

### **COVID-19 REGULATORY PACKAGE**

Dear Customers,

In terms of RBI COVID 19 regulatory package issued on 27.03.2020, where inter alia certain measures were announced to mitigate the burden of debt servicing brought about by disruptions on account of COVID-19 pandemic, J&K Grameen Bank has decided to adopt the following reliefs for all its eligible borrowers;

#### **Rescheduling of Payments**

**A) In Term Loans :** To grant a moratorium of three months on payment of all instalments falling due between March 1, 2020 and May 31, 2020 in respect of all the term loans outstanding as on March 1, 2020. The repayment schedule for such loans as also the residual tenor, will be shifted across the board by three months after the moratorium period. Interest shall continue to accrue on the outstanding portion of the term loans during the moratorium period.

**B) IN Working Capital Facilities :** Working Capital facilities outstanding as on March 1, 2020, sanctioned in the form of cash credit/overdraft ("CC/OD"), the recovery of interest applied in respect of all such facilities during the period from March 1, 2020 upto May 31, 2020 is permitted to be deferred. However, the accumulated accrued interest shall be recovered immediately after the completion of this period.

Further, Moratorium on Term loans/Deferment of Interest on Working Capital Facilities will not be treated as change in terms & conditions of loan agreements and the rescheduling of payments will also not qualify as a default for the purposes of supervisory reporting and reporting to credit information companies (CICs).

In this context, we request you to contact dealing branch (either physically or through electronic media) with your request on the annexed format for availing the benefits. Branch-Wise list of e-mail IDs is also appended herewith.

**Consent Form**

**For Moratorium on Term Loan /Deferment of Interest on Working Capital Facilities**

From

Mr./Mrs./M/s.....

.....

.....

To

Branch Head,  
J&K Grameen Bank,  
B/o.....

Madam /Dear Sir,

*Subject: Application for availing relief under COVID-19 Regulatory Package.*

In view of the prevailing COVID-19 situation and in terms with the relief measures announced by RBI, I/We wish to defer recovery;

- a) In respect of Term Loan bearing Account No..... being maintained with your branch by providing a moratorium of 3 months on payment of all instalments falling due from March 1, 2020 to May 31, 2020. However, we agree that interest shall continue to accrue on the outstanding portion of the term loan during the moratorium period and EMI shall be recalculated accordingly.
- b) In respect of Working Capital Facility sanctioned in the form of Cash Credit/Overdraft (CC/OD) bearing Account No.....maintained with your branch, for interest applied during the period from March 1, 2020 to May 31, 2020. However, we undertake that accrued interest to be recovered immediately after the completion of this period.

We also undertake to provide necessary information, data, documents etc. as may be required.

Thanking you,

Signature of Borrower/s

Place:

Date:

**List of E- mail Ids**

<b>S.No.</b>	<b>Branch Name</b>	<b>Email Address</b>
1	B/O Agral(3113)	gbagri@jkgb.in
2	B/O Akhnoor,Jammu(3076)	gbaknr@jkgb.in
3	B/O Arnia,Jammu(3007)	gbarna@jkgb.in
4	B/O Badyal Brahmana,Jammu(3008)	gbbarna@jkgb.in
5	B/O Bagnoti,Rajouri(3080)	gbbgnt@jkgb.in
6	B/O Bahu Fort,Jammu(3101)	gbfort@jkgb.in
7	B/O Bajabain,Rajouri(3065)	gbbjbn@jkgb.in
8	B/O Bantalab,Jammu(3121)	gbbtlb@jkgb.in
9	B/O Barwal,Kathua(3063)	gbbawl@jkgb.in
10	B/O Baspur,Jammu(3013)	gbbspr@jkgb.in
11	B/O Batera,Jammu(3091)	gbbtra@jkgb.in
12	B/O Bawani,Rajouri(3102)	gbbwni@jkgb.in
13	B/O Bhalwal,Jammu(3024)	gbbwl@jkgb.in
14	B/O Bhoond,Kathua(3072)	gbbond@jkgb.in
15	B/O Bishnah,Jammu(3099)	gbbish@jkgb.in
16	B/O Bohri Patta,Jammu(3036)	gbbhri@jkgb.in
17	B/O Brij Nagar,Jammu(3119)	gbbngr@jkgb.in
18	B/O Bufliaz ,Poonch(3061)	gbbufz@jkgb.in
19	B/O Chadwal,Kathua(3084)	gbchwl@jkgb.in
20	B/O Chakroi,Jammu(3009)	gbchkr@jkgb.in
21	B/O Chan Gran,Kathua(3116)	gbchan@jkgb.in
22	B/O Chandak ,Poonch(3046)	gbchdk@jkgb.in
23	B/O Channi Himmat,Jammu(3040)	gbchni@jkgb.in
24	B/O Channi Prat,Rajouri(3114)	gbchnp@jkgb.in
25	B/O Chatha,Jammu(3022)	gbchta@jkgb.in
26	B/O Chingus,Rajouri(3087)	gbchgs@jkgb.in
27	B/O Chowki-Chowra,Jammu(3043)	gbchwk@jkgb.in
28	B/O College Road Kathua,Kathua(3103)	gbclrd@jkgb.in
29	B/O Dablehar,Jammu(3003)	gdbldr@jkgb.in
30	B/O Darhal Malkan,Rajouri(3047)	gbdrl@jkgb.in
31	B/O Dayala Chak,Kathua(3059)	gbdyla@jkgb.in
32	B/O Deoli,Jammu(3015)	gbdeli@jkgb.in
33	B/O Devak,Rajouri(3090)	gbdevk@jkgb.in
34	B/O Dhangri,Rajouri(3085)	gbdngr@jkgb.in
35	B/O Dharamsal,Rajouri(3104)	egbdam@jkgb.in
36	B/O Dhargloon ,Poonch(3088)	gbdgln@jkgb.in
37	B/O Digiana,Jammu(3120)	gbdign@jkgb.in

38	B/O Doongi Brahmana,Kishtwar(3077)	gbdong@jkgb.in
39	B/O Duggan ,Rajouri(3105)	gbdugg@jkgb.in
40	B/O Dulhasti,Kathua(3608)	gbdool@jkgb.in
41	B/O Gajansu,Jammu(3010)	gbgjsu@jkgb.in
42	B/O Ghagwal,Samba(3106)	gbggwl@jkgb.in
43	B/O Gho Manhasan,Jammu(3005)	gbghom@jkgb.in
44	B/O Gujroo Nagrota,Kathua(3048)	gbgjiro@jkgb.in
45	B/O Gurah Salathian,Samba(3045)	gbgura@jkgb.in
46	B/O Haripur More,Kathua(3093)	gbhari@jkgb.in
47	B/O Hatli,Kathua(3801)	egbhat@jkgb.in
48	B/O Jakh,Samba(3025)	gbjakh@jkgb.in
49	B/O Jakhbar,Kathua(3071)	gbjkbr@jkgb.in
50	B/O Jandrah,Jammu(3027)	gbjnda@jkgb.in
51	B/O Jeevan Nagar,Jammu(3118)	gbjngr@jkgb.in
52	B/O Jhulas ,Poonch(3051)	gbjula@jkgb.in
53	B/O Jourian,Jammu(3089)	gbjurn@jkgb.in
54	B/O Kalu Chak,Jammu(3122)	gbkalu@jkgb.in
55	B/O Kalyan Pur,Jammu(3011)	gbklyn@jkgb.in
56	B/O Kanhal,Jammu(3039)	gbknhl@jkgb.in
57	B/O Kartholi,Samba(3800)	egbkrt@jkgb.in
58	B/O Kathua,Kathua(3086)	gbktha@jkgb.in
59	B/O Kheora,Rajouri(3107)	gbkhra@jkgb.in
60	B/O Kheri,Jammu(3012)	gbkhri@jkgb.in
61	B/O Khour,Jammu(3002)	gbkhor@jkgb.in
62	B/O Kirpind,Jammu(3014)	gbkirp@jkgb.in
63	B/O Kishtwar,Kishtwar(3112)	gbksht@jkgb.in
64	B/O KM Fateh,Jammu(3029)	gbfath@jkgb.in
65	B/O Kotli Jhajjar,Jammu(3038)	gbktli@jkgb.in
66	B/O Lam,Rajouri(3083)	gbjlam@jkgb.in
67	B/O Mahan Pur,Kathua(3049)	gbmahn@jkgb.in
68	B/O Maira,Jammu(3016)	gbmara@jkgb.in
69	B/O Malik Market,Jammu(3095)	gbmmkt@jkgb.in
70	B/O Mandi ,Poonch(3108)	gbmadi@jkgb.in
71	B/O Mandi Sangwali,Samba(3055)	gbmndi@jkgb.in
72	B/O Mandli,Kathua(3053)	gbmdli@jkgb.in
73	B/O Manjakot,Rajouri(3058)	gbmnjk@jkgb.in
74	B/O Mankote,Poonch(3068)	gbmukt@jkgb.in
75	B/O Marta Nagrota,Kathua(3124)	gbmrta@jkgb.in
76	B/O Mawa Sadoh,(3117)	gbmawa@jkgb.in
77	B/O Mendhar,Poonch(3069)	gbmndr@jkgb.in

