



बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक

Baroda Rajasthan Kshetriya Gramin Bank

(बैंक ऑफ बड़ौदा द्वारा प्रायोजित)

(Sponsored by Bank of Baroda)

APPLICATION FOR AVAILING RELIEF UNDER RESOLUTION FRAMEWORK 2.0 FOR COVID-19 RELATED STRESS

Branch Manager
Baroda Rajasthan Kshetriya Gramin Bank
Branch:

Date:

Dear Sir/ Madam,

I/ We refer to my/ our loan accounts detailed hereunder and request the Bank to consider my/ our facilities under one-time resolution plan as allowed by the Reserve Bank of India and Bank's extant guidelines:-

Borrower Type	(√)
SALARIED	
SELF EMPLOYED	
PROFESSIONALS	
SMALL BUSINESSES	

Loan Account Detail

Loan Scheme	Type of account-TL/OD/CC	Account No.	Sanction Amount	Date Of Sanction/ Last Review	Outstanding Amount	Overdue As On 31.03.21
Total						

I/ We hereby confirm that, I/We am/are facing financial stress in our incomes due to ongoing pandemic COVID-19 and relief in repayment terms will allow me/us to cope-up with the financial challenges currently faced by me/us.

Accordingly, I/ We request the Bank to grant me/us:-

Term Loans, if applicable (Please Tick appropriate option(s)):-

- Moratorium of ____ months on payment of my/ our installments.
- I/ We want to service interest during the requested moratorium
- Increase / Decrease installment to Rs..... for a period of Months and thereafter to Rs..... for ____ months.

Overdraft, if applicable (Please Tick appropriate option(s)):-

- .Conversion of Interest/ charges for the period to into other credit facility.
- .I/ We request that the repayment of this new credit facility be commenced immediately after accruals; in installments.
- I/ We want to service interest on this new credit facility during the period accrued interest is accumulated into FITL

To demonstrate my/our financial stress due to COVID-19 and enable the Bank to consider the proposal, I/ We hereby submit as under:-

Temporary closure or 'Reduction in Turnover by 15% or more' as under:-

Name of Applicant/ Co-applicant	DOB/ Age	Turnover during FY 2019-20 or turnover projections FY 2020-21 or any other period..... (please specify)	Turnover during FY 2020- 21 or any other period..... (please specify)
		Rs.....	Rs.....
		Rs.....	Rs.....
		Rs.....	Rs.....



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Total of all applicants		Rs.....	Rs.....
% Reduction of all borrowers combined			

OR

Loss of Job or 'Reduction in Salary by 15% or more' as under:-

Name of Applicant/ Co-applicant	DOB/ Age	Monthly Salary during February – 2021	Latest Monthly Salary
		Rs.....	Rs.....
		Rs.....	Rs.....
		Rs.....	Rs.....
Total of all applicants		Rs.....	Rs.....
% Reduction of all borrowers combined			

OR

Loss of Rent or 'Reduction in Rent by 15% or more' as under:-

Name of Lessee	Rental Income for February 2021	Latest rental income	% Reduction
	Rs.....	Rs.....	
	Rs.....	Rs.....	
	Rs.....	Rs.....	

To support the financial stress, I/ We am/are enclosing the necessary documentary evidence(s)

Present Obligations:

I/ we hereby confirms that my/ our present obligations are as under:-

1. In Respect of Credit facilities with other lenders (as applicant/ co-applicant)

Name of the borrower	Financer	Purpose	Date of sanction	Loan Amount	Present O/s	EMI *	Overdue amount (if any)	Overdue since (if any)

* Present EMI after considering any resolution plan under resolution framework.

2. Other Deductions

Type of Deduction	Applicant-I	Applicant-II	Applicant-III
Income Tax			
Insurance			
Other Statutory Deductions			

Declarations (Please Tick appropriate option(s)):-

- I/we have availed / not availed resolution Plan under Resolution Framework 1.0.
- I am/ We are looking for the new employment and expects to be employed again at the earliest. (In case of loss of employment)
- The rent on my property is fully lost and expects that the same will be regained at the earliest with new/ existing lessee. (In case of rents are stopped)
- I/ We understand that the request for relief will be processed and sanctioned by the Bank as per Bank's extant policies and mere application for relief does not means any obligation on part of Bank to sanction such relief.
- My/ our business is temporary discontinued and I/ We expect that the same will resumed at the earliest. (In case of



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temporary discontinuation of business)

- I/ We understand that review charges (if applicable) and any out of pocket expenses to be incurred by the Bank will be borne by me/us.
- I/ We understand that Bank will be extracting the latest CIBIL for the purpose of assessment and rate of interest on my/ our loan may be changed on the basis of fresh CIBIL (Applicable for Home Loans , Mortgage loans, personal Loan, Vechile Loan).
- I/ We note and understand that, once the resolution plan is implemented, the information of the same will be reported by the Bank to Credit Information Companies as "Restructured due to COVID- 19", which may also impact my Credit score with such companies.
- I/ We note and understand that, once the resolution plan is implemented, the rate of interest on my/our Loan will be increased by 0.35% (for secured Loans) and by 0.50% (For unsecured Loans) for the remaining balance tenure of Loan.
- I hereby declare that all the particulars and information furnished in the application form and enclosures are true, correct and complete and up-to-date in all respects. I have not withheld any information. I authorize BRKGB or its agent to make references and enquiries relative to information in this application which BRKGB considers necessary. I also authorize The Bank to exchange, share, part with all information relating to my loan details and repayment history information to other Banks/Financial institutions/ Credit Bureaus/Agencies as may be required and shall not hold The Bank liable for use of this information. I undertake to inform BRKGB regarding any change in my residence/ employment/ Occupation/ Transfer and to provide any other information that The Bank may require. I further agree that my loan shall be governed by the rules of BRKGB which may be in force from time to time. BRKGB reserves the right to reject any application without providing any reason.
- I/We declare that the information submitted above is true and correct to best of my/our knowledge and belief.

Yours faithfully,

Name of borrower

Signature

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Details of Enclosures:



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