

**One-Time Restructuring Request cum application Letter
For Self-employed Individuals & Non-Individual Entities
(On Letter Head of the Firm/Company)**

Date:

To,

TJSB Sahakari Bank Ltd,

Dear Sir/ Madam,

Subject: One-Time restructuring request - Customer ID : _____ in the name
of _____ (Name/s applicant/s)

I/We hereby request you to restructure my following loan account/s linked to Customer ID
No. _____ under the guidelines issued by RBI for Resolution Framework for COID-19
related stress guidelines.

Loan Details -

Sr. No	Account No.	Type of Loan	Loan Amount (Rs.)	Account to be restructured (Y/N)
1				
2				
3				

(Please attach separate Annexure if there are more than 3 loans)

Reason for restructuring request in detail: (supported by documents mentioned in Annexure I)

- 1.
- 2.
- 3.
- 4.
5. Period of Restructuring Loan (6/12/18/24 Months) -

Other Information:

Other ongoing loans/ working capital limits as on the date of application (Status as on March 31, 2020):

Name Bank/ FI	Type of Loan	Loan / Limit Amount	EMI (Rs.)	Moratorium Availed (Y/N)	Repayment Bank A/c	Security	Applied for restructuring (Y/N)

(Please attach separate Annexure if there are more than 3 loans)

Other ongoing loans as on the date of application (Status as on date):

Name Bank/ FI	Type of Loan	Loan / Limit Amount	EMI (Rs.)	Moratorium Availed (Y/N)	Repayment Bank A/c	Security	Applied for restructuring (Y/N)

(Please attach separate Annexure if there are more than 3 loans)

Working capital Limits and utilization as on date

Fund Based				Non Fund Based			
Financier	Limit	Utilization	Utilization %	Financier	Limit	Utilization	Utilization %
Total				Total			

Details of ECLGS loans availed:

Financer Name	ECLGS facility availed (Rs.)	Date of disbursement

Debtors ageing as on date

Name of debtor	(< 90 days)	90 to 180 days	(> 180 days)	Total

Attach annexure for larger number of records.

For all debtors > 90days – Please provide reason for such delay.

Creditors & Stock

Particulars	As on March 31, 2020	As on date
Creditors (Rs Lacs)		
Stock Value (Rs Lacs)		
Total Outside Liability		

Salary and Wages

Details	As on March 31, 2020	As on date
Total No of Employees (incl daily wages /labour)		
Total monthly Salary /Labour Payment		

Electricity Bills details (Copies of bills to be attached)

Months	Business / Factory premises	Residence of Proprietor/ Promoter/ Co-applicant
Jan 2020		
Feb 2020		
March 2020		
April 2020		
May 2020		
June 2020		
July 2020		
Aug 2020		
Sept 2020		

I/We hereby also confirm that my/our business and earnings have been impacted by the economic fallout from COVID 19 related stress, which has affected my ability to repay the loan in short term.

Declaration:

I/ We declare that the information and data furnished by us to the Bank are true and correct. We undertake that:

a) CIBIL and any other agency so authorised may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them; and b) CIBIL and any other agency so authorised may furnish for consideration, the processed information and data disclosed or product there of prepared by them, to Bank/(Financial Institution) and any other Credit Grantors or Registered Users, as may be specified by RBI in this behalf.

I/We hereby agree that:

- a) Bank's decision will be final and binding.
- b) Bank will charge a one – time restructuring fee of Rs. 2500 plus GST in case my/our request is approved by the Bank.

I/We hereby agree to provide / execute all the documents as may be required by the Bank.

Yours Sincerely,

For _____

Authorized Signatory

Applicant

Co-Applicant/s

Guarantor/s

Annexure – I
List of Documents to be enclosed with the application

Sr.No	Particulars
1	KYC documents of borrower/s, guarantors & Beneficial Owners (BO). For Individual borrowers - Voter ID, Passport, Driving License, UID For non-individual entities – KYC documents as per Bank's policy as per nature of entity MSME certificate (wherever applicable)
2	Business Bank statements for last 12 months for all applicants (along with promoters/ co-app/ BO personal bank statements)
3	GST returns for F.Y 2019-20 and from April 20 till date/ Form 26AS - F.Y 2019-20 and F.Y 2020-21 (YTD).
4	Audited financials alongwith ITRs for F.Y. 19 and CA certified Provisional / Audited financials F.Y 2019-20. [For business entity, promoters and B.O.] Projected financials for F.Y. 20-21 & 21-22 and documents in support of the same.
5	In case of remuneration/salary / share of profit from partnership/LLP/other firms, financial statements of these firms for FY. 18-19 & 19-20 with GST returns for F.Y. 20-21 (YTD).
6	Board Resolution for applying for restructuring (wherever applicable)

Note:

All the documents should be self-attested.