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Loan Restructuring Proposal

Banking, Finance & Fintech

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Produces a loan restructuring proposal framework — restructuring options (tenure extension, moratorium, EMI reduction, part payment), a viability assessment of repayment under new terms, the supplemental documentation needed, and RBI resolution-framework awareness. Use this for viable borrowers in temporary stress. For accounts that are non-viable or need recovery use the NPA Management Plan.

Purpose of this tool & output

Structure viable restructuring for borrowers

How the output is used

Use the tool to structure a viable restructuring for a borrower on revised tenor, rate and cash flow.

Who should vet it

A credit/risk head, to confirm the restructuring is viable and within norms.

Important cautions

AI-generated framework; follow RBI restructuring norms and credit policy.

Companion documents

- Loan Origination SOP
- Credit Appraisal Framework
- Credit Policy Builder
- Loan Documentation Checklist
- Collections Strategy Builder
- NPA Management Plan

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.