

The Citizen Co-op Bank Ltd.,

HO, Vasco-da-Gama, Goa.

Branch: _____

CCB/_____

Date: _____

To,

Dear Sir/Madam

(Re: COVID-19: Your Loan Account (A/C Number)

We wish you and your family a safe time during this Corona Virus epidemic.

As your Banker, we are committed to take necessary steps to help you during this crisis of Corona Virus, by offering you the following facilities to take care of your business as permitted by RBI.

1. Moratorium of 3 months EMIs/ Installments and interest for the months of March, April and May 2020. As the impact of Corona Virus was seen only in the month of March 2020 in India. However, the installments of all other months are to be paid on the due dates.
2. Such 3 months' installments will be extended to the entire period of loan account after the moratorium, however interest shall be payable immediately after the moratorium period i.e. Jun 2020 in case of CC/OD accounts. It may lead to slight increases in the EMI. Alternately, if the repayment period is extended, interest payable by you will increase to some extent, on the extended repayment period.
3. An emergency line of credit of 10% additional working capital may be sanctioned to eligible MSME/Food & Agro customers to meet the working capital requirements, if needed.

Please inform your choice in the copy of this letter duly signed by you and return the same to us for doing the needful.

Warm Regards,

Branch Manager

To,

The Manager

The Citizen Co-op Bank Ltd.,

_____ **Branch.**

Sir,

We have read and understood the contents of this letter and hereby inform you that:

- We **want** to avail the moratorium facility.
- We **do not want** to avail the moratorium facility.

We agree to abide by your rules in this regard.

Signature of customer & stamp.