#### One-time restructuring request and application letter for non-individual entities (On letter head of the Firm/Company)

Date:

To,

### Axis 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 the below mentioned Ioan account/s linked to Customer ID \_\_\_\_\_\_ under the guidelines issued by RBI for Resolution Framework for COVID-19 related stress guidelines.

# Loan Details-

Sr. No.	Account no.	Type of Loan	Loan Amount (INR)	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 III)

1. 2.

3.

4.

5. Period of restructuring loan (6/12/18/24 Months) -

# Additional information:

Other ongoing loans/ working capital limits as on the date of application (Status as on 31-03-2020):

Name Bank/ Fl	Type of Loan	Loan / Limit Amount (INR)	EMI (INR)	Moratorium availed (Y/N)	Repaymen t Bank A/c	Security	Applied for restructuring (Y/N)

(Please attach separate annexure if there are more than 3 loans)

# Other ongoing loans as on the date of application (status as on date):

Name Bank/ Fl	Type of Loan	Loan / Limit Amount (INR)	EMI (INR)	Moratoriu m Availed (Y/N)	Repayme nt Bank A/c	Security	Applied for restructurin g (Y/N)

(Please attach separate annexure if there are more than 3 loans)

# Working capital limits and utilization as on date:

Fund Based		Non Fund Based					
Financier	Limit	Utilization	Utilization%	Financier	Limit	Utilization	Utilization%
Total				Total			

#### Details of ECLGS loans availed:

Financer Name	ECLGS facility availed (INR)	Date of disbursement

### Debtors ageing as on date:

Name of debtor	(< 90 days )	90 to 180 days	(> 180 days )	Total

Attach annexure for larger number of records.

For all debtors > 90days – please provide reason for such delay.

### Creditors & Stock:

Particulars	As on 31-03-2020	As on date
Creditors (INR Lacs)		
Stock value (INR Lacs)		
Total outside liability		

### Salary and Wages:

Details	As on 31-03-2020	As on date
Total No of Employees (incl. daily wages		
/labour)		
Total monthly Salary /Labour Payment		

# Electricity Bills details (Copies of bills to be attached)

Months	Business / Factory premises	Residence of Proprietor/ Promoter/ Co-applicant
Jan 2020		
Feb 2020		
Mar 2020		
Apr 2020		
May 2020		
Jun 2020		
Jul 2020		
Aug 2020		
Sep 2020		

I/We hereby confirm that my/our business and earnings have 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 date 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 on 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 INR 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 \_\_\_\_\_ Authorized Signatory

Applicant

Co-Applicant/s

Guarantor/s

#### Annexure III

#### List of documents to be enclosed with the application

- 1. Last two years balance sheets (wherever applicable as per statutory requirements / Bank's instructions) of the units along with income tax/sales tax return, etc.
- 2. CA certified provisional / audited financials F.Y. 2019-20. [For business entity, promoters and B.O.]
- 3. Projected financials for F.Y. 20-21 & 21-22 and documents in support of the same.
- 4. Projected balance sheets for two years in case of working capital limits and for the period of the loan in case of Term Loan.
- 5. Sales achieved during the current financial year up to the date of submission of application/ Provisional Balance sheet as at Previous Quarter End.
- 6. Asset & Liability statement of Proprietor/ Partners/ Directors.
- 7. If funds proposed to be infused by borrower, please specify sources.
- 8. Detailed particulars of securities primary/collateral proposed, if any.
- 9. Details of all liabilities of the enterprise, including the liabilities owed to the State or Central Government and unsecured creditors, if any.
- 10. Supporting details for the suggested remedial measures with the estimated time frame by the enterprise to justify the action plan /solution.
- 11. KYC documents of borrower/s, guarantors & Beneficial Owners (BO).
- 12. For Individual borrowers Voter ID, Passport, Driving License, UID.
- 13. For non-individual entities KYC documents as per Bank's policy as per nature of entity.
- 14. MSME certificate (wherever applicable).
- 15. GST certificate.
- 16. Business Bank statements 12 months for all applicants (along with promoters/ co-app/ BO personal bank statements).
- 17. GST returns for F.Y 2019-20 and from April 20 till date/ Form 26AS F.Y 2019-20 and F.Y 2020-21 (YTD) wherever applicable.
- 18. In case of remuneration/salary / share of profit from partnership/LLP/other firms, financial statements of these firms for F.Y.18-19 & 19-20 with GST returns for F.Y. 20-21 (YTD).
- 19. Board Resolution for applying for restructuring (wherever applicable).

# Note: All documentation needed from all loan borrower(s) including guarantors should be selfattested.