressing LPG bottling Wet grinding Milk processing (using machanised process) Embroidery work (by mech PRO)	97102 97104 97106 97108 97111 97112 97189 97301 97322 97917 97921 97923 97924 97925
16.	Laundry and dry cleaning Washing and laundry services Dry cleaning	97902 97916
17.	X ray clinic	97928
18.	Tailoring	97920
19.	Servicing of agriculture farm equipment eg. Tractor, Pump, Boaring machine etc.	97172
20.	Weigh bridges	75231
21.	Photographic lab	97617
22.	Blue printing and enlargement of drawing/design facilities	56999*
23.	ISD/STD Booths for industries	97323

24.	Teleprinter/fax services	97929
25.	Sub contracting exchange (SCEX) established by Non Government industries associations	97406
26.	EDP Institutes established by voluntary associations/ non govts. Organisation	97714
27.	Coloured or black and white studios equipped with processing laboratory	97617
28.	Ropways in hilly areas	97327
29.	Installation and operation of cable TV net works	97325
30.	Operating EPABX under franchises	97324
31.	Beauty parlours and creches	
	Beauty parlours	97918
	Creches	97919

Note * Blue printing and enlargement of drawing/design can be classified under other services relating to print books, newspaper, periodicals, register, n.e.c. 15** The product codes as per commodity classification (based on ASICC 2000) covers some “servicing industry”. Board and Policy section may please refer to sub division 971 of the above classification, regarding this. If some more servicing industries are to be added to the sub division 971, Board and Policy section may give us the list.

RAJASTHAN FINANCIAL CORPORATION
(LOANS SECTION)

Ref.No.RFC/LA-13(7)/642

Dated:8/9.07.2004/

O&M CIRCULAR

Reg: Stipulating condition for furnishing of information to Credit Information Bureau (India) Limited (CIBIL).

The Board of directors in its meeting held on 17.5.04 has decided for furnishing information related to borrower to CIBIL. A circular no.RFC/23 FR/HO/67/569 dt.31.5.04 has also been issued with regard to furnishing of information to credit information bureau (India) Limited.

The PC&CC has felt that it would be appropriate to stipulate a condition while sanctioning of the loans to the borrowers to the effect that the corporation shall be free to disclose the name of the borrower and its credit information to the Credit Information Bureau (India) Limited in case default is made in repayment of the corporation dues. It has therefore been decided that the following condition may be stipulated in all loan cases while sanctioning term loan to the borrowers:

“The company/concern shall submit its consent to the corporation that during the currency of loan, the corporation may obtain/provide any credit information related to it from/to the Credit Information Bureau of India Limited”

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

(Navin Mahajan)
Executive Director

RAJASTHAN FINANCIAL CORPORATION
(LOANS SECTION)

Ref.No.RFC/LA-12(64)/1361

Dated:20.10.2004/

O&M Circular

Sub: Recovery of rebate for timely payment and reduction in interest rate allowed if any by the High Power Committee in case of switch over of loan from RFC to other FIs/Banks

The Corporation has been sacrificing a part of its earnings by way of rebate for timely payment and also in few selected cases the High Power Committee provides reduction in the prevailing rate of interest on the merit of the case so as to facilitate the quality borrowers and for improving the loan portfolio.

It has however been observed that some of our established customers switch over their loan accounts to other FIs/Banks after availing the aforesaid rebates from the corporation. The matter was discussed in PC&CC in its meeting held on 6.10.04 and it has been decided that to curb switching over loan accounts to other FIs/banks, a specific condition may be stipulated while sanction of loan that whatever rebate for timely payment was allowed and the reduction in interest rate allowed, if any, by the High Power Committee in any case shall be recovered back since inception at the time of switch over of the loan account from RFC besides prepayment premium as per norms.

Accordingly in all loan cases to be sanctioned henceforth, following condition shall be stipulated:

“In case of switch over of loan account from the corporation by the borrower, whatever rebate for timely payment was availed shall be recovered back alongwith reduction in rate of interest allowed if any by the High Power Committee since inception besides the prepayment premium, as per norms”.

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

Executive Director

RAJASTHAN FINANCIAL CORPORATION
(LOANS SECTION)

Ref.No.RFC/LA-12(39)/1616

Dated:29.11.2004/
02.12

Circular
(LA-307)

Reg: MUN scheme

The operation of Mahila Udyam Nidhi Scheme (MUN) was kept in abeyance vide O&M circular no.405 dt.3.8.96 as the substantial funds of the corporation were blocked due to non settlement of refinance claims in the MUN scheme from SIDBI. Now SIDBI has considered all MUN pending cases which were relodged by the corporation. As per decisions taken by PC&CC in its meeting held on 25.11.04, in order to –promote the woman entrepreneurs for financing, it has been decided to restore the Mahila Udyam Nidhi (MUN) scheme.

All concerned are advised to make a note of the above and promote maximum business under the scheme.

(Ashwini Bhagat)
Executive Director

RAJASTHAN FINANCIAL CORPORATION
(LOANS SECTION)

Ref.No.RFC/LA-12(64)/2207

Dated:1.3.2005

Circular

Sub: Recovery of rebate for timely payment and reduction in interest rate allowed
If any, in case of pre payments of principal installments.

References have been received from field offices seeking clarifications with regard to guidelines issued vide O&M circular no.618 dt.20.10.04 and P&G circular no.1088 dt.1.11.2004 on the subject cited above. The matter was considered by PC&CC in its meeting held on 16.2.2005 and it has been decided that in all cases where pre payment is received, the prepayment premium shall be recovered alongwith rebate for timely payment allowed so far besides the rebate in interest rate allowed by the High Power Committee, if any. The committee also decided that in rolled over cases if pre payment is received, the rebate allowed prior to roll over shall also be recovered.

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

Executive Director

RAJASTHAN FINANCIAL CORPORATION
(LOANS SECTION)

Ref.No.RFC/LA-12(64)/492

Dated:15.6.2005

O&M Circular

Sub: Recovery of rebate for timely payment in case of pre payments/switch over of principal installments.

There has been a persistent demand from various industrial associations as well as from the entrepreneurs to review the guidelines on the subject cited above circulated vide O&M circular no.618 dt.20.10.04, P&G circular no.1088 dt.1.11.2004 and O&M circular no.624 dt.1.3.2005.

The matter was reconsidered by PC&CC in its meeting held on 31.5.2005 and the committee has partially modified the earlier decision to the effect that whenever it is found that prepayment does not result into switch over and the account is being squared up by the borrower out of its own funds meaning thereby that the payment is not being received directly from other FIs/Banks, the rebate for timely payment allowed, if any, may not be recovered. However, a condition as mentioned in O&M circular no.618 dt.20.10.04 shall continue to be stipulated in future sanctions.

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

(KARNI SINGH RATHORE)
Chairman & Managing Director

RAJASTHAN FINANCIAL CORPORATION

UDYOG BHAWAN
TILAK MARG
JAIPUR

Ref.No.RFC/LA-13(4)/1634

Dated:21.11.2005

O&M CIRCULAR

Reg: Refusal of financing & giving information.

Attention is invited to the letter enclosed to this circular, vide the endorsement of the letter No. IOW-Invest-38/92 dated 10.10.2005, the DIG(P), Office of DIG, Arthic Apradh Anusandhan Organisation, 5th Floor, Indira Bhawan, Ashok Marg, Lucknow (UP) has given information about the persons who have by way of fraud taken many a loans from different Government Financial Institutions of UP but has neither setup any unit nor repaid the loan and are not traceable. In the said letter it has been requested to inform them about any information of the following persons & their concerns :-

Shri Sant Kumar son of Late Shri Raj Kumar, Resident of A-3/270, West Vihar, New Delhi.

Shri Chandra Prakash son of Late Shri Raj Kumar, Resident of A-3/270, West Vihar, New Delhi.

Smt.Lalita wife of Shri Chandra Prakash, Resident of A-3/270, West Vihar, New Delhi.

Shri S.B.Khanna, Son of Shri H.R.Khanna, Resident of C-6, D-Unit, Rajori Garden, Delhi.

Smt.Kamlesh Khanna wife of Shri S.B.Khanna, Resident of C-6, D-Unit, Rajori Garden, Delhi.

Shri Kamlesh Mehra son of Shri D.C.Mehra, Resident of C-10, Basement, Ashoka Tower Community Centre, Janakpuri, New Delhi.

Shri Prem Mehra son of Shri D.C.Mehra, Resident of C-10, Basement, Ashoka Tower Community Centre, Janakpuri, New Delhi.

Shri Rajiv Arora son of Shri J.P.Arora, Resident of B-18, 2nd Floor, Community Centre, Janakpuri, New Delhi.

Shri Rajiv Abral son of Shri R.P.Abral, Resident of B-18, 2nd Floor, Community Centre, Janakpuri, New Delhi.

Shri Vinod Malhotra son of Shri Surendra Malhotra, Resident of C-6, D-Unit, Rajori Garden, Delhi.

It is decided that no financial assistance to the above persons and/or their concerns, sister concerns and family concerns should be provided and information for the same about any assistance if provided by the Corporation & action taken against them if any, be sent to HO within 15 days from the date of issue of this circular.

All concerned are advised to take a note of the above for compliance.

Sd/-
(ANAND KUMAR)
EXECUTIVE DIRECTOR

RAJASTHAN FINANCIAL CORPORATION

Ref.No.RFC/LA-13(4)/2310

Dated:26.3.2003

CIRCULAR

LA No.296

Reg: FINANCIAL ASSISTANCE TO THE SISTER/FAMILY CONCERNS EXCLUDING THE SISTER/FAMILY CONCERNS WHO HAVE EARLIER AVAILED ANY RELIEF/CONCESSIONS BY SETTling THE LOAN ACCOUNT.

Kind attention is invited towards the O&M circulars no.434 dt.16-17.7.1997, No.449 dt.16.9.1997, No.457 dt.20.12.1997 and No.522 dt.15.1.2000 conveying that the financial assistance to entrepreneurs/ units and their sister/family/associate concerns who have availed any relief/concessions at any time in the preceding three financial years from the date of their application would be considered only if such relief/concessions availed by them/by their sister/family/associate concerns are repaid back to the corporation.

The matter was placed before 468th meeting of the board of directors of the corporation held on 11.3.2003 and Board, after consideration, have decided to adopt the following fresh guidelines in super session of all earlier guidelines for considering and for providing financial assistance to the units/sister/family concerns whose any sister/family concern had settled the account with the corporation:

No further financial assistance should be provided to any unit/sister/family concerns including good borrowers promoted by the promoter(s) whose sister/family concern had settled the account and the corporation was forced to sacrifice the amount in preceding three financial years unless the relief so granted is deposited back with the corporation in following categories:

Where the account was settled by sacrificing part of the principal amount.

Where the unit/family/sister concern is falling under the sector which as a whole is not doing well and the corporation is considering settlement of such cases of the sector.

Where the further assistance is required for the same unit in which relief/concessions were earlier availed.

Further financial assistance can be provided by the corporation to the sister/family concern whose sister/family concern had settled the account (not less than principal amount) in preceding three financial years without depositing the relief granted by the corporation in following categories:

Where other sister/family concern of the group is not in default and having good repayment track record.

Where the sister/family concern do not fall in the sector in which account of their sister/family concern was settled or the sectors which are not doing well due to external reasons and not due to the management.

The rebate for timely payment may be reduced to 50% level in the first three years from the date of final settlement of their sister/family concern's loan account and thereafter the normal level of rebate shall be applicable if the unit is making timely payment for three years from the date of last payment as per the terms of settlement.

While considering further financial assistance to sister/family concern of the group, the exposure of the corporation in the sister/family concern as a whole may be ensured to be safe from the security point of view.

The definition of family/associate concern will remain same as circulated vide O&M circular no.532 dt.16.5.2000.

All concerned are advised to take a note of above for strict compliance.

(J.P.VIMAL)
Executive Director

RFC/O&M/663
RFC/LA/320

RAJASTHAN FINANCIAL CORPORATION
(LOANS SECTION)

HEAD OFFICE,
TILAK MARG,
JAIPUR.

Ref. No. RFC/LA-12(64)/1107

Dated : 18.08.2007

: O&M CIRCULAR :

Sub : Charging of prepayment premium & recovery of rebate for timely payment alongwith reduction in interest rate allowed by the High Power Committee, if any, in case of prepayment /Switch over of principal installments.

Detailed guidelines were issued vide O&M Circular No. 649 Dated : 18.7.06 for Charging of prepayment premium & recovery of rebate for timely payment alongwith reduction in interest rate allowed by the High Power Committee, if any, in case of prepayment /Switch over of principal installments.

The above matter was reviewed in the PC&CC meeting held on 10.8.07 and it was decided ;to continue with the existing policy upto 31.3.08.

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

Sd/-
(S.K.AGARWAL)
EXECUTIVE DIRECTOR

COPY TO :

- 1- All BOs/SOs.
- 2- DGM (A&I), Eastern & Western Zone.
- 3- General Manager (Western Zone), Jodhpur.
- 4- Standard Circulation at Head Office.

RFC/O&M/665
RFC/LA/321

RAJASTHAN FINANCIAL CORPORATION
(LOANS SECTION)

HEAD OFFICE,
TILAK MARG,
JAIPUR.

Ref. No.RFC/LA-13(2)/1513

Dated : 22.10.2007

: O&M CIRCULAR :

Sub : Credit flow to Micro, Small & Medium
Enterprises Sector (MSME Sector).

SIDBI vide its Circular No. FI No. 13/2007-08 Dated : 23.08.2007(copy enclosed and marked as **Annexure-"A"**) has informed that consequent upon the notification of Micro, Small & Medium Enterprises Development (MSMED) Act-2006, by Government of India, the definition of micro, small & medium Enterprises engaged in manufacturing or production and providing or rendering of services has been modified, as per **Annexure "B"**.

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

(S. K.AGARWAL)
EXECUTIVE DIRECTOR

ENCL : AS ABOVE.

COPY TO :

- 1- All BOs/SOs.
- 2- DGM (A&I), Eastern & Western Zone.
- 3- Standard Circulation at Head Office.

RAJASTHAN FINANCIAL CORPORATION
(LOANS SECTION)

HEAD OFFICE,
TILAK MARG,
JAIPUR.

Ref. No.RFC/LA-13(1)/1972

Dated : 02.01.2008

: O&M CIRCULAR :

Sub : Know Your Customer (KYC) Guidelines and Anti
Money Laundering (AML) Standards.

