

**OFFER CUM ACCEPTANCE LETTER FOR RESTRUCTURING**

(To be issued in duplicate)

To

\_\_\_\_\_  
\_\_\_\_\_  
(Borrower's name & address)

Letter No.: \_\_\_\_\_

Date: \_\_\_\_\_

Dear Sir / Madam,

**CC / OD ACCOUNT NO:.....**  
**OFFER LETTER FOR RESTRUCTURING OF CC/OD LIMITS UP TO Rs 10 LAKHS**

In terms of RBI guidelines dated 05.05.2021, your credit facility is eligible for restructuring by way of Sanction of Funded Interest Term Loan (FITL) / Working Capital Term Loan (WCTL) / Additional Working Capital facilities.

2. The restructuring facility will be available to you upon your opting-in herewith and submission of application form enclosed.

3. You may return the acceptance / opt out letter duly signed through WhatsApp to No..... / to email id.....

Yours faithfully,

**BRANCH MANAGER**

.....

**ACCEPTANCE LETTER**

**I/We accept the offer** and request you to arrange for restructuring of our CC / OD account by granting FITL / WCTL / Additional CC/OD limits.

2. I / We are at present finding difficulty to service the account properly due to resurgence of Covid-19 second wave.

3. I/We shall furnish any other information that may be required in connection with the above. We shall execute the loan documents required for restructuring and extend all securities (primary/collateral) that are available for the existing facilities.

Date:  
Place

Authorised Signatory  
Name of the company/firm:

**OR**

I/We do not require the facility and express our intention to **opt out**.

Date:  
Place:

Authorised Signatory  
Name of the company/firm

## Application for Restructuring under Resolution Framework-2.0

(For Existing Loan Exposure upto Rs 10.00 lakhs)

|   |                           |                                    |                               |           |              |        |
|---|---------------------------|------------------------------------|-------------------------------|-----------|--------------|--------|
| Name & address of the Unit & Proprietor/<br>Partner / Director  |                           |                                    |                               |           |              |        |
| Constitution  | √                         | Proprietary                        | Partnership                   | Pvt. Ltd. | Ltd. Company | Others |
| Contact No.   | E mail:                   |                                    | Land Line:                    | Mobile :  |              |        |
| GST Registration No.  |                           |                                    |                               |           |              |        |
| Udyam Registration Certificate No.  |                           |                                    |                               |           |              |        |
| PAN   |                           |                                    |                               |           |              |        |
| Activity  |                           | Mfg. / Trading / Services / Others |                               |           |              |        |
| <b>Brief of Business activity</b>   |                           |                                    |                               |           |              |        |
| I have availed following loan facilities from the Bank to run my above firm.  |                           |                                    |                               |           |              |        |
| Account No.   | Facility                  | Limit                              | Balance                       |           |              |        |
|   |                           |                                    |                               |           |              |        |
|   |                           |                                    |                               |           |              |        |
| I am at present finding difficulty to service the account properly due to resurgence of Covid-19 second wave. However, my Business activity is viable and capable of generating cash accruals within 12 months.               |                           |                                    |                               |           |              |        |
| The financials of the Unit are as under.  |                           |                                    |                               |           |              |        |
| Financial year  | Net Sales/projected Sales |                                    | Net Profit / Projected Profit |           |              |        |
| 2019-20   |                           |                                    |                               |           |              |        |
| 2020-21   |                           |                                    |                               |           |              |        |
| 2021-22 (Up to the previous month)  |                           |                                    |                               |           |              |        |
| I request you to arrange for rescheduling our Term loan instalments by extension of repayment period of 6 /12 / 18/ 24 months including a moratorium period of 6 / 12 /18 / 24 months as per RBI guidelines dated 05.05.2021. |                           |                                    |                               |           |              |        |

Date: .....

Place: .....

Signature of Borrowers