Hyderabad:

Date:

To:

The Branch Manager,

Vardhaman (Mahila) Co-operative Urban Bank Ltd.,

\_\_\_\_\_\_\_\_\_\_\_\_\_ Branch,

Dear sir,

Reg:- Regulatory Package- COVID-19-- Option for Moratorium of Term Loan Instalments and/or

deferment of payment of interest on OD/CC accounts.

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With reference to your communication, we inform you that we are at present having the following limits with your Bank .

S.No. Nature of Limit A/c No. Limit in Rs.

In terms of RBI circular no.DOR.No.BP.BC.47/21.04.048/2019-20 dated 27.03.20120 and as per your communication dated\_\_\_\_\_\_\_\_\_ \_\_\_, I/We here by opt for the following.

1. Moratorium of three months on payment of all instalment & interest falling due between March 1, 2020 to May 31, 2020 and accordingly extension of due date by three months on the following term loans.

S.No. A/c No. Limit in Rs. Monthly Instalment

1. Deferment of recovery of interest applied in the following OD/CC accounts during the period March 1, 2020 upto May 31, 2020.

S.No. A/c no. Limit in Rs.

In this regard, we undertake that the accumulated interest in the above accounts shall paid immediately after completion of this period i.e immediately after completion of deferment period.

1. I/We request you to consider drawing power by reducing the margin on stocks/Receivables in the CC/OD account No.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Existing Margin Requested Margin

1. On paid stocks
2. On Receivables

We note that the Bank is at liberty to review the revised margin and restore to old margins immediately after completion of the deferment period i.e after 31.05.2020.

Yours faithfully

Authorised Signatory