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07.04.2020

## **NOTICE TO ALL BORROWERS**

### **COVID-19 - RBI REGULATORY MEASURES**

Reserve Bank of India vide its Circular No.DOR.No.BP.BC.47/21.04.048/2019-20 dated March 27, 2020 has announced regulatory measures on COVID -19.

Accordingly, the relief package for deferment of EMI on all Term Loans viz., Housing Loan, Mortgage Loan, Loan against property, Term Loan, etc., is extended from 01.03.2020 to 31.05.2020.

The overall tenor of Term Loan gets extended accordingly. Applicable interest will continue to accrue and will get compounded at monthly intervals during the said period. Normal installments of Term Loan to recommence from 01.06.2020.

Likewise, the relief package for deferment of payment of interest on Working Capital Limit such as SSCC/OCC/Overdraft Limit is also extended from 01.03.2020 to 31.05.2020. Hence, the Interest on Working Capital Limit will fall due for payment in the month of June 2020.

The above facility is extended **by default to eligible Borrowers** for all Loans and Advances whose accounts are classified under Standard Assets as on 01.03.2020.

Please note that the relief measures are not applicable for accounts classified as **Non Performing Assets**.

However, **Borrowers who are not willing to opt for such facility** shall given such consent to such an effect and can continue to make payment. Please note that those borrowers who are not opting for such facility, penal interest will be levied for delay in payment.

Sd/-

**GENERAL MANAGER**