

Loan Restructuring

- Although loans generally come with a specific repayment term, due to circumstances such as the ongoing pandemic, borrowers may find it difficult to repay their loan along with the interest rate.
- In such circumstances, rather than letting borrowers default on their payments, financial institutions with the help of the government can make changes that allow for easier repayments.
- Loan or debt restructuring simply refers to making changes in the existing loan terms to help the borrower manage the repayment of loan principal and interest due.
- Generally, providing the option for loan restructuring is preferred as it also prevents the loan from being classified as an NPA or non-performing asset which reduces the banks' profits.
- Additionally, it is also less expensive than allowing the defaulter to declare bankruptcy.

Changing the Terms and Condition, Loan Types etc

Loan Restructuring

- साधारणतया कर्जा निश्चित समयका लागि निश्चित ब्याजमा प्रदान गरिएता पनि विभिन्न कारणहरूले गर्दा ग्राहकलाई समस्या परेको हुन सक्छ ।
- ग्राहकलाई समस्या परि कर्जा भुक्तानी गर्न कठिनाई भएको अवस्थामा कर्जा लाई बिग्रिन दिनु भन्दा बैंक तथा वित्तिय संस्थाले ग्राहकको वास्तविक समस्या बुझेर कर्जा सम्बन्धी भएका सम्झौतामा परिवर्तन गरि ग्राहकलाई कर्जा भुक्तानीमा सहजता प्रदान गर्ने हेतूले गरिने कार्यलाई कर्जा पुनसंरचना वा पुनतालिकिकरण भनिन्छ ।
- यसका कारण कर्जा नतिर्ने सम्भावना कम भई निष्क्रीय कर्जामा कमि आउँछ ।

कर्जा संग सम्बन्धीत शर्त तथा सम्झौता आदी

Loan Rescheduling

- When a borrower finds it difficult in repaying the loan or an interest as per the prefixed schedule due to some of the circumstances, then bank may go for rescheduling the loan payment terms.
- Rescheduling of loans means to extend or add extra time to your existing loan tenure, resulting in a revision of your monthly instalment amount so that you may be able to pay a lesser amount each month.
- This can help the borrower buy some time to adjust the repayment plan and also not default on their loans.
- But this could result in the borrower paying more in interest as they will have to service the loan for a longer time.

Changing the Payment Terms to make it flexible etc

कर्जा पुनर्तालिकीकरण

- जब कर्जा ग्राहकले कर्जा भूक्तानीमा असहजता महसूस गर्दछ, त्यस्तो अवस्थामा त्यस्ता कर्जा ग्राहकहरुलाई कर्जा भूक्तानी गर्न सहजता दिनका लागि कर्जाको भूक्तानी समय, भूक्तानी संख्या वा किस्ता संख्या आदिमा परिवर्तन गरिन्छ, भने त्यसलाई कर्जा पुनर्तालिकीकरण भनिन्छ ।
- कर्जा भूक्तानीको समय बढाउने
- किस्ता संख्या बढाउने
- किस्ताको रकम घटाउने
- ग्राहकको नगद प्रवाहलाई सहज हुने गरि मासीक वा त्रैमासीक किस्ता बनाउने
- यसरी पुनर्तालिकीकरण गर्दा ग्राहकलाई तिर्न सहज भएता पनि बढी ब्याज खर्च पर्ने समेत हुन सक्छ ।

भूक्तानीको समयतालिकामा परिवर्तन

Loan Rescheduling

EMI CALCULATOR

Loan Amount

1000000

Interest Rates (%)

12

Term (Months)

60

Calculate

Monthly Payment(EMI)

22244.45

EMI CALCULATOR

Loan Amount

1000000

Interest Rates (%)

12

Term (Months)

120

Calculate

Monthly Payment(EMI)

14347.09

Loan Rescheduling/Restructuring

Loan Restructuring Methods

- Change in the repayment period which is usually extended
- Change in the repayable amount – pay only 75% of the interest
- Changes in the number of installments that were previously agreed upon
- A change in the rate of interest previously charged – Reduced
- Provision for additional loans – to strengthen the financial transaction of customer
- Increasing the settlement period

Loan Rescheduling/Restructuring

कर्जा पुनसंरचनाका तरिका वा बिधिहरु

- कर्जा भूक्तानीको समय सिमा परिवर्तन गरेर साधारणतया वढाईन्छ ।
- कर्जा भूक्तानीको रकममा छूट वा परिवर्तन गरेर जस्तै ब्याजको ७५ प्रतिशत मात्र भूक्तानी गर्ने आदि
- किस्ता संख्यामा परिवर्तन गरेर
- ब्याजदरमा परिवर्तन गरेर
- थप कर्जा प्रदान गरेर जसका कारण ग्राहकले ब्यवसाय राम्ररी संचालन गर्न सक्षम रहन्छन ।
- कर्जा भूक्तानीको समय सिमा परिवर्तन वा बढाएर