

Branch: _____

Date:

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DEFERMENT REQUEST FORM

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

1. Full deferment until June 2024, or
2. Partial deferment until June 2024

Furthermore, to adjust the interest accrued during the deferment period, I/we consent to selecting one of the following options;

- a. Clear the interest accrued at the end of the deferment period, or
- b. Capitalize the interest accrued during the deferment period.

SI. No.	Account Type (OD/ Term Loan)	Loan Account No.	Mention the deferment option Nos. (1) or (2)	Mention the option to adjust the interest accrued during the deferment period, (a) or (b)

Note the following information before submission of the deferment form:

1. Borrowers opting for partial deferment shall be required to repay the interest portion of the Equated Monthly Installment (EMI).
2. The option selected for adjusting the interest accrued during the deferment period will be considered final if no changes are made and communicated to us before the end of the deferment period (June 2024).
3. At the end of the deferment period, when capitalizing the loan account, the loan tenure will only be extended by the length of the deferred period only.
4. If you opt for capitalization of interest accrued during the deferment period then the Bank will add the accumulated interest during the deferment period to the principal loan amount, resulting in an increase in the EMI at the end of the deferment period.

Signature of the account holder(s)

Name:
Contact No:
CID No:

For joint account holder(s)

Name:
Contact No:
CID No:

Signature of the guarantor(s)

Name:
Contact No:
CID No:

Name:
Contact No:
CID No:



CHECKLIST

Corporate Clients

Retail Clients

You must submit at least one of the following documents to be eligible for the deferment.
The Bank will assess your eligibility for deferment (full/partial) based on the documents submitted.

Required Documents

1. Audited financial statement for 2019, 2020, 2021 and 2022 for assessment: balance sheet, income statement, and cash flow.
2. Tax clearance certificate.
3. Any supporting documents to proof that their income has been impacted by pandemic.

1. Tax certification (PIT/BIT) for the year 2019,2020,2021 and 2022 to ascertain the **source of income** and its current position.
2. Tax clearance certificate: To confirm the operation status of the business.
3. Loss of job or temporary layoff: Letter from the last employer to prove loss of job.
4. Small and micro business (tax holiday): submission of income declaration.
5. CASA and OD account statements to verify cash flow.
6. Verification of the source of income submitted at the time of loan sanction.
7. Any supporting documents to proof that their income has been impacted by pandemic.