

NOTICE: COVID-19 RELIEF MEASURES

In terms of RBI COVID 19 regulatory package, The Kangra Central Cooperative Bank Limited has initiated steps to defer the instalments and interest/EMIs on Retail Term Loans & Agricultural Advances falling due between 01.03.2020 to 31.05.2020. Accordingly, the total repayment period will be extended by 3 months over the original repayment period.

Options for Customer:

Particular	Course of Action
Customer who do not want to defer recovery of instalments /EMI	No action is required. They may continue to pay in usual course.
Customer who wants to defer recovery of instalments/EMI	- NACH – Where collections of such instalment / EMI is effected through National Automated Clearing House (NACH), please submit an Application (Annexure-I) through an e-mail* to the specified email ID of Home Branch (Annexure-II). Standing Instructions (SI) – Please submit an Application (Annexure-I) through an email* to the specified email ID of Home Branch (Annexure-II).
Customers who want refund of the instalment/EMI already paid	Please submit an Application (Annexure-I) through an email* to the specified mail ID of Home Branch (Annexure-II)

- If you are unable to send through e-mail, handwritten application can also be submitted in the same format to the home branch.
- Effecting deferment of EMI/NACH/Refund may take approximately 3 -7 working days. Please bear with us. Thanks for your cooperation.
- Impact of Deferment:** To enable you to take an informed decision, we furnish hereunder the impact of deferment:
- Interest shall continue to accrue on the outstanding portion of the Term Loan during the moratorium period and shall be capitalized. The possible impact of the extension of the repayment period has been explained below:
- Impact in case of Auto Loan** – For a loan of Rs.1.00 Lac with a remaining maturity of 54 months the additional interest payable would be Rs. 6,500/- approx. equal to additional 1.5 EMIs.
- Impact in case of Home Loan** – For a loan of Rs.10.00 Lacs with a remaining maturity of 15 years, the net additional interest would be approx. 80,000/- equal to 8 EMIs.

Formats:

<u>Annexure - I</u>	Deferment of Recovery of Instalment/EMI through NACH/SI.
<u>Annexure - II</u>	List of specific Email ID of Branches

In case of any difficulty/ inconvenience you may reach us through < development@kccb.in >

To,

The Branch Manager,
The Kangra Central Co-op Bank Ltd.
BO -----

Sir,

Subject:-My/Our Term Loan account No ----- with your Branch: Deferment of Installment/EMIs.

In view of the the prevailing COVID-19 situation,as per RBI Instructions on allowing 3 months moratorium in payment of EMIs,I wish to defer recovery of installment in my/our above Term ,Loan till 31.05.2020.

1. I/We understand that;

- The repayment duration of my loan will get extended by the the above period of deferment.
- Interest will continue to accrue to my loan account during the period of deferment and this could result in increase in the amount/number of EMIs.
- I also authorize you to recover the deferred installments/EMIs in future through NACH.

2. Please refund the amount of installments already recovered for the month of (March/April/May 2020)

Yours faithfully,

Signature of 1st borrower/authorized signatory

Date :-

Signature of 2nd borrower/ authorized signatory.

Annexure -II

List of Email Ids of the branches of the Bank:-

SR NO	NAME OF BRANCHES (Zonal Office -Kangra)	E-MAIL
1	KANGRA	mgr.kgr.033@kccb.in
2	RAIT	mgr.rat.040@kccb.in
3	GAGGAL	mgr.ggl.058@kccb.in
4	SHAHPUR	mgr.shp.088@kccb.in
5	BAGLI	mgr.bgl.097@kccb.in
6	CHARRI	mgr.chr.100@kccb.in
7	GAHLIAN	mgr.ghl.111@kccb.in
8	PURANA KANGRA	mgr.pkg.116@kccb.in
9	JAMANABAD	mgr.jmn.146@kccb.in
10	RAJOL	mgr.rjl.147@kccb.in
11	DRAMMAN	mgr.drm.186@kccb.in
12	LAPIANA	mgr.lap.192@kccb.in
13	MASRER	mgr.msr.194@kccb.in
14	SALOL	mgr.sll.215@kccb.in
15	RULHED	<u>mgr.rul.218@kccb.in</u>
2	ZONAL OFFICE NAGROTA BAGWAN	zonagrotabagwan@kccb.in
1	MCLEODGANJ	mgr.mcj.164@kccb.in
2	K.B DHARAMSHALA	mgr.kbd.075@kccb.in
3	DHARAMSHALA	mgr.dsl.002@kccb.in
4	DARI	mgr.dar.129@kccb.in
5	YOL	mgr.yol.121@kccb.in
6	TANG NARWANA	mgr.tnw.181@kccb.in
7	CHAMUNDA	mgr.cmd.188@kccb.in
8	PATHIAR	mgr.pth.105@kccb.in
9	DARANG	mgr.drg.138@kccb.in
10	NAGROTA BAGWAN	mgr.nbg.012@kccb.in
11	RAJIANA	mgr.rji.126@kccb.in
12	DANOA	<u>mgr.dno.057@kccb.in</u>
3	ZONAL OFFICE NURPUR	zonurpur@kccb.in
1	BHADWAR	mgr.bdr.142@kccb.in
2	BHARMAR	mgr.bhr.039@kccb.in
3	BRANDA AT KANDWAL	mgr.brd.170@kccb.in
4	C.B NURPUR	mgr.chg.118@kccb.in