SIDBI vide its Letter No. 9831/DFID/SFCs Dated : 09.08.2007(copy enclosed and marked as Annexure-"A") has informed that Reserve Bank of India issued guidelines to commercial banks on Know Your Customer (KYC) Guidelines and Anti Money Laundering (AML) Standards with the aim to develop and involve a robust system to prevent abuse of Financial Institutions as conduct for money laundering and for combating finance of terrorism with immediate effect.

Accordingly, the matter was placed before the Board in its Meeting held on 26.09.2007. The Board noted the guidelines and decided that these guidelines be circulated to all field offices and be monitored on regular basis.

All concerned are advised to follow the guidelines issued by the Corporation from time to time and guidelines issued on Know Your Customer (KYC) and Anti Money Laundering (AML) Standards (copy enclosed and marked as Annexure "B") and strictly monitored on regular basis.

(PAWAN ARORA)
EXECUTIVE DIRECTOR

ENCL : AS ABOVE (Annexure "A" & "B").

COPY TO :

- 1- All BOs/SOs.
- 2- DGM (A&I), Eastern & Western Zone.
- 3- Standard Circulation at Head Office.

RAJASTHAN FINANCIAL CORPORATION
(Loans Section)

Udyog Bhawan
Tilak Marg
Jaipur-302 005

Ref. RFC/LA -13 (7)/2363

Date : 23/26.02.2008

CIRCULAR
(LA No.323)

Sub : Adequate Safety measures during construction of
projects such as hospitals, hotels,
showrooms, commercial/residential complexes etc.

The Corporation has been considering financial assistance for the projects such as hospitals, hotels, showrooms, commercial/residential complexes etc. involving enormous construction work running for years. Consequent to the discussions in the meeting for Preparation of State Disaster Management Plan it has been decided that while sanctioning loan to the projects like hospital, hotels, showrooms, commercial/residential complexes and units having major civil construction etc., the condition is invariably be stipulated for the adequate safety measures during construction as under :

"The Company/concern shall engage qualified and experienced personnel in the supervision of construction work and adequate safety measures shall be adopted for hazard resistance and protection. Life saving equipments and devices shall be kept ready for emergency use."

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

(Pawan Arora)
Executive Director

Copy to :

1. Standard circulation at HO.
2. All Branches/SOs.
3. DGM(A&I), Eastern & Western Zones.

RAJASTHAN FINANCIAL CORPORATION
(LOANS SECTION)

Ref No. RFC/LA-12(64)/319

Dated : 03.06.2008

: O&M CIRCULAR :
(LA No. : 324)

Reg : Charging of prepayment premium & recovery of rebate for timely payment alongwith reduction in interest rate allowed by the High Power Committee, if any, in case of prepayment/switch over of principal installments.

Detailed guidelines were issued vide O&M Circular No. 649 dated 18.07.2006 and O&M Circular No. 663 dated 18.08.2007 for Charging of prepayment premium & recovery of rebate for timely payment alongwith reduction in interest rate allowed by the High Power Committee, if any, in case of prepayment/switch over of principal installments.

The above matter was reviewed in the PC&C meeting held on 23.05.2008 and wherein the following decisions have been taken :-

a)	No pre-payment premium henceforth be charged in case of Switch Over / prepayment cases.
b)	No recovery of timely payment rebate credited in the loan account; as well as reduction in interest rate, if any already allowed by the High Power Committee be made in case of Switch over/prepayment.

All concerned are advised to make a note of above and ensure compliance of the same.

Sd/-
(B. N. SHARMA)
CHAIRMAN CUM MANAGING DIRECTOR

Copy to :

1. Standard Circulation at H.O.
2. All Branches/Sub-offices.
3. DGM (A&I) Eastern & Western Zones.

Rajasthan Financial Corporation
(LOANS SECTION)

Head Office
Tilak Marg
Jaipur

Ref. No. RFC/LA-13(2)/ 2211

Dated : 13.03.2009

: O&M CIRCULAR :
(LA No.326)

Reg : Micro, Small & Medium Enterprises Development
(MSMED), Act, 2006.

This has reference to O&M Circular No. 665 dated 22.10.2007 and O&M Circular No. 677 dated 31.10.2008 vide which the contents of the Notification of Government of India with regard to Micro, Small & Medium Enterprises Development (MSMED) Act 2006 were circulated.

The Government of India has made amendments in the Notification No. SO 1642(E) dated 29 September 2006 which contains the definition/classification of Micro, small & medium enterprises (MSMEs) and No. SO 1643 (E) dated 29 September 2006 wherein the format of Entrepreneurs Memorandum (EM) had been notified. Copies of the Notification No. SO 199(E) dated 16 January, 2009 and No. SO 200 (E) dated 16 January, 2009 containing the amendments are enclosed & marked as Annexure "I". The amended status of definition/classification of MSMEs and the format of EM have also enclosed and marked as Annexure II & III respectively.

