

Application for One Time Settlement Offer

From

To
The Branch Head,
RepcO MSME Development and Finance Ltd.,
_____ Branch.

Sir,

Sub: Loan Account No. _____ - One Time
Settlement - Requested - Reg.

We have availed a loan of Rs. _____ on _____ under
MF Loan A/c. No. _____ from your company. The loan is defaulted due to the following reasons:

- 1)
- 2)

I intend to settle the account under One Time Settlement Scheme.

Therefore if you could offer some interest concession, I shall arrange to repay the
dues on or before _____.

The loan account shows the following dues as on _____:

Principal Outstanding	:	Rs.
Interest Overdue	:	Rs.
Other charges	:	Rs.

Total	:	Rs.

I am agreeable to pay Rs. _____ as one time settlement of dues. I shall arrange to pay
the amount on or before _____.

Yours faithfully,

Place :
Date :

REPCO MSME DEVELOPMENT AND FINANCE LTD.,**_____ BRANCH**

Rc.No.

Dated:

To
The Executive Director,
Repco MSME Development and Finance Ltd.,
Chennai – 17.

Sir,

Sub: One Time Settlement proposal of Smt. _____ - Reg.

Ref: H.O. Cir.No. /2013, dated :

With reference to the above, we forward herewith the One Time Settlement proposal of Smt. _____ for your consideration and sanction. The details are furnished below:

1. Name of the Borrower & Address
 - 2 MF A/c No.
 - 3 Activity
 - 4 Date of original sanction (LSO)/ LSO No.
 - 5 Date of expiry of Loan
 - 6 Present Status of the Loan:
 - 7 Asset Classification: as of end of March of the previous year.
8. BRIEF HISTORY OF THE ACCOUNT
- The detailed account of background / history of the borrower
 - How and why the account became NPA/ what factors responsible.
9. Remarks of Manager/Officer of branch who sourced and forwarded the loan proposal
- 10. RECOMMENDATIONS OF BRANCH MANAGER**

Branch Manager

FOR HEAD OFFICE USE ONLY:

1. Name of the Branch :

2. Name of the Borrower :

3. Brief History and reasons for NPA/Default

4. Date of NPA :

5 Total dues outstanding
(as at the end of the month during which loan will be closed under OTS)

(i) As per Real Ledger a/c. in Rs.	Amount in Rs.	(ii) As per Shadow Ledger a/c. Amount
Principal :		Principal :
Interest :		Interest :
Penalty :		Penalty :
Others :		Others :
Total :		Total :

(iii) As per revised calculation based
on concessional rate under OTS : Rs.

(iv) Sacrifice Amount (ii) - (iii) : Rs.

(v). OTS - Repayment schedule

6. Reasons for accepting OTS proposal:

CALCULATION OF OTS AMOUNT

Rate of Interest (Simple) applicable from the date of NPA :

Acceptable OTS Amount (Pl. enclose Calculation Sheet) :

Amount offered by the borrower under OTS : :

RECOMMENDATIONS OF THE SETTLEMENT ADVISORY COMMITTEE

Director

E.D.

Disposal by the Sanctioning Authority.

**Managing Director
SANCTIONING AUTHORITY**