

**Application for Restructuring under Resolution Framework-2.0
For MSME, Individual business loan and Small Business Loans**

To,
The Branch Manager,
Bank of India

Date:

1. General Details

Name & address of the Unit & Proprietor/ Partner / Director			
<u>Constitution</u>	(Individual / Proprietorship /Partnership / Limited Company / others)--		
Contact Details / Registration No.	Email		
	Phone No. / Mobile No		
	Udyam Regd No.		
	GST Regd No.		
	PAN No		
Line of business /activity (Mfg./Trading/Services/ Others)			
Brief of business activity / status			
Account Numbers (CC/OD/TL)			
Financials	FY	ActualSales/Projected sales	Net profit/ projected profit
	2019-20		
	2020-21		
	2021-22 (up to previous month)		

2. Details of Credit Facility

Name of Bank /NBFC	Loan / CC account number	Sanction limit	Outstanding	Security

3. I have availed CC/OD/ Term loan facilities from the Bank for business purpose. I am at present finding difficulty to service the account properly due to resurgence of Covid-19 second wave which has affected. (please select √ applicable reason/s)



- i) Supply Chain affected ()
ii) Cash Flow affected ()
iii) Labour Shortage due to migration ()
iv) Lock down has stopped entire activity ()
v) Raw material shortage ()
vi) Any other (please specify)_____

4. However, my business activity is viable and capable of generating cash accruals within 6/12/18/24 months. I request you to restructure our credit facilities by way of:

a) Arranging for re-schedulement of my term loan instalments for A/c Number/s _____ by extension of repayment period of 6 /12 / 18/ 24 months including a moratorium period of 6 / 12 /18 / 24 months.

And/or

b) By way of Sanction of Funded Interest Term Loan (FITL) / Working Capital Term Loan (WCTL) / Additional Working Capital facilities For A/c Number _____ of CC/OD facility.

Declaration: I/We hereby certify/authorise that all information furnished by me/us is true, correct and complete; that I/We have no borrowing arrangements for the unit except is in the application; that no Legal action has been taken/initiated against me/us by any Bank/FIIs/We shall furnish all other information that may be required in connection with my/our application that this may also be exchanged by you with an agency you may deem fit and you, your representatives or Reserve Bank of India or any other agency as authorised by you, may at any time, inspect/ verify my/our assessment of account etc. in our factory/business premises as given above; further agree that my/our loan shall be governed by the rules of your Bank which may be in force from time to time.

I / We undertake to submit Udyam Registration Certificate before implementation of restructuring; If not, this restructuring application may be treated as withdrawn (applicable for only MSME accounts).

Date:

Authorised Signatory

Place:

Name of the company/firm

Indicative List of documents (only in case of above Rs. 10 Lakhs) enclosed

- Audited / self-certified provisional financials for 2019-20 / 2020-21
- Inventory/ receivables/creditors age-wise breakup
- CMA data along with DSCR calculation
- Cash flow projections
- Other supporting documents

