



CREDITACCESS GRAMEEN LIMITED

[Loan Restructuring Policy](#)

Revision History

Version	Author	Description of Changes	Release Date
1	Gururaj Rao, CAO	First version	Dec 21, 2021
1	Firoz Anam, CRO	Re-adopted	April 1, 2024
2	Firoz Anam, CRO	Second version	April 21, 2025
3	Firoz Anam, CRO	<ul style="list-style-type: none"> • Section 3 - New section added on Eligibility Criteria for loan Restructuring • Included a sub-point - 'Additional co-applicant can be added at the time of restructuring' under Section 5. • Section 6 has been updated to include details on income recognition for restructured loans. 	April 16, 2026

Version Control

Version	Author	Reviewed by	Approved by
1	Gururaj Rao, CAO	Udaya Kumar, MD & CEO	Board of Directors
1	Firoz Anam, CRO	Udaya Kumar, MD	Board of Directors
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Contents

1. Introduction	4
2. Applicability of Loan Restructuring.....	4
3. Eligibility Criteria for Restructuring of loans.....	4
4. Procedure for Loan Restructuring	4
5. Features of Resolution Plan	4
6. Asset Classification and provisioning for restructured accounts	5
7. Additional loans to restructured borrowers.....	5
8. Time frame.....	5
9. Grievance Redressal	5
10. Review	6
11. Disclosure.....	6

Loan Restructuring Policy

1. Introduction

The Reserve Bank of India vide its circular DOR.STR.REC.276/21.04.048/2025-26 dated November 28, 2025, on "Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, 2025" has issued directions for providing a framework for early recognition, reporting and time bound resolution of stressed assets.

Accordingly, to provide assistance to borrowers of CA Grameen undergoing financial difficulties due to various reasons, the following policy guidelines are issued for Loan Restructuring.

2. Applicability of Loan Restructuring

Applicable to all Group Lending and Retail Finance borrowers of CA Grameen undergoing financial difficulties.

3. Eligibility Criteria for Restructuring of loans

- a. The borrower shall be in financial difficulty as assessed by designated officials through personal discussion.
- b. Accounts classified as fraud/ willful default shall not be eligible for restructuring
- c. Written-off accounts can be considered for loan restructuring

4. Procedure for Loan Restructuring

- a. The borrower must submit a request in writing to the concerned branch.
- b. The KMs/CROs/ABMs/BMs should visit the customer and evaluate the request of the customer.
- c. Restructuring loans will be considered on case-to-case basis only after necessary checks and recommendations by the Branch Managers/Area Managers.
- d. CA Grameen shall revert to borrower within 30 days from receipt of application from borrower for restructuring
- e. The necessity to restructure the loan account will be determined by the sanctioning authority on a case-to-case basis taking a holistic view of the proposal / ability of the borrower to restart the income generation activity and service loan repayments.

5. Features of Resolution Plan

The features of resolution plan shall include the following.

- a. Rescheduling of repayments including accrued interest
- b. Granting of moratorium, based on an assessment of income streams of the borrower, subject to a maximum of three months. The moratorium period, if granted, shall come into force immediately upon implementation of the resolution plan. Correspondingly, the overall tenor of the loan shall get modified commensurately.

Sanction Additional Finance to customers who have been considered for resolution plan to meet the interim needs of the borrower.

- c. The repayment tenure extension for the rescheduled loans including moratorium period shall be for a maximum of 3 years.
- d. For borrowers who have already availed restructuring, the above options shall be granted in such manner that the overall extended tenure including moratorium period, earlier extensions provided if any along with new the extension shall not exceed 3 years.
- e. For loan restructuring, an additional co-applicant can be added.

6. Asset Classification and provisioning for restructured accounts

In case of restructuring, the accounts shall be classified as non-performing assets (NPAs), i.e., 'sub-standard' to begin with. The asset classification shall continue to be governed by the ageing criteria as per as per IRAC norms of RBI.

Provisioning for restructured loans shall be done as per Ind-AS norms. Restructured accounts shall be recognized as "SICR" (significant increase in credit risk) or "Impaired" immediately after implementation.

The restructured accounts shall be upgraded only when satisfactory payment behaviour is observed for a sustained period. All other applicable norms with respect to provisioning are prescribed in ECL computation methodology documents.

Income recognition for a restructured loan is carried out in accordance with Ind AS 109 – Financial Instruments. In cases where a written-off loan is restructured, any recovery received from the borrower is first applied to the incremental (non-written-off) portion of the restructured loan. Only after the incremental portion has been fully recovered can subsequent recoveries be allocated to the portion of the loan that was previously written off.

7. Additional loans to restructured borrowers

Any additional finance approved under resolution plan or loans approved post restructuring may be treated as 'standard asset' provided the account demonstrates satisfactory performance. If the restructured accounts fail to perform satisfactorily during the monitoring period or do not qualify for upgradation at the end of the monitoring period, the additional finance and/or loans approved post restructuring shall be placed in the same asset classification category as the restructured loan.

8. Time frame

The decision on request received from the borrower for restructuring should be communicated within 30 days from the date of receipt of the request. The restructuring plan should be implemented within 90 days from the date of receipt of requests.

9. Grievance Redressal

Customers can contact the CA Grameen grievance redressal department for any grievances regarding restructuring of loan accounts.

10. Review

- a. The performance of restructured account shall be monitored closely by the management.
- b. A quarterly report on restructured accounts shall be presented to the Risk Management and Audit Committee.

11. Disclosure

The information in respect of restructuring undertaken including provisions held for such accounts shall be disclosed in the financial statements under "Notes on Accounts".