

**OFFER CUM ACCEPTANCE LETTER FOR RESTRUCTURING**

(To be issued in duplicate)

To

\_\_\_\_\_

(Borrower's name & address)

Letter No.: \_\_\_\_\_

Date: \_\_\_\_\_

Dear Sir / Madam,

**CC / OD ACCOUNT NO:.....**

**OFFER LETTER FOR RESTRUCTURING OF CC/OD LIMITS UP TO Rs 10 LAKHS**

In terms of RBI guidelines dated 05.05.2021, your credit facility is eligible for restructuring by way of Sanction of Funded Interest Term Loan (FITL) / Working Capital Term Loan (WCTL) / Additional Working Capital facilities.

2. The restructuring facility will be available to you upon your opting-in herewith and submission of application form enclosed.

3. You may return the acceptance / opt out letter duly signed through WhatsApp to No..... / to email id.....

Yours faithfully,

**BRANCH MANAGER**

.....

**ACCEPTANCE LETTER**

**I/We accept the offer** and request you to arrange for restructuring of our CC / OD account by granting FITL / WCTL / Additional CC/OD limits.

2. I / We are at present finding difficulty to service the account properly due to resurgence of Covid-19 second wave.

3. I/We shall furnish any other information that may be required in connection with the above. We shall execute the loan documents required for restructuring and extend all securities (primary/collateral) that are available for the existing facilities.

Date:  
Place

Authorised Signatory  
Name of the company/firm:

**OR**

I/We do not require the facility and express our intention to **opt out**.

Date:  
Place:

Authorised Signatory  
Name of the company/firm