All concerned are advised to make a note of above and ensure compliance.

Sd/-
(PAWAN ARORA)
EXECUTIVE DIRECTOR)

Encl: As above
Copy to :

1. Standard Circulation at HO.
2. All Branch Offices/Sub-Offices
3. DGM (A&I) Eastern & Western Zones.

RAJASTHAN FINANCIAL CORPORATION
(LOANS SECTION)

Udyog Bhawan,
Tilak Marg,
JAIPUR-302 005.

Ref.No. RFC/ LA-13(2)/331

Dated :04.06.2009

: O&M CIRCULAR :
(LA No.327)

Reg : Categorization of activities under Manufacture or Service under the MSMED Act, 2006.

This has reference to O&M Circular No. 665 dated 22.10.2007, O&M Circular No. 677 dated 31.10.2008 & O&M Circular No. 680 dated 13.03.2009 regarding notifications of Government of India with regard to Micro, Small & Medium Enterprises Development (MSMED) Act 2006.

After examination of references for clarification on categorization of activities under manufacturing or service, Ministry of Micro, Small & Medium Enterprises, Government of India vide letter No. 5(6)/2/2009-MSME POL dated 08.05.2009 (copy enclosed & marked as annexure 'A') has clarified as under:

- A) Activities considered as manufacturing :
- i) Printing.
 - ii) "Printing and publishing" as integrated unit.
- B) Activities considered as Service :
- i) Publishing.

All concerned are advised to take a note of above.

Sd-
(Atul Kumar Garg)
Chairman & Managing Director

Encl. As above.

Copy to :

1. Standard Circulation at HO.
2. All Branch Offices/Sub-Offices
3. DGM(A&I), Eastern & Western Zone

RAJASTHAN FINANCIAL CORPORATION
(CREDIT APPRAISAL SECTION)

Udyog Bhawan,
Tilak Marg,
JAIPUR-302 005.

Ref.No. RFC/ LA-13(2)/90

Dated : 03.05.2011

: O&M CIRCULAR :
(LA No. 329)

Reg : Categorization of activities under Manufacture or Service under the MSMED Act, 2006.

This has reference to O&M Circular No. 665 dated 22.10.2007, O&M Circular No. 677 dated 31.10.2008 O&M Circular No. 680 dated 13.03.2009 O&M Circular No. 683 dated 04.06.2009 and 692 dated 18.12.2009 regarding notifications of Government of India with regard to Micro, Small & Medium Enterprises Development (MSMED) Act 2006.

After examination of references for clarification on categorization of activities under manufacturing or service, Ministry of Micro, Small & Medium Enterprises, Government of India vide letter No. 5(6)/2011-MSME POL dated 10.03.2011 (copy enclosed & marked as annexure 'A') has clarified as under:

A) Activities considered as manufacturing :

- i) Seed Processing (for genetic enhancement) (Involving collection of germplasm, cleaning, gravity separation, chemical treatment etc).
- ii) Composite unit of Poultry with Chicken (Meat) Processing. (Poultry Farm without Chicken (Meat) Processing shall not be classified either as manufacturing or as service enterprises because this is a farming activity).

B) Activities considered as Service :

- i) Medical Transcription Service :

- ii) Production of T.V. Serial and other T.V. Programmes.
- iii) Ripening of Raw Fruits under controlled conditions, (subject to norms prescribed by Food Safety and Standards Authority of India, (Ministry of Health and Family Welfare, Government of India)
- iv) Service Rating Agency (Rating and grading services across sectors based on set methodology and standards)

This supercedes all earlier clarifications issued in this regard.

All concerned are advised to take a note of above.

SD/-
(A.R. CHOUDHARY)
Executive Director

Encl. As above.

Copy to :

1. Standard Circulation at HO.
2. All Branch Offices/Sub-Offices
3. DGM(A&I), Eastern & Western Zone

RAJASTHAN FINANCIAL CORPORATION
(Credit Policy & Monitoring)

Udyog Bhawan
Tilak Marg
Jaipur-302 005

Ref. RFC/LA-13(1)/29
17.01.2012

Dated :

CIRCULAR
(LA No. 330)

Reg. : KYC Norms & Annual Net worth.

During the course of inspection by SIDBI team, the following reforms have been suggested. :-

1. Incorporation of KYC norms : It has been desired by SIDBI that the KYC norms may be incorporated by the Corporation and these informations may also be included in the loan proposal so that entire information about the promoters are available/documented.
2. Revised Annual Net Worth : At the initial stage during the course of appraisal the corporation is obtaining statement of net worth from the promoter. As per present practice the corporation is thereafter not having any feed back about the change in net worth of the promoters. Therefore, it was suggested that revised statement of net worth may be obtained on annual basis by the corporation and updated in the loan file of the unit.

Accordingly, the matter was discussed in the PC&CC meeting held on 09.01.2012 and following decisions were taken :-

1. The committee noted that the guidelines have already been issued about the KYC norms vide O&M circular No. 666 dated 02.01.2008. Therefore, it

has been decided to incorporate a note on KYC in the appraisal note.

