

**One-Time Restructuring Request cum application Letter
(For Salaried Borrowers)**

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:

1. Details of Income

Income per month	Applicant		Co – Applicant	
	Up to March 2020	As on date	Up to March 2020	As on date
Net salary/ allowances				
Other income such as rent, interest etc.				

2. Other ongoing loans 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)

3. Other fixed monthly expenses eg. Rent etc. (if any, Please specify)

Type of expense	Up to March 31, 2020	As on date

I/We hereby also confirm that my/our employment and earnings has 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 _____

Applicant

For _____

Co - Applicant

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

Sr.No	Particulars
1	KYC documents of borrower/s, guarantors (Voter ID, Passport, Driving License, UID)
2	Bank statements for last 12 months for all loan applicants
3	Salary slips for latest 6 months with banking reflection.
4	Latest 2 years IT returns and Form 16 for latest year/ Form 26 AS for FY.19-20 and F.Y. 20-21 till date.
5	In case of Job Loss/ salary cut / deferment – Letter from employer about termination of employment/ salary reduction/ deferment

Note:

All the documents should be self-attested.