

**RBI/2005-2006/214**

**Ref: DBOD. No. FID. FIC. 5 /01.02.00/2005-06**

November 22, 2005

**The CEOs of the all-India Term-lending and Refinancing Institutions**  
(Exim Bank, IDFC Ltd., IFCI Ltd., IIBI Ltd., NABARD, NHB, SIDBI and TFCI Ltd.)

Dear Sir,

**Guidelines on One Time Settlement Scheme for SME Accounts (for FIs)**

Please find enclosed RPCD Circular RPCD.PLNFS.BC.No.39/06.02.31/2005-06 dated September 3, 2005 on the captioned subject. The Circular has also been placed on the RBI web-site ([http:// www.rbi.org.in](http://www.rbi.org.in)).

2. It is advised that the above guidelines issued to public sector banks, should also be uniformly implemented by the financial institutions, as applicable.
3. Kindly acknowledge receipt.

Yours faithfully,

(Dr. K. Jayanthi Anand )  
General Manager