2. With regard to obtaining revised annual Net worth it has been decided to obtain revised net worth statement at the time of granting further loan/ reschedulement / change in management.

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

Sd/-
(Yaduvendra Mathur)
Chairman & Managing Director

Copy to :

1. Standard circulation at HO.
2. All Branches/SOs/A&I offices.
3. DGM (Operations), H.O. Jaipur

RAJASTHAN FINANCIAL CORPORATION
UDYOG BHAWAN, TILAK MARG,
JAIPUR
(CP&MD - TECH. CELL)

Ref. RFC/LA-13(6)/34

Dated : 20.01.2012

CIRCULAR

Sub : Industrial unit/other building construction proposed to be set up on State/National Highway.

Guidelines/norms notified by the Industries Department with regards to units proposed to be set up on State/National Highway was circulated vide O&M Circular No.573 dated 21.02.2002.

The norms has been reviewed and it has been decided that all type of industrial units and social infrastructure like Hotel, Commercial complex, Multiples, Hospital/Nursing Homes etc. are to be set up on National/State Highway may be considered as per the norms of Indian Road Congress as notified by the Revenue Department of Government of Rajasthan vide their Circular No. E-10(8)Raj-6/2001/12 dated 02.06.2006 and letter dated 07.12.2011 received from National Highway Authority along with Diagram in which details of distance to be maintained in respect of units proposed to be set up at State/National Highway. Copy of circular, letter and diagram are enclosed for ready reference.

As per Indian Road Congress at present building line/central line is 80 mtrs/150 mtrs.

Further, in such cases all concerned are advised to strictly follow the guidelines, amended from time to time, of Indian Road Congress.

It supersedes all earlier orders in this regard.

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

sd/-
Executive Director

Encl. As above.

Copy to :

1. All BOs/SOs
2. DGM (Operation 1 to VI)
3. Standard circulation at HO

RAJASTHAN FINANCIAL CORPORATION
(CREDIT POLICY & MONITORING DIVISION)

Udyog Bhawan,
Tilak Marg,
JAIPUR-302 005.

Ref.No. RFC/ LA-13(2)/219

Dated : 22.12.2014

O&M CIRCULAR
(LA No. 331)

Reg : **Categorization of activities under Manufacture or Service under the MSMED Act, 2006.**

The MSMED Act, 2006 has come into force with effect from 02.10.2006. The definition for Micro, Small and Medium Enterprises are being circulated by MSME on the basis of investment in Plant & Machinery. Clarifications have been issued by MSME from time to time and the same were circulated by the Corporation for information of field offices.

The Ministry of Micro, Small & Medium Enterprises, Government of India has further reviewed the categorization of activities under manufacturing or service vide letter No. 5(6)/2013-MSME POL dated 05.11.2014 (copy enclosed & marked as annexure 'A') and has clarified as under:

- A. Activities considered as manufacturing:
- Cotton Ginning;
 - Power Generation by conventional as well as by non-conventional processes;
- B. Activities considered as Service:
- Retreading of Tyre,
 - Infrastructure and Real Estate activities (Enterprise should indicate in brackets the specific activities, it dealt with, concerning Infrastructure and Real Estate);
 - Power (Electrical) Distribution Service;
 - Warehouse, Godown and Cold Storage services.

This supercedes all earlier clarifications issued in this regard.

All concerned are advised to take a note of above.


(ALKA SHARMA)
Executive Director

Encl: As above.

Copy to:

- Standard Circulation at HO.
- All Branch Offices/A&I.
- Acting Manager(MS) for hoisting on website.

विकास आयुक्त का कार्यालय
(सूक्ष्म, लघु और मध्यम उद्यम)
सूक्ष्म लघु और मध्यम उद्यम मंत्रालय
(भारत सरकार)

निर्माण भवन, सातवीं मंजिल, मौलाना आजाद रोड,
नई दिल्ली-110 108



MSME
MICRO, SMALL & MEDIUM ENTERPRISES
सूक्ष्म लघु और मध्यम उद्यम

OFFICE OF THE DEVELOPMENT COMMISSIONER
(MICRO, SMALL & MEDIUM ENTERPRISES)
MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES
GOVERNMENT OF INDIA

Hirani Bhawan, 7th Floor, Maulana Azad Road,
New Delhi - 110 108

Ph.EPABX - 23062800, 23063822 23063803 FAX - (91-11) 23062315, 23061726, 23061068, e-mail - ccm@mehq@nb.nic.in

5(6)/2013-MSME POL

Dated 05.11.2014

Subject:-Categorization of activities under manufacture or service under the MSMED Act 2006 -reg.

