



Trust | Guidance | Solutions

PKS INDIA CONSULTANCY

YOU ARE NOT ALONE.

Facing loan problems, recovery pressure, EMI burdens, debt-management concerns, or communication issues with your bank or NBFC? We provide structured support to help you understand your situation, organize your documents, respond strategically, and move towards a practical resolution.



UNDERSTAND

Your Situation



DOCUMENT

Your Case



RESPOND

With Strategy



RESOLVE

For A Brighter
Tomorrow



Call / WhatsApp:

+91 81001 21141

 Confidential Support

 Confidential Support

 Confidential Support

WHY PKS INDIA CONSULTANCY?

When a loan problem becomes stressful, knowing what to do first can be difficult. **We help create a clear, organized path.**

When facing loan issues, it often becomes difficult to know **where to start, what documents to keep, and how to respond to the lender.**

OUR APPROACH



COMMON LOAN PROBLEMS

WHAT KIND OF LOAN PROBLEMS DO WE SUPPORT?

Loan-related pressure can take many forms. We understand common loan concerns and provide structured support to help you navigate them with clarity and confidence.

- 01 — **Repeated Recovery Calls**
Frequent recovery calls, messages, or follow-ups from lenders.
- 02 — **EMI Pressure**
Difficulty managing regular EMI payments and repayment obligations.
- 03 — **Multiple Loans**
Challenges in managing repayments across multiple loans.
- 04 — **Bank / NBFC Communication**
Difficulty communicating effectively with your bank or NBFC.
- 05 — **Loan Statement Issues**
Confusion regarding statements, outstanding amounts, charges, or transactions.
- 06 — **Recovery Communication**
Concerns related to recovery-related calls, messages, and communication.
- 07 — **Settlement / OTS**
Support in understanding the settlement or One-Time Settlement (OTS) process.
- 08 — **CIBIL / Credit Report**
Understanding CIBIL reports and addressing credit-related concerns.



Our Core Services

Our Core Consultancy Services

Practical guidance to help you understand, organize and manage your loan-related concerns.

LOAN ACCOUNT ANALYSIS

Support in reviewing loan statements, outstanding balances, interest, and charges.

DEBT MANAGEMENT GUIDANCE

Structured guidance for understanding multiple loans, EMI, and total liabilities.

RECOVERY PRESSURE SUPPORT

Support for documenting recovery calls, messages, visits, and communications.

BANK / NBFC GRIEVANCE SUPPORT

Assistance with complaint preparation, submission, and escalation processes.

REPAYMENT PLANNING

Guidance on practical repayment and resolution options.

SETTLEMENT / OTS SUPPORT

Support in understanding settlement proposals and related documentation.

Understand Your Loan Better

Loan-related documents often contain complex financial terms, charges, and outstanding balances that can be difficult to understand.

WE HELP YOU ORGANISE

- | | |
|---|---|
|  Loan Agreement |  Outstanding Amount |
|  Sanction Letter |  Charges & Interest |
|  Loan Statement |  Bank / NBFC Notices |
|  EMI Details |  Recovery Communication |



DOCUMENT FIRST

Having the right documents makes it easier to assess your situation.



What to do if facing Recovery Pressure?

Recovery calls or communication can be stressful. During this time, it is essential to properly maintain important information and evidence.

KEEP A RECORD



RECORD

Note down the date, time, phone number, and key points of the call.



Keep Written Communication

Keep important communication in written format whenever possible.



Save Messages & Notices

Preserve copies of SMS, WhatsApp messages, emails, and notices.



Do Not Destroy Evidence

Do not delete or destroy any relevant evidence.



STAY CALM • RECORD • SAVE • RESPOND

DEBT & SETTLEMENT SUPPORT

Manage your debt pressure in a structured way.

If you have multiple loans, it is important to understand your total liability, EMI, and repayment situation together.

OUR SUPPORT



Debt Assessment

Overview of your various loans and outstanding balances.



Repayment Planning

Structured guidance on available repayment options.



Settlement / OTS Support

Support in understanding the settlement or OTS discussion process.



Communication & Resolution Support

Organize Bank / NBFC communication and get guidance on practical next steps.



Understand Your Credit Report & Know the Process.

If your credit report contains incorrect information, we help identify it and provide guidance on the appropriate dispute and correction process.

SUPPORT INCLUDES

-  Credit Report Review
-  Incorrect Entry Identification
-  Required Document Preparation
-  Account Information Check
-  Dispute Process Guidance
-  Follow-up Support

CLEAR INFORMATION. BETTER UNDERSTANDING.



Debt Recovery Tribunal Support

DRT Notice? Don't Ignore It.

When you receive a DRT-related notice or proceeding, it is crucial to understand the documents, deadlines, and next steps in an organized manner.

SUPPORT INCLUDES



**DRT Notice & Summons
Understanding**



**Document & Evidence
Preparation**



**Application & Filing
Support**



**Hearing Preparation &
Tracking**



**Settlement / OTS
Support**



**Case Coordination &
Follow-up**



Where legal advice, drafting, or representation is required, a separate engagement may be made with an appropriate legal professional.

Mortgage & Secured Loan Support / Property-related Loan Matters

Structured support for documentation, outstanding balances, recovery notices, and lender communication related to Mortgages, Home Loans, Loans Against Property, and other secured loans. We offer practical guidance on organizing documents, understanding procedures, coordinating bank/NBFC follow-ups, and managing settlement discussions to help borrowers clearly plan their next steps.

DOCUMENTS • GUIDANCE • RESOLUTION

UNDERSTAND THE PROCESS. PLAN YOUR NEXT STEP.



OUR PROCESS

OUR RESOLUTION PROCESS

From Understanding Your Problem to Finding the Right Next Step

01 Consultation

Understand your problem, loan details, lender, and immediate concerns.

02 Case Assessment

Identify outstanding balances, disputes, recovery pressure, and key deadlines.

03 Grievance & Communication Support

Support for Bank/NBFC communication, complaints, and escalations.

04 Tracking & Follow-up

Track responses, approvals, and necessary next steps.

05 Document Review

Review loan agreements, statements, notices, and correspondence.

06 Strategy & Guidance

Develop a practical action plan tailored to your situation.

07 Settlement / Resolution Support

Assist with restructuring, OTS, compromise, or settlement discussions where applicable.

08 Legal Escalation If Required

Coordinate with appropriate legal counsel if legal intervention is required.

LET'S FIND A WAY FORWARD

Keep your **loan documents, statements, notices, and important communications** ready so that your situation can be assessed in an organized manner.

START WITH A CONSULTATION.



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