5	CHALWARA	mgr.clw.165@kccb.in
6	GANGATH	mgr.gng.031@kccb.in
7	GANOH	mgr.gnh.178@kccb.in
8	HARSAR	mgr.hrs.043@kccb.in
9	JASSUR	mgr.jsr.032@kccb.in
10	JAWALI	mgr.jwl.024@kccb.in
11	KOTLA	mgr.ktl.050@kccb.in
12	LUBH	mgr.lbh.156@kccb.in
13	NURPUR	mgr.nrp.003@kccb.in
14	RAJA KA TALAB	mgr.rkt.030@kccb.in
15	SADWAN	<u>mgr.sdw.069@kccb.in</u>
4	ZONAL OFFICE INDORA	zoindora@kccb.in
1	BADUKHAR	mgr.bdk.052@kccb.in
2	DAH KULARA	mgr.dkl.201@kccb.in
3	DAMTAL	mgr.dml.092@kccb.in
4	DHAMETA	mgr.dmt.022@kccb.in
5	DHANGUPIR	mgr.dpr.120@kccb.in
6	INDORA	mgr.idr.076@kccb.in
7	KANDRORI	mgr.knd.015@kccb.in
8	LOHARA AT FATEHPUR	mgr.lhr.028@kccb.in
9	MAKROLI	mgr.mkr.158@kccb.in
10	REHAN	mgr.rhn.051@kccb.in
11	SATHANA	mgr.stn.071@kccb.in
12	THAKURDWARA	<u>mgr.tkd.106@kccb.in</u>
5	ZONAL OFFICE DEHRA	zodehra@kccb.in
1	BANKHANDI	mgr.bnk.136@kccb.in
2	DEHRA	mgr.dhr.008@kccb.in
3	HARIPUR	mgr.hrp.021@kccb.in
4	JAWALAMUKHI	mgr.jwm.056@kccb.in
5	KHUNDIAN	mgr.khu.083@kccb.in
6	MAJHEEN	mgr.mjn.184@kccb.in
7	MUHAL	mgr.muhal.208@kccb.in
8	NAGROTA SURIAN	mgr.ngs.027@kccb.in
9	PAISA ROAD	mgr.psa.115@kccb.in
10	RANITAL	<u>mgr.rnt.202@kccb.in</u>
6	ZONAL OFFICE DADASIBA	zodadasiba@kccb.in
1	ADHWANI-BALARDU	mgr.adh.179@kccb.in
2	CHANOUR	mgr.cnr.066@kccb.in
3	DADASIBA	mgr.dsb.023@kccb.in

