

**Resolution Framework 2.0 for COVID 19 Related Stress of Individuals
Small Businesses and MSMEs**

With reference to the guidelines issued by RBI vide Circular dated 5th May 2021, Origo Finance has framed a Policy on Resolution Framework 2.0 for COVID- 19 Related Stress for Individuals, Small Businesses and MSMEs.

Eligibility Criteria

1. Individuals, small businesses and MSMEs who have suffered setback in their cash flows due to COVID and having business loan with exposure of up to Rs.25 crores as on 31st March, 2021.
2. Where the Resolution Framework 1.0 had permitted no moratorium/moratorium and extension of resolution tenor by less than 2 years, those operating units are permitted under the Resolution Framework 2.0. It is subject to maximum 2 years.
3. The eligible pool are all the accounts that are standard as of 31st March, 2021.

Application, Invocation and Implementation of Resolution Framework 2.0

1. Resolution Framework 2.0 will be implemented as per below stages and will be an ongoing process till 30th September 2021 for all the eligible customers requesting the resolution plan. Customer will request for restructuring of the loan and the confirmation will be provided to customers within 30 days from the date of receipt of request.
2. Origo Finance will evaluate the request and arrive at the revised repayment schedule based on its due diligence to establish the necessity for implementation of the Resolution Framework 2.0 for the application received. The revised repayment schedule will be mutually agreed by Origo finance and the customer. Agreement signing and confirmation to the customer on restructuring.
3. If the borrower is under MSME category and if not registered in the Udyam Registration portal, such registration shall be mandatorily required to be completed before the date of implementation.
4. Additional loan can be sanctioned to standard customers even before or during the implementation of the plan in order to meet the interim liquidity requirements. This facility will be classified as 'Standard' till implementation. However, if the Resolution Framework 2.0 is not implemented within the stipulated timelines, the asset classification of this new facility will be as per the actual performance of the borrower with respect to such additional finance or performance of the rest of the credit facilities, whichever is worse.

Grievance Redressal Mechanism

Any grievance received from any of the customer would be presented to the grievance redressal committee and the customer will be communicated accordingly. The committee would comprise of 2 vice presidents along with one of the directors of the company.

Email id – nodal.officer@origofin.com

Phone number – 9797970303

Escalation Matrix

In case of delay / no response from our nodal officer, customers can email us at: escalation@origofin.com. If customer complaint / dispute is not redressed within a period of one month, he /she may appeal to

The Officer-in-charge,
Reserve Bank of India,
Department of Non-Banking supervision
New Delhi