

### Frequently Asked Questions (FAQs) – IND-MSE COVID EMERGENCY LOAN

<b>S. No</b>	<b>Question</b>	<b>Answer</b>
1	EMI for the loan availed under the product.	Holiday period interest will be capitalized and to be repaid along with principal in EMIs.
2	Whether the product can be extended to Restructured account	Yes. But the account should be in “Standard” category but not in SMA 1 / SMA 2 at the time of sanction of this facility.
3	Whether loan under this product can be considered to borrower whose account was in SMA 1 / SMA 2 but regularized before submission of application.	Yes. It should be ensured that the unit is functioning and the default in the past is due to genuine reasons only.
4	End use verification	A declaration to be submitted by the borrower that the loan amount is utilized for business purposes.