

# RESCHEDULING AND RESTRUCTURING

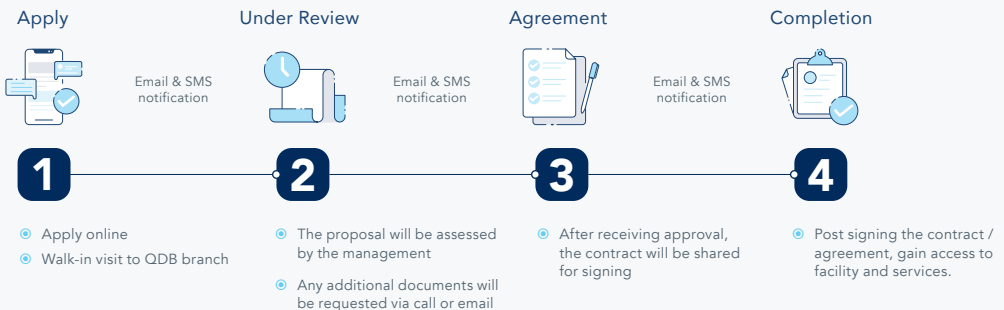
## ⊕ Brief description:

Rescheduling or restructuring the debt, either by extending the repayment periods, increasing the number of installments, or modifying them, which results in an increase in the financing period. Restructuring the debt also works to make specific changes in the financing conditions.

## ⊕ Duration:

**30**  
working days

## Application process/ journey



## Required documents:

- Request letter (not needed in QDB-Digital)
- Audited financials (last 2 years)
- In-house financials (current year latest)
  - balance sheet, income statement, cashflow and notes to financials)
- In case the shareholder is a company, then similar set of financials as mentioned above (if applicable)
- Financial projection and cashflow projection for the proposed repayment plan
- Ageing reports stocks receivable & payable
- List of contracts in hand with values (if applicable)
- Legal documents (CR, Partner IDs)
- Credit bureau consent form - to be signed by the owners individually