

Loan Restructuring / OTS Proposal Drafter

Finance & Accounting

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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

Drafts a loan restructuring or one-time-settlement (OTS) proposal to your lender — background, reason for stress, proposed terms and a viable repayment plan — framed constructively. Use it when you cannot service a loan on current terms. For large or NPA accounts, seek professional advice too.

Purpose of this tool & output

Draft a restructuring or one-time-settlement proposal to your lender

How the output is used

Use it to draft a restructuring or one-time-settlement (OTS) proposal to your lender with a realistic repayment plan.

Who receives it

The proposal is addressed to your lender (the branch/relationship manager and the sanctioning authority) that holds the loan.

How to submit / file it

Submit the proposal in writing to the branch with your revised cash-flow, the restructuring/OTS terms sought and supporting financials, and follow up through the lender process.

Who should vet it

A CA or a debt-restructuring advisor, to make the proposal realistic and to strengthen your negotiating position before you submit.

Important cautions

Lender acceptance is discretionary; consider professional advice for large or NPA accounts.

Companion documents

- Business Loan Readiness Assessor
- Loan Option Matcher
- Working-Capital Limit Calculator
- Project Report / DPR Builder
- Loan Application Document Checklist
- Creditworthiness / CIBIL Improvement 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.