

**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

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)

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:

Signature

Place

Name of the Borrower

**OR**

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

Date:  
Place

Signature  
Name of the Borrower