



Personal Details

Name		Time Stamp	10/12/2020 05:30AM
Phone No.	9999999999	Old Loan ID	

Loan Details

Ref. No.	INCRED2020020800141338	New Loan ID	1000014199
Loan Amount	Rs. 6248	Rate Of Interest	36 %
NBFC Partner		Loan Tenure	6 months

Terms and Conditions

- The loan restructuring facility is extended to a selected set of customers by the lender, at its discretion, to provide relief to financially stressed borrowers amidst the COVID-19 pandemic in line with the prevailing RBI guidelines/circulars.
- The loan restructuring option is a one-time irreversible facility. Hence, once the restructuring option is accepted by you and thereafter, implemented, the changes cannot be reversed. No further restructuring shall be permitted.
- The restructuring option can be availed by paying an upfront nominal commitment fee of INR 236/- as per the below mentioned breakup.

Restructuring Fee	GST on Restructuring Fee
INR 200/-	INR 36/-

- Upon completion of the restructuring process, the existing loan will be closed by the lender and a new loan account will be created. All future repayments must be made towards the newly created loan account.

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- The loan amount of the restructured loan includes the outstanding principal amount of the existing loan and the accrued interest till the upcoming EMI due date.
- The tenure of the restructured loan will be increased by the lender based on the balance eligible tenure to lower down the EMI amount.
- There will be no change in the EMI due date and mode of repayment.
- The restructured EMI will be applicable from the subsequent month, subject to request being placed on or before 30th of the month. However, in case the request is placed after 30th of the month, the restructured EMI will be applicable from the month after the upcoming EMI due date. Last date of Restructuring application is 31st Dec, 2020.
- The original loan will be reported as “Closed” in 0-30 DPD cases and “Closed and Restructured” in 30+ DPD cases.
- For credit line cases, all the active lines will be consolidated and restructured at once. Also, the drawdown facility on the unutilised credit line will be terminated.

Loan Reschedule

Principal	EMI	Interest	EMI Date
966	1153	187	05/02/2021
995	1153	158	05/03/2021
1024	1153	129	05/04/2021
1055	1153	98	05/05/2021
1087	1153	66	05/06/2021
1121	1155	34	05/07/2021