



Request letter for Resolution Framework 2.0 - MSME & Small Business account

{Under RBI's resolution framework 2.0 guidelines dated 05.05.2021}

Date: _____

To
The Branch Manager
Indian Bank

1. Profile of the Borrower

Name of the Borrower		Loan account No/s.	
GST No.	If exempted, details	Udyam Registration Certificate No.* (for MSME units)	

* If not yet registered, before implementation of restructuring URC No. to be submitted

2. Existing liabilities with Banks / FIs:

2.1 With Indian Bank

Sl No.	Facility	Account No.	Limit	Security
2.1.1				
2.1.2				

2.2 With Other Bank/s / FIs

Sl No.	Facility	Limit	Balance	Overdue / since when	Account status (Standard / NPA)	Security
2.2.1						
2.2.2						

3. My / Our Business enterprise has / have been affected due to Covid-19 pandemic and our cash flow has been affected due to (please select applicable reason/s)

- Delay in execution of orders due to Lock down for longer period
- Labour shortage due to migration of labourer during lockdown
- Shortage of raw materials since supply chain was affected
- Export orders could not be shipped due to restrictions
- Delay in receivables as our clients were affected due to lockdown

Hence, I request you to restructure my following credit facilities, under Resolution Framework 2.0 for covid related stress.

Sl No.	Facility	Present request
1	Term Loan A/c No.	Rephasing the term loan by allowing <ul style="list-style-type: none"> • Moratorium of _____ months & • Extending the Tenor by _____ months (including moratorium) Monthly interest including moratorium period interest will be serviced as and when debited.
2	OCC A/c No.	<ul style="list-style-type: none"> • Reassessing the working capital limit as per Estimated Sales for the year 2021-22 • Sanction of Working Capital Term Loan for bifurcating my existing Working Capital limit as per eligibility • Sanction of Funded Interest Term Loan as per eligibility

- I / we hereby certify that all information furnished by me / us is true, correct and complete to the best of my / our knowledge and belief.
- I / We shall furnish all other information that may be required by Bank in connection with my / our application.
- The information may also be exchanged by you with any agency you may deem fit. You, your representatives or any other agency as authorised by you, may at any time, inspect / verify my / our assets, books of accounts, etc. in my / our factory / business premises.
- You may take appropriate safeguards / action for recovery of Bank's dues.
- I / We undertake to submit Udyam Registration Certificate before implementation of restructuring; If not, this restructuring application may be treated as withdrawn (applicable for MSME accounts who have not submitted URC)

Signature of Borrower/s

Place:

Date:

List of documents enclosed

- ABS for the year 2019-20
- Self declared Balance Sheet for the year 2019-20 (if turnover is less than Rs. 1 CR)
- Provisional Balance Sheet for the year 2020-21 & Estimated Balance Sheet for the year 2021-22
- DSCR calculation sheet (in case of term loan rephasing of limit more than Rs. 10 lakhs_)
- Brief details about the present position of unit (orders in hand, expected orders, labour position.
- Any other relevant information

(The list is only indicative and not exhaustive and depending upon the requirements of Banks addition / deletion could be made as per necessity)