4	JOURBAR	mgr.jrb.053@kccb.in
5	KASBA KOTLA	mgr.ksb.127@kccb.in
6	NEHRAN PUKHAR	mgr.npk.122@kccb.in
7	PRAGPUR	mgr.prp.073@kccb.in
8	RAKKAR	mgr.rkr.044@kccb.in
9	SANSARPUR TERRACE	mgr.ssp.060@kccb.in
10	SHANTLA	mgr.snt.155@kccb.in
7	ZONAL OFFICE PALAMPUR	zopalampur@kccb.in
1	MB PALAMPUR	mgr.plp.004@kccb.in
2	DHEERA	mgr.dra.049@kccb.in
3	NAGRI	mgr.ngr.081@kccb.in
4	BHAWARNA	mgr.bhw.093@kccb.in
5	SULAH	mgr.sul.124@kccb.in
6	RAJPUR	mgr.raj.125@kccb.in
7	SYNDICATE AREA PALAMPUR	mgr.sap.141@kccb.in
8	DAROH	mgr.drh.148@kccb.in
9	PAHRA	mgr.phr.171@kccb.in
10	THAKURDAWARA	mgr.tkr.172@kccb.in
11	GARH JAMULA	mgr.garh.204@kccb.in
12	JALAG	mgr.jlg.219@kccb.in
8	ZONAL OFFICE BAIJNATH AT PAPROLA	zobaijnath@kccb.in
1	BAIJNATH	mgr.bjn.016@kccb.in
2	PANCHRUKHI	mgr.pcr.054@kccb.in
3	BIR	mgr.bir.070@kccb.in
4	DEOL	mgr.deo.082@kccb.in
5	PAPROLA	mgr.ppr.091@kccb.in
6	CHADHIAR	mgr.cdr.102@kccb.in
7	RAKKAR BHERI	mgr.rkb.113@kccb.in
8	SANSAL	mgr.ssl.131@kccb.in
9	TC BIR	mgr.cbr.140@kccb.in
10	MAHAKAL	mgr.mhk.153@kccb.in
11	PADHIARKHAR AT DHRAMAN	mgr.pdr.214@kccb.in
9	ZONAL OFFICE ALAMPUR	agmalampur@kccb.in
2	LAMBAGAON	mgr.lbg.019@kccb.in
3	THURAL	mgr.thu.059@kccb.in
4	WAHE-DA-PATT	mgr.wdp.084@kccb.in
5	JAISINGHPUR	mgr.jsp.086@kccb.in
6	KOTLU	mgr.ktu.104@kccb.in
7	UPPER-LAMBAGAON	mgr.ulb.119@kccb.in

8	BHERI	mgr.bdi.173@kccb.in
9	ALAMPUR	mgr.alm.189@kccb.in
10	HARSI	mgr.hrs.190@kccb.in
11	GANDER	mgr.gander.203@kccb.in
12	DUHAK	mgr.duhak.205@kccb.in
13	DAGOH	mgr.dgh.220@kccb.in
10	ZONAL OFFICE KULLU	zokullu@kccb.in
1	KULLU	mgr.klu.006@kccb.in
2	KEYLONG	mgr.klg.007@kccb.in
3	MANALI	mgr.mnl.035@kccb.in
4	SHANSHA	mgr.sns.064@kccb.in
5	KATRAIN	mgr.ktr.077@kccb.in
6	GANDHINAGAR	mgr.gnd.099@kccb.in
7	RAISON	mgr.rsn.107@kccb.in
8	KHAKNAL	mgr.sjl.110@kccb.in
9	BHUTTI COLONY	mgr.btc.130@kccb.in
10	UDAIPUR	mgr.udp.161@kccb.in
11	SISSU	mgr.sisu.163@kccb.in
12	LARANKELO	mgr.lrk.187@kccb.in
13	NAGGAR	mgr.ngr.195@kccb.in
14	BHUTTI LUGVALLEY	mgr.lgv.211@kccb.in
11	ZONAL OFFICE BANJAR	zobanjar@kccb.in
1	BANJAR	mgr.bjr.010@kccb.in
2	LARJI	mgr.lrj.090@kccb.in
3	SAINJ	mgr.snj.062@kccb.in
4	BAJOURA	mgr.bjo.108@kccb.in
5	BHUNTAR	mgr.bnt.041@kccb.in
6	PARLA BHUNTAR	mgr.pbt.151@kccb.in
7	JARI	mgr.jri.139@kccb.in
8	GARSA	mgr.grs.213@kccb.in
9	GUSHAINI	mgr.gus.212@kccb.in
12	ZONAL OFFICE ANNI	zoanni@kccb.in
1	ANNI	mgr.ani.020@kccb.in
2	NIRMAND	mgr.nrm.038@kccb.in
3	KAZA	mgr.kza.047@kccb.in
4	DALASH	mgr.dls.074@kccb.in
5	JABAN	mgr.jbn.109@kccb.in
6	BAIL	mgr.bal.117@kccb.in
7	DURAH	mgr.dur.160@kccb.in