78	B/O Mishriwala,Jammu(3115)	gbmish@jkgb.in
79	B/O Muthi,Jammu(3026)	gbmuth@jkgb.in
80	B/O Nadh,Samba(3044)	gbnadh@jkgb.in
81	B/O Nagri Parole,Kathua(3079)	gbngri@jkgb.in
82	B/O Nagrota,Jammu(3041)	gbngrt@jkgb.in
83	B/O Nandpur,Samba(3006)	gbnand@jkgb.in
84	B/O Nardi,Jammu(3033)	gbnrdi@jkgb.in
85	B/O Narwal,Jammu(3096)	gbnrwl@jkgb.in
86	B/O Nowshera,Rajouri(3082)	gbnwsr@jkgb.in
87	B/O Palam,Rajouri(3067)	gbpalm@jkgb.in
88	B/O Pallanwala,Jammu(3019)	gbplnw@jkgb.in
89	B/O Palli Morh,Kathua(3109)	gbplim@jkgb.in
90	B/O Paloura,Jammu(3110)	gbplra@jkgb.in
91	B/O Pangdour,Samba(3020)	gbpang@jkgb.in
92	B/O Pargwal,Jammu(3018)	gbpgwl@jkgb.in
93	B/O Parnalla,Kathua(3052)	gbprnl@jkgb.in
94	B/O Phainter,Kathua(3057)	gbphtr@jkgb.in
95	B/O Phallain ,Jammu(3017)	gbphln@jkgb.in
96	B/O Poonch ,Poonch(3075)	gbpnch@jkgb.in
97	B/O Purmandal,Samba(3032)	gbpurm@jkgb.in
98	B/O R.S.Pura,Jammu(3111)	gbrspr@jkgb.in
99	B/O Rajbagh ,Kathua(3094)	gbrajb@jkgb.in
100	B/O Rajouri,Rajouri(3070)	gbrjri@jkgb.in
101	B/O Ramgarh,Samba(3004)	gbrmgh@jkgb.in
102	B/O Raya,Samba(3028)	gbraya@jkgb.in
103	B/O Rehal Dhamalian ,Jammu(3034)	gbrehl@jkgb.in
104	B/O Sai,Jammu(3031)	gbjsai@jkgb.in
105	B/O Samba,Samba(3092)	gbsamb@jkgb.in
106	B/O Sangrampur,Jammu(3097)	gbsngm@jkgb.in
107	B/O Sarore,Jammu(3021)	gbsror@jkgb.in
108	E/C Sarwal,Jammu(3802)	egsrwl@jkgb.in
109	B/O Satrayan Camp,Jammu(3035)	gbstyn@jkgb.in
110	B/O Shahdara,Rajouri(3074)	gbshdr@jkgb.in
111	B/O Shakti Nagar,Jammu(3064)	gbshkt@jkgb.in
112	B/O Sherpur Bala,Kathua(3062)	gbshrp@jkgb.in
113	B/O Sialsui,Rajouri(3073)	gbsial@jkgb.in
114	B/O Simbal Camp,Jammu(3078)	egbsim@jkgb.in
115	B/O Simbal More,Jammu(3023)	gbsmbl@jkgb.in
116	B/O Siot,Rajouri(3056)	gbsiot@jkgb.in
117	B/O Smailpur,Samba(3123)	gbsmal@jkgb.in

