

MSME Resolution / Restructuring Framework

Evam Finance Private Limited
Regulatory disclosure PDF

This framework is adopted in line with RBI circulars on restructuring of advances to Micro, Small and Medium Enterprises and is read with the Board-approved credit policy.

Eligibility depends on MSME classification, aggregate exposure limits, asset classification and other conditions prescribed by RBI from time to time.

An eligible MSME borrower facing temporary financial difficulty may apply for restructuring with financial statements, cash-flow projections and reasons for stress.

Where viable, a restructuring plan may include revised repayment schedule, moratorium or working-capital relief, subject to approval and regulatory reporting.