



# AI Muteer Loan Deferral

## 1 Who is eligible to apply for AI Muteer Deferment?

Micro and Small Enterprises directly impacted by the recent rainfall (AI Muteer)

## 2 What loan type does the deferral include?

The loan deferral option applies to Micro and Small Enterprises.

## 3 What is the maximum loan deferral period?

Maximum of three (3) months/installments.

## 4 How to apply for AI Muteer loan deferral?

Customers can fill out the deferral request form and submit it at any Najahi Center, branch, or through email at [najahi@bankmuscat.com](mailto:najahi@bankmuscat.com). Valid from 28 April 2024 until 30 May 2024.

## 5 Is there any commission/fee charged?

There will be no additional fees or charges for this service.

## 6 In case my instalment is deferred, will the interest fee also be waived?

Interest will be applied to the deferred installments, but no additional interest will be added to the interest accrued.

## 7 Can enterprises with an account status classified as “non-performing asset (NPA)” apply?

No.



## 8 What are the required documents?

- **Deferral request form** from the company.
- **Documents to be provided:**
  - ✓ Picture of damage to the business premises and any other asset related to the business.
  - ✓ Any other relevant documents, if available.

The Bank retains the right to cross-check and verify the provided evidence and inspect the physical location if required.

## 9 Where can the customers check their payment schedule?

Customers have direct access to the revised loan schedule for the extended period by logging into their Internet Banking, contacting their relationship manager, visiting any Najahi Centre in Bank Muscat branches, or by contacting us at:

**najahi@bankmuscat.com**