## SECTION 1 — Personal Info

Please provide your personal details. All information is kept strictly confidential.

**Full Name** *

**Age (Years)** *

**City / Town of Residence** *

**Gender** *

Male / Female / Non-binary / Prefer not to say

**Marital Status** *

Single / Married / Divorced / Widowed / Separated

**Education Level**

Below 10th / 10th / 12th / Graduate / Post-Graduate

**Phone Number** *

**Email Address**

**WhatsApp No. (if different)**

**Preferred Language**

English / Hindi / Tamil / Telugu / Kannada / Malayalam / Marathi / Bengali / Gujarati

**No. of Dependents** *

**Dependent Details (e.g. 2 children aged 8 & 12, mother aged 68)**

**How did you hear about us?**

Self/Internet / Family/Friend / Bank Referral / NGO / Employer / Social Media / News / Other

## SECTION 2 — Employment & Income

Help us understand your income sources and employment situation.

**Employment Type** *

Salaried-Permanent / Salaried-Contractual / Salaried-Probation / Self-Employed / Business Owner / Freelancer / Agricultural / Retired / Unemployed / Homemaker

**Employer / Business Name**

**Industry / Sector**

### MONTHLY INCOME (NET / TAKE-HOME)

**Your Monthly Income (Rs.)** *

**Spouse's Monthly Income (Rs.)**

**Other Income (Rs./month)**

**Other Income Sources**

**Total Household Monthly Income (Rs.)** *

**Income Stability** *

Stable / Somewhat variable / Highly variable / Recently reduced / Recently lost

**If income changed recently, explain**

## SECTION 3 — Monthly Expenses

List your monthly household expenses as accurately as possible.

Enter your best estimate for each category. Leave blank if zero.

**Rent / Home Loan EMI**

**Other EMIs (total)**

**Groceries & Household**

**Utilities (electricity, water, gas, phone, internet)**

**Transport (fuel, commute)**

**Children School / College Fees**

**Health Insurance Premium**

**Life Insurance Premium**

**Medical Expenses (regular)**

**Domestic Help / Cook**

**Subscriptions (streaming, gym etc.)**

**Dining Out / Entertainment**

**Clothing & Personal Care**

**Cash Withdrawals (untracked)**

**Support to Parents / Family**

**Other**

| TOTAL MONTHLY EXPENSES (Rs.) | TOTAL INCOME (Rs.) | MONTHLY SURPLUS / DEFICIT (Rs.) |
|---|---|---|
| ______________ | ______________ | ______________ |

## SECTION 4 — Debt Inventory

List ALL formal debts — loans, credit cards, overdrafts, BNPL. Continue on Addendum A if needed.

List ALL formal debts — even those you've stopped paying. See Addendum A for debts #4 and beyond.

**Debt #1**

**Lender Name** *

**Product Type** *
Home Loan / Loan Against Property / Gold Loan / Vehicle Loan / Personal Loan

**Original Amt (Rs.)**

**Outstanding Bal (Rs.)** *

**Monthly EMI (Rs.)**

**Interest Rate (%)**

**Tenure Remaining**

**Days Past Due (DPD)**

**Secured?**
No / Yes

**Collateral**

**Current Status**
Regular / Overdue / NPA / Legal-SARFAESI / Settled / Written Off

**Co-Borrower / Guarantor (if any)**

**Debt #2**

**Lender Name** *

**Product Type** *
Home Loan / Loan Against Property / Gold Loan / Vehicle Loan / Personal Loan

**Original Amt (Rs.)**

**Outstanding Bal (Rs.)** *

**Monthly EMI (Rs.)**

**Interest Rate (%)**

**Tenure Remaining**

**Days Past Due (DPD)**

**Secured?**
No / Yes

**Collateral**

**Current Status**
Regular / Overdue / NPA / Legal-SARFAESI / Settled / Written Off

**Co-Borrower / Guarantor (if any)**

**Debt #3**

**Lender Name** *

**Product Type** *

Home Loan / Loan Against Property / Gold Loan / Vehicle Loan / Personal Loan

**Original Amt (Rs.)**

**Outstanding Bal (Rs.)** *

**Monthly EMI (Rs.)**

**Interest Rate (%)**

**Tenure Remaining**

**Days Past Due (DPD)**

**Secured?**

No / Yes

**Collateral**

**Current Status**

Regular / Overdue / NPA / Legal-SARFAESI / Settled / Written Off

**Co-Borrower / Guarantor (if any)**

## SECTION 5 — Informal Debts

Borrowings from family, friends, moneylenders, or chit funds. Continue on Addendum B if needed.

**Informal Debt #1**

**Borrowed From (Name & Relationship)** *

**Amount (Rs.)** *

**Repayment Commitment Made?**

**Impact on Relationship if Unpaid**

Minimal / Moderate strain / Severe / Already damaged

**Informal Debt #2**

**Borrowed From (Name & Relationship)** *

**Amount (Rs.)** *

**Repayment Commitment Made?**

**Impact on Relationship if Unpaid**

Minimal / Moderate strain / Severe / Already damaged

## SECTION 6 — Assets

List all assets — savings, investments, property, gold, vehicles, insurance policies.

**Asset #1**

**Asset Type** *

Savings / FD / PPF / EPF / Mutual Funds / Stocks / LIC / Gold

**Description**

**Approx. Value (Rs.)** *

**Can Be Liquidated?**

Yes / No / Partially

**Any Lien / Charge?**

No / Yes

**Asset #2**

**Asset Type** *

Savings / FD / PPF / EPF / Mutual Funds / Stocks / LIC / Gold

**Description**

**Approx. Value (Rs.)** *

**Can Be Liquidated?**

Yes / No / Partially

**Any Lien / Charge?**

No / Yes

**Asset #3**

**Asset Type** *

Savings / FD / PPF / EPF / Mutual Funds / Stocks / LIC / Gold

**Description**

**Approx. Value (Rs.)** *

**Can Be Liquidated?**

Yes / No / Partially

**Any Lien / Charge?**

No / Yes

## SECTION 7 — Situation & Urgency

Help us understand the urgency and emotional context of your situation.

**What triggered this financial difficulty?** *

Job loss / Salary cut / Business downturn / Medical emergency / Divorce / Death of earner / Overspending / Fraud / Guarantor liability / App-loan spiral / Failed investment

**If 'Other', please specify**

**When did difficulty begin? (MM/YYYY)** *

### LEGAL & RECOVERY STATUS

**Any lender taking legal action?** *

No / Yes – Notice received / Yes – Case filed / Yes – SARFAESI / Not sure

**If yes, which lender(s) and stage?**

**Recovery agents contacting you?**

No / Yes – Occasionally / Yes – Frequently / Yes – Harassing

**Describe recovery agent behaviour**

**Received SARFAESI notice?**

No / Yes / Not sure

**Asset at risk of seizure/auction?**

No / Yes – Possible / Yes – Imminent

**Which asset and timeline?**

### PREVIOUS ATTEMPTS & FAMILY AWARENESS

**Tried to negotiate with any lender?**

No / Yes

**If yes, what was the outcome?**

**Spouse / family aware of full situation?**

Yes – Fully aware / Partially aware / No – They don't know / Not applicable

**Stress level about finances (1=low, 10=extreme) ***

1 / 2 / 3 / 4 / 5 / 6 / 7 / 8 / 9 / 10

**Anything else you want us to know?**

**Wellbeing Check**

Financial distress can affect mental health. If you're feeling overwhelmed, help is available:

**iCall: 9152987821 Vandrevala Foundation: 1860-2662-345 (24/7)**

## SECTION 8 — Declaration & Consent

Please read carefully, then sign and date before submitting this form.

I confirm that the information provided in this form is accurate and complete to the best of my knowledge. I understand that all information will be kept strictly confidential and used solely for the purpose of debt counselling by tackl.finance. I consent to being contacted by a certified debt counsellor regarding my situation.

