

REQUEST FOR RELIEF ON FACILITIES GRANTED UNDER CIRCULAR NO 10 OF 2020 ISSUED BY CENTRAL BANK OF SRI LANKA (CBSL)

Personal details of the applicants	
Full Name of the Primary Applicant National Identity Card No Contact No Email address	....................
Full Name of the Joint Applicant National Identity Card No Contact No Email address	....................

Loan details pertaining to the moratorium requested			
Type of employment	: Salaried	Self-employed/Business	
Name of the employer	:		
Sector of the employment/Business	:		
Reason for requesting relief measures			
a)	Drop in income/salary due to Covid 19 pandemic		
b)	Loss of employment		
c)	Drop in cash flow/business turnover (income) due to Covid 19 pandemic		
State other reasons :			
Type of the facility	Initial Loan Reference Number	Initial Loan Amount- LKR	Number of months moratorium requested*
Home Loan 1	.....	.....	.....
Home Loan 2	.....	.....	.....
Home Loan 3	.....	.....	.....

Terms & Conditions

1. The tenure of the moratorium shall not exceed 6 months* commencing from 1st October 2020 to 31st March 2021. (number of months for the moratorium shall be decided by the Bank at its sole discretion (Moratorium Period) . If any installment is paid during 1st Oct 2020 to 31st march 2021 then the Moratorium Period will be reduced accordingly and no refunds shall not be entertained.
2. Upon the Bank deciding on the eligibility and the quantum a separate loan will automatically be created and granted for the accrued capital and the interest during the approved Moratorium Period (New Loan).
3. The repayment of the New Loan shall commence from 1st April 2021 and the rate for the New Loan ,shall be calculated based on the latest auction rate for 364 days Treasury Bill rate available immediately after the Moratorium Period with 1% margin per annum.
4. The repayment period of the new loan shall be within a minimum of 24 months and maximum of 36 months as decided by the Bank.
5. The amount of the new loan shall be computed in the following manner based on your Moratorium eligibility ;

{One month installment (Capital & interest) of the initial loan } X { Moratorium Period }

6. Based on the criteria referred to number 3-5 above, the Bank shall inform the borrower/s the details applicable to the New Loan (i.,e loan amount, tenure, interest rate & installment) by way of a SMS/letter.

The Terms & Conditions applicable for the initial Loan referred to above which was availed by you shall be applicable for this New Loan save and except as mentioned in this application .

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I/We confirm that the details furnished are true and accurate and acknowledge that I have read and understood the above Terms & Conditions and is/are agreeable to the said New Loan .I/We hereby further acknowledge that the new Loan is granted to me/us as a concession and undertake and agree to repay the New Loan as per the Terms contained herein.

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Primary Applicants Signature
Date:

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Joint Applicants Signature
Date: