

**Annexure II**

Date: .....

The Branch Manager  
 ..... Branch

**FORM 2- MODERATE RISK**

- A. Construction (contract-based)
- B. Service: Hospitality, Entertainment & Recreational services
- C. Manufacturing Loans
- D. Transport loan (Commercial/Non-commercial)
- E. Handicrafts & Textile production
- F. Trade (retail)
- G. Housing (commercial/Non-commercial)
- H. Personal (Consumer loan/Mortgage)
- I. Education

I/We ..... bearing CID/License no..... give my/our consent for;

- 1. Extension of gestation period – 2 years
  - 2. Extension of Deferment of loan repayment up to 1 year
  - 3. Partial Repayment (50% of EMI)
  - 4. Extension of loan tenure - 3 years (in addition to deferment period for both existing and new loans)
  - 5. Opening of FEIF account for 60 months for interest accrued during deferment period,
- OR
- 6. Capitalization of the accrued interest during the deferment period.
  - 7. Repayment Frequency- Monthly (M), Quarterly (Q) or Half-yearly (H)
  - 8. Restructuring – OD to Term loan
  - 9. Extension of tenure for housing loan to 30 years.

Sl. No	OD/Term Loan	Loan Account	Mention the option Nos. (1) (2) (3) (4) (5) (6) (7) or (8), (9)


**Note:**

1. If you convert your existing OD to term loan, new OD facility shall not be provided for the same business until the converted loan is closed.
2. To apply for the above measures, evidence of loss of business/personal income to be attached.

**Signature of the account holder(s)**

**(For joint account holder(s))**

Name:.....

Name:.....

Contact no: .....

Contact no: .....

**Signature of the guarantor(s)**

Name:.....

Name:.....

Contact no: .....

Contact no: .....