118	B/O Solki,Rajouri(3100)	gbslki@jkgb.in
119	B/O Sruinsar,Jammu(3042)	gbsrui@jkgb.in
120	B/O Sumb,Samba(3037)	gbsumb@jkgb.in
121	B/O Sunderbani,Rajouri(3066)	gbsndr@jkgb.in
122	B/O Surankot,Poonch(3060)	gbsnkt@jkgb.in
123	B/O Swankha More,Samba(3030)	gbswka@jkgb.in
124	B/O Tatapani,Rajouri(3081)	gbtata@jkgb.in
125	B/O Triath,Rajouri(3050)	gbtrth@jkgb.in
126	RCC, Jammu,(3098)	gbrccj@jkgb.in
127	B/O Agri-Kalan,Baramulla(3610)	gbagrk@jkgb.in
128	B/O Aragam,Bandipora(3567)	aragam@jkgb.in
129	B/O Arindardpora ,Bandipora(3540)	arinda@jkgb.in
130	B/O Ashtingo,Bandipora(3127)	gbasht@jkgb.in
131	B/O Azadgunj ,Baramulla(3554)	azgunj@jkgb.in
132	B/O Bagh Bella ,Kupwara(3571)	bagbla@jkgb.in
133	B/O Bandipora,Bandipora(3548)	bandpr@jkgb.in
134	B/O Batingoo,Baramulla(3524)	boting@jkgb.in
135	B/O Bijhama,Baramulla(3128)	gbbjhm@jkgb.in
136	B/O Bomai,Baramulla(3586)	boomai@jkgb.in
137	B/O Boniyar ,Baramulla(3592)	bonyar@jkgb.in
138	B/O Chandilora ,Baramulla(3574)	chanda@jkgb.in
139	B/O Chowkibal,Kupwara(3531)	chkbal@jkgb.in
140	B/O Chugal ,Kupwara(3517)	chogal@jkgb.in
141	B/O Dawar Gurez,Bandipora(3602)	dawgrz@jkgb.in
142	B/O Dobhiwan ,Baramulla(3591)	dobwan@jkgb.in
143	B/O Drugmulla,Kupwara(3512)	drugml@jkgb.in
144	B/O Duroo,Baramulla(3515)	dooroo@jkgb.in
145	B/O Gingal ,Baramulla(3544)	gingal@jkgb.in
146	B/O Goush Bugh ,Baramulla(3504)	gosbug@jkgb.in
147	B/O Gulgam ,Kupwara(3533)	gulgam@jkgb.in
148	B/O Hajin,Bandipora(3126)	gbhajin@jkgb.in
149	B/O Handwara ,Kupwara(3582)	handwr@jkgb.in
150	B/O Hyderbeigh,Baramulla(3803)	hydbig@jkgb.in
151	B/O Hygam ,Baramulla(3581)	haigam@jkgb.in
152	B/O Jadeed ,Baramulla(3527)	jadeed@jkgb.in
153	B/O Kachumuqam,Baramulla(3536)	kacmuq@jkgb.in
154	B/O Kakarhamam,Baramulla(3564)	kakham@jkgb.in
155	B/O Kalamabad ,Kupwara(3528)	kalaam@jkgb.in
156	B/O Kamalkot,Baramulla(3604)	gbkmlt@jkgb.in
157	B/O Kandi Karnah ,Kupwara(3573)	karnah@jkgb.in

