

Application for Restructuring under Resolution Framework-2.0

(For Existing Loan Exposure above Rs.10 Lakhs and up to Rs.25 Crore)

(To be submitted along with documents as per the check list)

A. Brief Profile of the Enterprise:

| | | | | | | |
|--|---|----------------|--|-----------|--------------|--------|
| Name of the Enterprise /Borrower | | | | | | |
| Constitution | √ | Proprietorship | Partnership | Pvt. Ltd. | Ltd. Company | Others |
| Current office Address/ Residential Address | | | | | | |
| Current Business / Activity | | | | | | |
| Corporate office / Registered Office address of the borrower | | | | | | |
| Contact No. | Land Line: Mobile | | E-Mail | | | |
| GST Registration No. | | | | | | |
| Udyam Registration No. & Date | | | | | | |
| Whether Unit is an MSME | | | Yes / No. If yes, Micro / Small / Medium | | | |
| Activity | Mfg./ Trading/ Services/Others | | | | | |
| Banking arrangement : | Sole Banking /Consortium/ /Multiple Banking | | | | | |
| IRAC Status as on 31.03.2021 | STD / SMA-0 / SMA-1 / SMA-2/ NPA | | | | | |
| IRAC Status as on date | | | | | | |

B. Details of Proprietor/ Partners/ Directors:

(Amount in Lacs)

| Name of Proprietor/ Partners/ Directors | Residential Address with Contact No. | PAN No. /DIN No. | % of Share holding |
|--|---|---------------------|-----------------------|
| | | | |
| | | | |

C. Details of Associate Concern / Sister Concern / Group Companies if any:

(Amount in Lacs)

| Name of Associate Concern / Sister Concern / Group Companies | Business Activity | IRAC status | Banking With | Loan Limit | | Financials as on | | |
|---|----------------------|----------------|-----------------|------------|-----|------------------------|---------------|--------------------------|
| | | | | FB | NFB | Net Sales | Net Profit | Tangible Net Worth |
| | | | | | | | | |
| | | | | | | | | |

D. Details of Existing Liabilities with Banks:

(Amount in Lacs)

| Facility | Limit | Drawing Power | Outstanding | Over Dues |
|-----------------------|-------|---------------|-------------|-----------|
| CC/OD | | | | |
| Bills Discounting | | | | |
| Term Loans | | | | |
| F I T L | | | | |
| WCTL | | | | |
| LC/BG | | | | |
| Any other (specify) | | | | |
| Total Exposure | | | | |

Banking arrangement and sharing pattern:**Financial Arrangement:****Sole Banking/Consortium/Multiple Banking**

| | FB | | NFB | | Total | % Share |
|--|----|----|-----|--|-------|---------|
| | WC | TL | | | | |
| | | | | | | |

| | Fund based | Non fund based | Total |
|---------------|------------|----------------|-------|
| Bank 1 | | | |
| Bank 2 | | | |
| Banks (Total) | | | |
| Total | | | |

Loans with Financial Institutions / NBFCs and overdues, if any:**E. Financials:**

(Amount in Lacs)

| Particulars | 31.03.2019 Audited | 31.03.2020 Audited | 31.03.2021 Provisional | 31.03.2022 Estimated | 31.03.2023 Projected |
|--|-----------------------|-----------------------|---------------------------|-------------------------|-------------------------|
| Net Sales (including Operating Income) | | | | | |
| Profit Before tax | | | | | |
| Profit After tax | | | | | |

F. In case of requirement of additional Working Capital: (Amount in Rs.)

| Actual Sales | | Projected-2022 | | | | |
|--------------|------|----------------|---------------------------------|---------------------|-------------------|---------------------|
| 2020 | 2021 | Sales | Working Capital Cycle (in days) | Inventory (in days) | Debtors (in days) | Creditors (in days) |
| | | | | | | |

Declaration: I am/ We are at present finding difficulty to service the account properly due to resurgence of Covid-19 second wave. However, my Business activity is viable and capable of generating cash accruals to meet the repayment obligations. I request you to arrange for; (Please tick the following)

- Rescheduling of Term loan instalments by extending repayment period by 6 /12 / 18/ 24 months including a moratorium period of 6 / 12 /18 / 24 months (as per RBI guidelines dated 05.05.2021).
- Restructuring of our CC/OD account by granting FITL / WCTL limits (as per RBI guidelines dated 05.05.2021).

I/We are not maintaining Current Accounts with any other Banks and 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, 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.

Signature of Borrowers

Date:

Place:

CHECK LIST: (The check list is only indicative and not exhaustive and depending upon the requirements of banks addition/deletion could be made as per necessity)

1. Udyam Registration Certificate.
2. GST Registration Certificate.
3. GST returns from 1.04.2020 to till the latest available month.
4. In case of units who are exempted from GST, statement of accounts for the period from 01.01.2020 till 15 days prior to date of application.
5. Last two years audited balance sheets of the units along with income tax/sales tax return etc.
6. Provisional Balance sheet as at Previous year End.
7. Projected balance sheets for two years in case of working capital limits and for the period of the loan in case of term loan.

(point no.5,6,7 is applicable for borrowers enjoying credit facilities of Rs 25.00 lakhs and above)