References were received by this office for clarification on categorization of activities under manufacturing or service. These were examined under the provisions of MSMED Act 2006 and it is clarified:

- A) Activities considered as manufacturing:
- Cotton Ginning;
 - Power Generation by conventional as well as by non-conventional processes;
- B) Activities considered as Service:
- Retreading of Tyre;
 - Infrastructure and Real Estate activities (Enterprise should indicate in brackets the specific activities, it dealt with, concerning Infrastructure and Real Estate);
 - Power (Electrical) Distribution Service;
 - Warehouse, Godown and Cold Storage services.

2. This supercedes all earlier clarifications issued in this regard.

3. Credit to Micro, Small and Medium Enterprises (MSMEs) by financial institutions are as per guidelines/instructions issued by Reserve Bank of India from time to time.

(Dr. O.P. Mehta)
Director (MSME Pol.)

To


- Principal Secretaries/ Secretaries, I/c of matters of MSMEs, All States/UTs,
- Chairman, NABARD, Mumbai,
- Chairman & Managing Director, SIDBI, Lucknow,
- Chairman, Indian Bank Association, Mumbai,
- Dy. Governor, RBI, Mumbai,
- Chairman & Managing Directors, Commercial Banks and Financial Institutions including State Financial Corporations as per mailing list,
- Chairman & Managing Director, NSIC, New Delhi,
- Commissioner/Director of Industries/ I/c of matters of MSMEs, All States/UTs,
- Director/Dy. Director, T/c MSME DIs/ Br. MSME DIs, All States/UTs,

Contd...2/-

10. President, Associations of MSMEs, as per mailing list.
11. President, ICAI, P.B. No. 7100, ICAI Bhavan, IP Estate, New Delhi-110104
12. CEO, Credit Guarantee Fund Trust for MSEs, 7th Floor, SME Development Centre, C-11, G Block, Bandra, KŪria Complex, Bandra (East), Mumbai-51

Copy to:

1. Shri Aditya Chittlangia, President, The Rajasthan Ginning & Pressing Industries Association, C/o Chittlangia Cotton Ginning and Pressing Factory, National Highway 15, Sri Ganganagar-335001- -for information w.r.t. their letter dated 26.9.2013;
2. The Principal Secretary/Industries Commissioner and Director of Industries and Commerce, No.36, South Canal Bank Road, Raja Annamalaipuram, Mandavelipakkam, Chennai-28— for information w.r.t. their letter No.922/PDK 2/2013 dated 15.10.2013;
3. Asst. General Manager, Punjab National Bank, MSME Division, Head Office, Atma Ram House, 1, Tolstoy Marg, New Delhi- for information w.r.t. their letter No. MSME/Misc. dated 22.10.2013;
4. Asst. General Manager, RBI, RPCD, Central Office, 10th Floor, C.O. Building, P.B. No. 10014, Mumbai-400 001- for information w.r.t. their letter No. RPCD.MSME & NFS No.729/06.02.31/2013-14 dated 16.7.2013; and letter No. RPCD.MSME & NFS No.8548/06.02.31/2023-13 dated 22.2.2013;


(Dr. O.P. Mehta)

RAJASTHAN FINANCIAL CORPORATION
(CREDIT POLICY & MONITORING DIVISION)

Udyog Bhawan,
Tilak Marg,
JAIPUR-302 005.

Ref.No.: RFC/ LA-13(1)/225

Dated : 12.2014
02.01.2015

: O&M CIRCULAR :
(LA No. 332)

Reg : **Know your customer (KYC) guidelines & Anti Money
Laundering (AML) Standards/CFT.**

Detailed guidelines on the captioned matter were circulated vide O&M circular no.666 dated 02.01.2008, circular no.LA-13(1)/2009 dated 09.01.2008 and O&M-712 dated 17.01.2012.

SIDBI vide its letter no.SIDBI.IFV.4672/KYC dated 01.12.2014 (copy enclosed) has informed that Reserve Bank of India has issued circulars on the captioned matter, which are available at website of RBI (www.rbi.org.in/scripts/notificationuser.aspx) and has advised to ensure strict adherence of the circulars.

It is observed that due diligence in adopting KYC norms are being ensured in the cases where the borrowers are approaching for financial assistance at first time but the datas/details in existing loanee cases are not being updated as per KYC norms.

It is therefore, reiterated that besides following the KYC norms in new cases, KYC norms in existing loanee a/c should also be ensured as per guidelines of RBI and the data as per KYC norms be completed latest by 31.03.2015.

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

Mh 21/15
(Maneesh Chauhan)
Managing Director

Encl: As above.

Copy to:

1. Standard Circulation at HO.
2. All Branch Offices/A&I.
3. Acting Manager(MS) for hoisting on website.



सिडबी. आईएफवी. 4672/केवाईसी
Ref: No.SIDBI.IFV. 4672/KYC

दिसंबर 1, 2014
December 1, 2014

राज्य वित्त निगमों के अध्यक्ष एवं प्रबंध निदेश / प्रबंध निदेशक
CMD/MDs of State Financial Corporations

परिपत्र एफआई सं.02/2013-14
Circular FI No.2/2014-15

प्रिय महोदय/महोदया
Dear Sir/Madam,

आरबीआई परिपत्र -

अपना ग्राहक जानें (केवाईसी) मानदण्ड / धन-शुद्धि (मुद्रा-शुद्धि)
निरोधी मानक / आतंकवाद के वित्तपोषण का सामना /
धन-शुद्धि निवारण अधिनियम, 2002
के अंतर्गत बैंकों के दायित्व

RBI Circular
KYC Norms / AML Standards / CFT /
Obligation of banks under PMLA, 2002

हम उपर्युक्त विषय पर आपका ध्यान भारतीय रिज़र्व बैंक के निम्न परिपत्रों की ओर
आकृष्ट करना चाहते हैं, जो भारतीय रिज़र्व बैंक की वेबसाइट
(www.rbi.org.in/scripts/NotificationUser.aspx) पर उपलब्ध हैं। आपसे अनुरोध है कि
इन परिपत्रों का कड़ाई से पालन सुनिश्चित करें।

We invite your attention to the following RBI Circulars on the
captioned subject, which are available at Website of RBI
(www.rbi.org.in/scripts/NotificationUser.aspx). You are advised to ensure
strict adherence of these circulars.

विवरण /Particulars	परिपत्र सं. /Circular No.	तिथि /Date
मास्टर परिपत्र - अपना ग्राहक जानें (केवाईसी)- मानदण्ड / धन-शुद्धि (मुद्रा-शुद्धि) निरोधी मानक / आतंकवाद के वित्तपोषण का सामना /धन-शुद्धि निवारण अधिनियम, 2002 के	आरबीआई/2014-15/70 (डीबीओडी.एमएल.बीसी. 22/14.01.001 /2014- 15	01/07/2014

अंतर्गत बैंकों का दायित्व Master Circular - Know Your Customer (KYC) norms / Anti-Money Laundering (AML) standards/Combating of Financing of Terrorism (CFT)/Obligation of banks under PMLA, 2002	RBI/2014-15/70 (DBOD.AML.BC.No.22/ 14.01.001/2014-15)	
अपना ग्राहक जानें (केवाईसी) मानदण्ड / धन-शुद्धि (मुद्रा-शुद्धि) निरोधी मानक / आतंकवाद के वित्तपोषण का सामना / धन-शुद्धि निवारण अधिनियम, 2002 के अंतर्गत बैंकों का दायित्व - ग्राहक कर्तव्यपरायणता संबंधी उपाय Know Your Customer (KYC) Norms /Anti-Money Laundering (AML) Standards/ Combating of Financing of Terrorism (CFT)/Obligation of banks under Prevention of Money Laundering Act (PMLA), 2002 Obligation of banks - Client Due Diligence measures	आरबीआई /2014-15/212 (डीबीओडी.एएमएल.बीसी.सं. 39/14.01.001/2014-15 RBI/2014-15/212 (DBOD.AML.BC.No. 39/14.01.001/2014-15	04/09/2014
केवाईसी मानदंडों का सरलीकरण - जनजागरूकता का सृजन Simplification of KYC Norms - Creating Public Awareness	आरबीआई /2014-15/209 (डीबीओडी.एएमएल. सं. 3356/14.01.001/2014-15) RBI/2014-15/209 (DBOD. AML. No. 3356/14.01.001/2014-15)	04/09/2014
केवाईसी - पते के साक्ष्य के संबंध में स्पष्टीकरण KYC - clarification on proof of address	आरबीआई /2014-15/264 (डीबीओडी.एएमएल.सं. 5487/14.01.001/2014-15) RBI/2014-15/264 (DBOD.AML No.5487/14.01.001/2014-15)	13/10/2014
अपना ग्राहक जानें / धन-शुद्धि (मुद्रा-शुद्धि)	आरबीआई /2014-15/269	21/10/2014

<p>निरोधी मानक /आतंकवाद के वित्तपोषण का सामना करने संबंधी दिशानिर्देश - कम जोखिम वाले ग्राहकों का आवधिक अद्यतीकरण एवं पुराने ग्राहक का नया खाता खोलते समय पुनरावर्ती केवाईसी की अनावश्यकता और केवाईसी का अनुपालन न करने वाले खातों की आंशिक बंदी के बारे में स्पष्टीकरण</p> <p>Know Your Customer (KYC) Norms /Anti-Money Laundering (AML) Standards/ Combating of Financing of Terrorism (CFT) guidelines - clarifications on periodic updation of low risk customers, non-requirement of repeated KYC for the same customer to open new accounts and partial freezing of KYC non-compliant accounts</p>	<p>(डीबीओडी एएमएल बीसी सं. 44/14.01.001/2014-15) RBI/2014-15/269 (DBOD: AML BC. No: 44/14.01.001/2014-15)</p>	
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भवदीया /Yours faithfully,

चित्रा आलै

(चित्रा आलै/Chitra Alai)

महा प्रबंधक/ General Manager