8	TABO	mgr.tab.200@kccb.in
9	BROW	mgr.brw.216@kccb.in
13	ZONAL OFFICE HAMIRPUR	zohamirpur@kccb.in
1	ANOO	mgr.ano.063@kccb.in
2	BHALETH	mgr.bhl.193@kccb.in
3	BHOTA	mgr.bho.061@kccb.in
4	BIR BAGHERA	mgr.bbg.133@kccb.in
5	DIDWIN TIKKER	mgr.ddw.101@kccb.in
6	DOSERKA	mgr.dos.210@kccb.in
7	HAMIRPUR	mgr.hmr.005@kccb.in
8	KALE AMB	mgr.kmb.169@kccb.in
9	KUTHERA	mgr.kut.166@kccb.in
10	LBHAMIRPUR	mgr.lbh.145@kccb.in
11	LAMBLOO	mgr.lmb.072@kccb.in
12	PAKKA BHAROH	mgr.pkb.168@kccb.in
13	NALTI	mgr.nal.196@kccb.in
14	SUJANPUR TIHRA	mgr.spt.042@kccb.in
14	ZONAL OFFICE SAMIRPUR	zosamirpur@kccb.in
1	BALOH	mgr.blh.185@kccb.in
2	BHORANJ	mgr.brj.025@kccb.in
3	BHARERI	mgr.brr.134@kccb.in
4	CHOURI	mgr.cri.149@kccb.in
5	JAHU	mgr.jah.123@kccb.in
6	LADRAUR	mgr.ldr.143@kccb.in
7	PATTA	mgr.pat.085@kccb.in
8	PANJOT	mgr.pjt.094@kccb.in
9	PATLANDER	mgr.patlander.207@kccb.in
10	SAMIRPUR	mgr.smr.144@kccb.in
11	TAUNI DEVI	mgr.tdv.089@kccb.in
12	TIKKAR KHATRIAN	mgr.tkh.159@kccb.in
13	UHAL	mgr.uhal.206@kccb.in
14	UKHALI	mgr.ukl.174@kccb.in
15	ZONAL OFFICE GALORE	zogalore@kccb.in
1	BANI	mgr.bni.098@kccb.in
2	BARA	mgr.bar.065@kccb.in
3	BARSAR	mgr.brs.011@kccb.in
4	BIJHARI	mgr.bhi.036@kccb.in
5	CHAKMOH	mgr.ckh.137@kccb.in
6	DHANETA	mgr.dnt.045@kccb.in

7	GALORE	mgr.glr.046@kccb.in
8	HARETA	mgr.hrt.183@kccb.in
9	JALARI	mgr.jlr.175@kccb.in
10	KANGOO	mgr.kgo.112@kccb.in
11	MANPUL	mgr.man.191@kccb.in
12	NADAUN	mgr.ndn.018@kccb.in
13	RANGAS	mgr.rng.150@kccb.in
14	SALOUNI	<u>mgr.sln.135@kccb.in</u>
16	ZONAL OFFICE UNA	zouna@kccb.in
1	BEHDALA	mgr.behdala.209@kccb.in
2	BANGANA	mgr.bng.034@kccb.in
3	DEHLAN	mgr.dhl.177@kccb.in
4	GC UNA	mgr.gcu.096@kccb.in
5	LATHIANI	mgr.lth.157@kccb.in
6	RAIPUR MAIDAN	mgr.rpm.055@kccb.in
7	RH UNA	mgr.run.162@kccb.in
8	TAKOLI	<u>mgr.tkl.078@kccb.in</u>
9	THANAKALAN	mgr.tnk.182@kccb.in
10	UNA	<u>mgr.una.013@kccb.in</u>
17	ZONAL OFFICE AMB	zoamb@kccb.in
1	AMB	mgr.amb.009@kccb.in
2	BARUHI	mgr.bru.223@kccb.in
3	BHARWAIN	mgr.bhw.154@kccb.in
4	CHINTPURNI	mgr.chp.017@kccb.in
5	DAULATPUR CHOWK	mgr.dpc.014@kccb.in
6	DHUSSARA	mgr.dus.087@kccb.in
7	GAGRET	mgr.ggr.037@kccb.in
8	GONDPUR BANEHRA	mgr.gnb.199@kccb.in
9	MUBARIKPUR	mgr.mub.128@kccb.in
10	NEHRIAN	mgr.nrn.222@kccb.in
11	PANJAWAR	mgr.pjw.067@kccb.in
12	SM DAULATPUR CHOWK	<u>mgr.smk.132@kccb.in</u>
18	ZO BATHU	zobathu@kccb.in
1	AJOULI	mgr.ajl.114@kccb.in
2	BATHU	mgr.bth.197@kccb.in
3	BHADSALI	mgr.bds.198@kccb.in
4	D.B.R.BASAL	mgr.bsl.176@kccb.in
5	DULEHAR	mgr.dul.152@kccb.in
6	HAROLI	mgr.hrl.048@kccb.in

7	JHALERA	mgr.jhl.103@kccb.in
8	MEHATPUR BASDEHRA	mgr.mhp.079@kccb.in
9	SANTOKHGARH	mgr.stg.026@kccb.in
10	TAHLIWAL	mgr.thl.180@kccb.in
11	PUBOWAL	mgr.pub.217@kccb.in