158	B/O Kanispora,Baramulla(3525)	kanees@jkgb.in
159	B/O Kanthipora ,Kupwara(3570)	kantpr@jkgb.in
160	B/O Khanpeth ,Baramulla(3562)	khanpt@jkgb.in
161	B/O Khanpora Bla ,Baramulla(3597)	khnpr@jkgb.in
162	B/O Khorsherabad,Baramulla(3522)	khoor@jkgb.in
163	B/O Khumriyal ,Kupwara(3568)	khumyl@jkgb.in
164	B/O Kralgund ,Kupwara(3539)	kralgd@jkgb.in
165	B/O Kralpora ,Kupwara(3553)	kralpr@jkgb.in
166	B/O Krankshivan ,Baramulla(3523)	kranks@jkgb.in
167	B/O Kunzer ,Baramulla(3505)	kunzer@jkgb.in
168	B/O Kupwara ,Kupwara(3569)	kupwar@jkgb.in
169	B/O Laderwan,Kupwara(3579)	ladrwn@jkgb.in
170	B/O Lalapora ,Kupwara(3547)	lolaab@jkgb.in
171	B/O M.B Sopore,Baramulla(3502)	mbsopo@jkgb.in
172	B/O Mirgund ,Baramulla(3520)	mrgund@jkgb.in
173	B/O N.C Sopore ,Baramulla(3559)	newcol@jkgb.in
174	B/O Nadhihal ,Bandipora(3534)	nadhal@jkgb.in
175	B/O Natnussa,Kupwara(3558)	natnus@jkgb.in
176	B/O Nehalpora ,Baramulla(3503)	nehaal@jkgb.in
177	B/O Noorbagh(Model Town),Baramulla(3601)	nurbag@jkgb.in
178	B/O Nowgam ,Kupwara(3556)	nogaml@jkgb.in
179	B/O Nowgam Sonawari,Bandipora(3605)	gbnwsw@jkgb.in
180	B/O Ogmuna ,Baramulla(3543)	ogmuna@jkgb.in
181	B/O Othoora,Baramulla(3590)	authur@jkgb.in
182	B/O Palhalan ,Baramulla(3598)	palhal@jkgb.in
183	B/O Panzinara ,Srinagar(3537)	panzin@jkgb.in
184	B/O Pathla,Baramulla(3125)	gbptla@jkgb.in
185	B/O Pattan,Baramulla(3535)	pattan@jkgb.in
186	B/O Peerniya ,Baramulla(3593)	pernin@jkgb.in
187	B/O Phuropeth ,Kupwara(3585)	poheru@jkgb.in
188	B/O Poshwan ,Kupwara(3513)	poshwn@jkgb.in
189	B/O Pringal ,Baramulla(3552)	prngal@jkgb.in
190	B/O Quilmuqam ,Bandipora(3507)	quilmq@jkgb.in
191	B/O Reban,Baramulla(3526)	reebon@jkgb.in
192	B/O Rohama,Baramulla(3555)	rohama@jkgb.in
193	B/O Safapora ,Ganderbal(3508)	safpor@jkgb.in
194	B/O Sangrama ,Baramulla(3584)	sangrm@jkgb.in
195	B/O Seer-Jagir ,Baramulla(3542)	seerja@jkgb.in
196	B/O Sheeri Bla.,Baramulla(3511)	sheeri@jkgb.in

197	B/O Sheerpora ,Baramulla(3561)	shrpor@jkgb.in
198	B/O Singhpora,Baramulla(3575)	singpr@jkgb.in
199	B/O Sumbal ,Bandipora(3532)	sumbal@jkgb.in
200	B/O Tadd ,Kupwara(3572)	tadkar@jkgb.in
201	B/O Tangmarg ,Baramulla(3551)	tangmr@jkgb.in
202	B/O Tapper,Baramulla(3609)	gbtapp@jkgb.in
203	B/O Tarathpora ,Kupwara(3549)	tarath@jkgb.in
204	B/O Tilgam ,Baramulla(3514)	tilgam@jkgb.in
205	B/O Tregpora,Baramulla(3588)	trgpur@jkgb.in
206	B/O Tujar Sharief,Baramulla(3506)	toojar@jkgb.in
207	B/O Umer Market ,Baramulla(3563)	umaket@jkgb.in
208	B/O Uri Baramulla,Baramulla(3560)	uribal@jkgb.in
209	B/O Wagoora,Baramulla(3509)	wagora@jkgb.in
210	B/O Wagub Sopore,Baramulla(3606)	waagub@jkgb.in
211	B/O Wailukralpora ,Baramulla(3578)	wailoo@jkgb.in
212	B/O Warpora ,Baramulla(3538)	warpor@jkgb.in
213	B/O Watergam ,Baramulla(3594)	watrgm@jkgb.in
214	B/O Watpora ,Bandipora(3521)	watpor@jkgb.in
215	B/O Wilgam,Kupwara(3516)	wilgam@jkgb.in
216	B/O Yunisoo ,Kupwara(3519)	younis@jkgb.in
217	B/O Leh,Kupwara(3603)	gblehh@jkgb.in
218	B/O Kargil,Kargil(3607)	gbkrgl@jkgb.in
219	E/C Hanjiwara,Baramulla(3804)	haanji@jkgb.in
220	E/C Shaltang,(3805)	shltng@jkgb.in