**Client Signature ***

**Date (DD/MM/YYYY) ***

**Reference No.**

### FOR COUNSELLOR USE ONLY

**Counsellor Name**

**Date of First Session**

**Debt-to-Income Ratio**

**Risk Category**

Low / Medium / High / Critical

**Priority Level**

Normal / Urgent / Emergency

**Initial Assessment Notes**

# Addendum A — Formal Debt Inventory (Continued)

Use this sheet for Debts #4 and beyond. Attach to the main form. Client name: ____________________________ Date: _______________

Please list ALL formal debts — even those you've stopped paying. Include loans, credit cards, overdrafts, and BNPL accounts.

### Debt #4

**Lender Name** * ______________

**Product Type** * ______________
Home Loan / Loan Against Property / Gold Loan / Vehicle Loan / Personal Loan

**Original Amt (Rs.)** ______________

**Outstanding Bal (Rs.)** * ______________

**Monthly EMI (Rs.)** ______________

**Interest Rate (%)** ______________

**Tenure Remaining** ______________

**Days Past Due (DPD)** ______________

**Secured?** ______________
No / Yes

**Collateral** ______________

**Current Status** ______________
Regular / Overdue / NPA / Legal-SARFAESI / Settled / Written Off

**Co-Borrower / Guarantor (if any)** ______________

### Debt #5

**Lender Name** * ______________

**Product Type** * ______________
Home Loan / Loan Against Property / Gold Loan / Vehicle Loan / Personal Loan

**Original Amt (Rs.)** ______________

**Outstanding Bal (Rs.)** * ______________

**Monthly EMI (Rs.)** ______________

**Interest Rate (%)** ______________

**Tenure Remaining** ______________

**Days Past Due (DPD)** ______________

**Secured?** ______________
No / Yes

**Collateral** ______________

**Current Status** ______________
Regular / Overdue / NPA / Legal-SARFAESI / Settled / Written Off

**Co-Borrower / Guarantor (if any)** ______________

**Debt #6**

**Lender Name** *

**Product Type** *

Home Loan / Loan Against Property / Gold Loan / Vehicle Loan / Personal Loan

**Original Amt (Rs.)**

**Outstanding Bal (Rs.)** *

**Monthly EMI (Rs.)**

**Interest Rate (%)**

**Tenure Remaining**

**Days Past Due (DPD)**

**Secured?**

No / Yes

**Collateral**

**Current Status**

Regular / Overdue / NPA / Legal-SARFAESI / Settled / Written Off

**Co-Borrower / Guarantor (if any)**

**Debt #7**

**Lender Name** *

**Product Type** *

Home Loan / Loan Against Property / Gold Loan / Vehicle Loan / Personal Loan

**Original Amt (Rs.)**

**Outstanding Bal (Rs.)** *

**Monthly EMI (Rs.)**

**Interest Rate (%)**

**Tenure Remaining**

**Days Past Due (DPD)**

**Secured?**

No / Yes

**Collateral**

**Current Status**

Regular / Overdue / NPA / Legal-SARFAESI / Settled / Written Off

**Co-Borrower / Guarantor (if any)**

**Debt #8**

**Lender Name** *

**Product Type** *

Home Loan / Loan Against Property / Gold Loan / Vehicle Loan / Personal Loan

**Original Amt (Rs.)**

**Outstanding Bal (Rs.)** *

**Monthly EMI (Rs.)**

**Interest Rate (%)**

**Tenure Remaining**

**Days Past Due (DPD)**

**Secured?**

No / Yes

**Collateral**

**Current Status**

Regular / Overdue / NPA / Legal-SARFAESI / Settled / Written Off

**Co-Borrower / Guarantor (if any)**

**Debt #9**

**Lender Name** *

**Product Type** *

Home Loan / Loan Against Property / Gold Loan / Vehicle Loan / Personal Loan

**Original Amt (Rs.)**

**Outstanding Bal (Rs.)** *

**Monthly EMI (Rs.)**

**Interest Rate (%)**

**Tenure Remaining**

**Days Past Due (DPD)**

**Secured?**

No / Yes

**Collateral**

**Current Status**

Regular / Overdue / NPA / Legal-SARFAESI / Settled / Written Off

**Co-Borrower / Guarantor (if any)**

**Debt #10**

**Lender Name** *

**Product Type** *

Home Loan / Loan Against Property / Gold Loan / Vehicle Loan / Personal Loan

**Original Amt (Rs.)**

**Outstanding Bal (Rs.)** *

**Monthly EMI (Rs.)**

**Interest Rate (%)**

**Tenure Remaining**

**Days Past Due (DPD)**

**Secured?**

No / Yes

**Collateral**

**Current Status**

Regular / Overdue / NPA / Legal-SARFAESI / Settled / Written Off

**Co-Borrower / Guarantor (if any)**

**Debt #11**

**Lender Name** *

**Product Type** *

Home Loan / Loan Against Property / Gold Loan / Vehicle Loan / Personal Loan

**Original Amt (Rs.)**

**Outstanding Bal (Rs.)** *

**Monthly EMI (Rs.)**

**Interest Rate (%)**

**Tenure Remaining**

**Days Past Due (DPD)**

**Secured?**

No / Yes

**Collateral**

**Current Status**

Regular / Overdue / NPA / Legal-SARFAESI / Settled / Written Off

**Co-Borrower / Guarantor (if any)**

**Debt #12**

**Lender Name** *

**Product Type** *

Home Loan / Loan Against Property / Gold Loan / Vehicle Loan / Personal Loan

**Original Amt (Rs.)**

**Outstanding Bal (Rs.)** *

**Monthly EMI (Rs.)**

**Interest Rate (%)**

**Tenure Remaining**

**Days Past Due (DPD)**

**Secured?**

No / Yes

**Collateral**

**Current Status**

Regular / Overdue / NPA / Legal-SARFAESI / Settled / Written Off

**Co-Borrower / Guarantor (if any)**

# Addendum B — Informal Debt Inventory (Continued)

Use this sheet for Informal Debts #3 and beyond. Attach to the main form. Client name: ____________________ Date: __________

Include all borrowings from family, friends, moneylenders, chit funds, employers, or any other informal sources.

### Informal Debt #3

**Borrowed From (Name & Relationship)** *

**Amount (Rs.)** *

**Repayment Commitment Made?**

**Impact on Relationship if Unpaid**

Minimal / Moderate strain / Severe / Already damaged

### Informal Debt #4

**Borrowed From (Name & Relationship)** *

**Amount (Rs.)** *

**Repayment Commitment Made?**

**Impact on Relationship if Unpaid**

Minimal / Moderate strain / Severe / Already damaged

### Informal Debt #5

**Borrowed From (Name & Relationship)** *

**Amount (Rs.)** *

**Repayment Commitment Made?**

**Impact on Relationship if Unpaid**

Minimal / Moderate strain / Severe / Already damaged

### Informal Debt #6

**Borrowed From (Name & Relationship)** *

**Amount (Rs.)** *

**Repayment Commitment Made?**

**Impact on Relationship if Unpaid**

Minimal / Moderate strain / Severe / Already damaged

### Informal Debt #7

**Borrowed From (Name & Relationship)** *

**Amount (Rs.)** *

**Repayment Commitment Made?**

**Impact on Relationship if Unpaid**

Minimal / Moderate strain / Severe / Already damaged

**Informal Debt #8**

**Borrowed From (Name & Relationship)** *

**Amount (Rs.)** *

**Repayment Commitment Made?**

**Impact on Relationship if Unpaid**

Minimal / Moderate strain / Severe / Already damaged

**Informal Debt #9**

**Borrowed From (Name & Relationship)** *

**Amount (Rs.)** *

**Repayment Commitment Made?**

**Impact on Relationship if Unpaid**

Minimal / Moderate strain / Severe / Already damaged

**Informal Debt #10**

**Borrowed From (Name & Relationship)** *

**Amount (Rs.)** *

**Repayment Commitment Made?**

**Impact on Relationship if Unpaid**

Minimal / Moderate strain / Severe / Already damaged

**Informal Debt #11**

**Borrowed From (Name & Relationship)** *

**Amount (Rs.)** *

**Repayment Commitment Made?**

**Impact on Relationship if Unpaid**

Minimal / Moderate strain / Severe / Already damaged

**Informal Debt #12**

**Borrowed From (Name & Relationship)** *

**Amount (Rs.)** *

**Repayment Commitment Made?**

**Impact on Relationship if Unpaid**

Minimal / Moderate strain / Severe / Already damaged