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Golden Research Thoughts

This is to certify that our Editorial, Advisory, and Review Board Accepted Research Paper of Dr. /Shri. /Smt.: **Meghna Chotaliya** Topic:- **Corporate Debt Restructuring Mechanism In India: A Tool In Financial Crisis** College:- **R.D.National College, Linking Road , Bandra (West), Mumbai.** The Research paper is Original & Innovative it is Done Double Blind Peer Reviewed. Your Article is Published in The Month of **June** Year 2014



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Article Review Report



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<p>Vol. III, Issue : XII, June. 2014 CORPORATE DEBT RESTRUCTURING MECHANISM IN INDIA: A TOOL IN FINANCIAL CRISIS</p>	
	

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ABSTRACT:

CDR is a necessity especially in this era where economic changes in the form of upturn and downturn are a way of life and a part of business cycles for individual companies. Taking into consideration the need, the Reserve Bank of India, for that purpose, put in place the scheme of CDR in August 2001 based on the mechanism prevalent in other countries.

Abstract Report: The Title Accurately Said The Study was About.

INTRODUCTION:

Debt restructuring is a process that allows any sovereign entity, facing cash flow problems and financial distress, to reduce and renegotiate its delinquent debts in order to improve or restore liquidity and revive the entity to normal conditions. Restructuring of loans and advances includes terms such as rescheduling / renegotiation / rehabilitation / restructuring used interchangeably by the Reserve Bank of India (RBI) and banks.

Introduction Report: The aim of the study clearly defined and consistent with the rest of the manuscript.

METHODS & MATERIALS:

Must add methods and materials in your article.

Methods & Materials Report: Methods and materials reports are blank.

RESULT:

Must add result in your article.

Result Report: Result reports is blank.

CONCLUSION:

Corporate debt restructuring is a complicated procedure which can be difficult to implement, especially considering the repercussions of the global financial crisis that has presented some unprecedented debt pressures in corporate, household and financial sectors. Such process of restructuring of debt as is being implemented in clearly in favor of the debtor at the expense of the creditor. The obvious intent is to help the company recover. But often that intent is not realized and the only benefit is that in return for the losses the creditor institution suffers, it is in a position to treat the asset, after providing for any write-down, as a standard asset. Moral hazard issues are also likely to emerge from such informal out of court systems. Internationally, corporate debt restructurings can also be viewed as a mid-way between an excessive creditor-oriented approach and an excessive debtor-oriented approach. An excessive debtor oriented approach gives rise to the aspect of moral hazard as it may encourage the debtor to take excessive risks in the knowledge that the burden of any losses will fall disproportionately on creditors.

Conclusion Report: The Text is Rounded off with a Conclusion that Discusses the Implication of The Findings & Ideas Discussed & Their Impact on Future Research Direction.

REFERENCES:

- 1. "Corporate debt restructuring cases to come under scanner", Business Standard, Mumbai, September 7, 2013.
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- 4. URL: www.cdrindia.org.
- 5. URL: http://www.assochem.org/events/recent/event_791/S2_YC_Jain.pdf

Reference Report: There are Places where the Author Meghna Chotaliya Need to Cite a Reference, but Have Not

RECOMMENDATIONS:

Abstract Report: Introduce New Regular For Content & Communication.

SUMMARY OF ARTICLE:

	Very	High	Average	Low	Very Low
1. Interest of the topic to the readers		✓			
2. Originally & Novelty of the ideas	✓				
3. Importance of the proposed ideas		✓			
4. Timelines	✓				
5. Sufficient information to support the assertions made & conclusion drawn					
6. Quality of writing (Organization, Clarity, Accuracy Grammer)	✓				
7. References & Citation (Up-to-date, Appropriate Sufficient)			✓		

This Article is Innovative & Original, No Plagiarism Detected

Future Research Suggestions

This Article can expand further research for MINOR/MAJOR Research Project at UGC



Future Research Planning :

1. Career For Faculty (<http://academicprofile.org/Professor/CareerForFaculty.aspx>)
2. Academic Plan (<http://academicprofile.org/Professor/AcademicPlan.aspx>)
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5. Online Course on Research (<http://onlineresearch.in/Default.aspx>)

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