

Application Format for Restructuring to be received from the borrower:

From

 (address)

To

 The Branch Manager,
 Indian Bank,
 Branch

Dear Sir,

Request for Resolution of Covid-19 related Stress

We hereby apply for assistance under the above Resolution Framework and furnish the relevant details. We hereby certify that we have suffered severe cash flow difficulties, because of the impact of COVID 19. We request you to kindly approve the same as per the rules, guidelines and terms and conditions of the Bank

S.No	Nature	Particulars (Rs in Crores)			
1	Name & address of the Company/ alongwith address of the works	Registered Office: Corporate/ Administrative Office: Address of the works:			
2	Names of the Proprietor/Partners/Financially Directors/Guarantors and their present address with Cell Phone Numbers				
	Enclosure: 1. Assets and Liabilities statement duly certified by CA alongwith IT/WT returns 2. Copies of PAN Card, Aadhaar Card 3. Details of Shareholding % in case of Directors/Guarantors				
3	Details of facilities enjoyed with the Bank.	Facility	Limit	DL	Balance
	Details of facilities enjoyed with other Banks/ Financial Institutions	Name of the Bank/ FI (give separately for each Bank/FI) Date of Last Sanction : (enclose sanction ticket)			
		Facility	Limit	DL	Balance
4	Nature of the activities of the Business unit				
5	Whether restructuring done in the past and if so when and brief details (6 months moratorium given for covid-19 will not be				

S.No	Nature	Particulars (Rs in Crores)		
	treated as restructuring)			
6	Date of commencement of commercial operation of the unit			
7	Whether the unit is functioning at present under the relaxed Covid-19 norms of Central Govt/State Government.			
8	Details of any other additional loans sanctioned between 1..3.20 and till date to meet the interim liquidity requirements (it cannot be restructured)	Facility	amount	Repayment due from
9	Details of Securities		As per the format below	
	Nature	Value	As on...	Remarks
	Stocks & book debts			
	Plant & Machinery			
	Land & Buildings			
	3 rd party Collaterals/Other securities			
	Others if any			
10	As per the guidelines, the borrowing unit has to maintain the asset status as standard continuously between 1.3.2020 and the date of acceptance(date of Invocation of the resolution) of the sanction from the Bank. Whether the company agrees for the same?	Yes	I/We hereby declare that I/We agree to maintain the asset status in standard category till the date of invocation of the resolution/restructuring.	
11	<p>Details of Facilities /restructuring requested</p> <ol style="list-style-type: none"> The revised repayment cannot exceed 2 years(inclusive of moratorium if any), over the existing Tenor. Any additional Loan required for meeting the cash flow on account of Covid-19 issues without resulting in creation of any new asset will also conform to the 2 year period. WCTL/FITL if any required and if so details. Details of any other requirements. 			

S.No	Nature	Particulars (Rs in Crores)	
12	Details of any additional securities proposed if any.		
13	List of other annexures to be submitted along with the request.		
	S.No	Details	As on Or Date etc
	1	Latest stocks and Book Debts Statement (in case of Book debts- auditors certificate with agewise classification is required)	
	2	Stock and Book Debts audit.	
	3	Valuation details for Other Securities (specify details for each item)	
	4	<i>Project Implementation and Progress Report (PIPR), ASM/ LIE Monitoring reports(Applicable only for large projects) [This will be provided by branch based on inputs from the borrower]</i>	
	5	Whether any TEV Study done and if so the details.	
	6	Details of statutory dues pending to be paid. (Nature, Amount and Period related to)	
	7	Monthwise details of sales/purchase/productions from 1.4.20 to till the end of last month of this application along with copies of GST returns.	
	8	Detailed CMA format along with last 3 years actuals (for 31.3.20 Estimates-vis-a vis actuals) and projections covering the Tenor of the Loans. If the assessment of Working capital is made under Monthly Cash budgeting method, detailed monthwise Cash budgeting statement is required, along with CMA format.	
9	Audited Balance sheet for the last years (upto 31-3-20)		
10	In case the borrower is a company/LLP, supporting resolution to apply for the restructuring is to be submitted. In case the guarantor/s is a company/LLP, a supporting resolution/s for giving/continuing the guarantee for the restructuring is required		
14	Declaration below		
	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,		

S.No	Nature	Particulars (Rs in Crores)
	<p>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. We shall also abide by the guidelines/terms and conditions of the Bank for this restructuring/resolution.</p> <p>Copy of the Board resolution indicating that the company's operations are under stress is enclosed.</p> <p>Signature of Borrower/s DATE:</p> <p>I/We hereby give my/our consent to the above request for restructuring/resolution and we shall abide by the guidelines/terms and conditions of the Bank for this restructuring/resolution.</p> <p>Signature of Guarantor/s Date:</p>	

Acknowledgement to be given by the Branch

Received from Mr / Ms / M/s. _____ an application dated _____ for Restructuring under Resolution Framework for Covid-19 related Stress.

1. This is only an acknowledgement for having received the application and this should not be construed as an indication of our acceptance of the proposal, a decision on which will be taken only after due consideration of the proposal on its merit and / or on fulfilment of conditions, if any that may be stipulated by the bank
2. The application will be taken up for consideration only after clarification of all the particulars / data / documents as may be required are received by the Bank.

Branch Manager
Date: