



BorrowerFirst

Your Rights. Your Dignity. Our Support.

Operated by

Fortius Global Consulting

BORROWER ASSISTANCE | DOCUMENTATION | COORDINATION



BorrowerFirst

YOUR RIGHTS. YOUR DIGNITY. OUR SUPPORT.

PAYDAY LOANS & RECOVERY PRESSURE

YOU HAVE RIGHTS.

Repeated calls. Threatening messages. Privacy violations. Too many lenders to manage?

Financial hardship is not a crime. Non-payment alone does not justify arrest. You can seek time, document abuse and pursue lawful remedies.



KNOW YOUR RIGHTS. LET US HANDLE THE WORK.

BorrowerFirst helps you organise your loans, communicate with lenders and track grievances through an agreed service process.

1

LEARN

Free borrower guidance

2

ORGANISE

All loans in one register

3

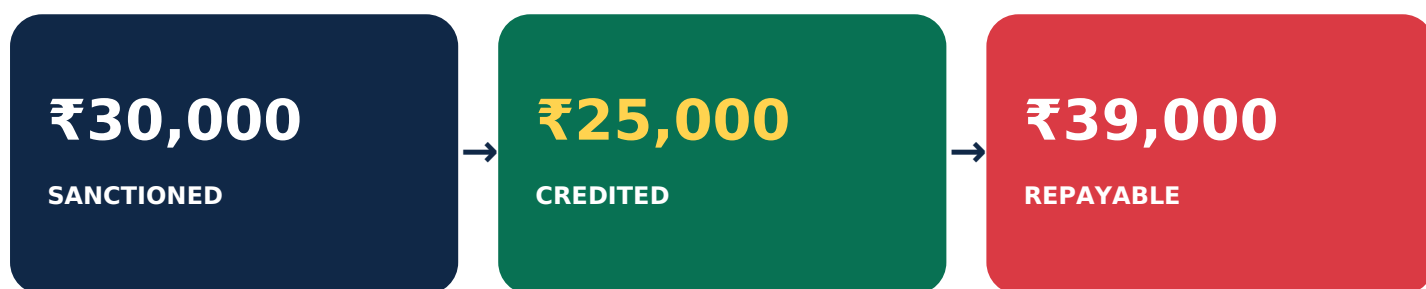
ACT

Professional assistance



THE REAL COST OF A 30-DAY LOAN

Illustrative high-cost loan: always check your actual Key Facts Statement (KFS) and annual percentage rate (APR).



WHERE DID THE MONEY GO?

₹3,000 processing fee (10%) + ₹2,000 other illustrative deductions = ₹5,000 deducted upfront. At 1% daily simple interest on ₹30,000, 30 days adds ₹9,000.

₹14,000

Cost above cash received in 30 days
56% of the ₹25,000 actually credited.

CHECK THESE BEFORE ACCEPTING ANY LOAN

KFS & APR

Annualised borrowing cost

NET CREDIT

Amount entering your account

ACTUAL LENDER

Bank or NBFC named in documents

This is a hypothetical example, not a claim about all digital lenders or proof that any particular rate is unlawful. Terms, disclosure duties and applicable laws vary.



HARASSMENT IS NOT A REPAYMENT PLAN

Debt remains payable, but intimidation, abuse and improper recovery conduct should be documented and reported.



REPEATED CALLS

Keep call logs



THREATS & ABUSE

Save messages



THIRD-PARTY CONTACT

Record evidence

5 STEPS YOU CAN TAKE TODAY

01

WRITE

Explain hardship and request time.

02

RECORD

Preserve threats, calls and messages.

03

VERIFY

Ask for agent identity and authorisation.

04

REPORT

Use lender, RBI, police or cybercrime channels.

05

FILTER

Block spam while keeping official email open.

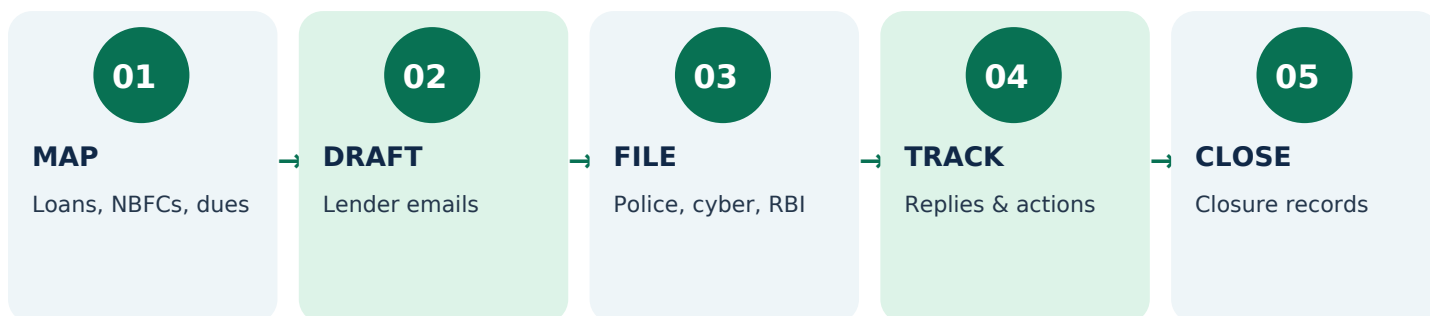


10, 20, 50 OR 100 LENDERS?

Your workday cannot be spent answering endless calls, searching for NBFC contacts and drafting dozens of separate emails.

WE PUT YOUR CASE IN ORDER.

With written authorisation, we handle the administrative workload so you can focus on work and organise a realistic repayment plan.



ADDITIONAL PRACTICAL SUPPORT

PHONE & PRIVACY

Guidance on spam filters, call records, blocking abusive numbers and keeping an accessible written channel.

RECOVERY DOCUMENTS

Help prepare factual communications requesting agent identity, lender authorisation and a verifiable process.

Important: We coordinate documentation and communications, not legal representation. We cannot guarantee extensions, court orders, debt waivers or cessation of lawful recovery.



YOU CAN DO IT YOURSELF. OR WE CAN ASSIST.

Our free guidance explains what to do. Our paid service helps carry out the agreed administrative steps and maintain consistent communication.

PROFESSIONAL SERVICE FEE

STARTS AT

₹50,000 + GST

Depends on loan count, complexity and agreed scope.

WHAT IS INCLUDED?

- ✓ Loan portfolio organisation and lender mapping
- ✓ Authorised lender emails and grievance follow-ups
- ✓ Recovery harassment records and complaint assistance
- ✓ Repayment proposal coordination and progress tracking
- ✓ Agreed follow-through towards loan closure documents

No hidden charges. Extra service fees, advocate fees, court fees and other third-party costs are disclosed and require your prior approval. Duration and deliverables are defined in writing.



SCAN FOR FREE BORROWER GUIDANCE

borrowerfirst.in

Mobile: _____

Operated by Fortius Global Consulting

GSTIN: 29ABGPR1173E2ZL

Independent administrative consultancy, not a law firm, lender or government agency. No guaranteed outcomes. Qualified advocates handle legal advice and representation separately.

LEGAL REFERRALS & COURT PROCESS COORDINATION

Support for borrowers facing serious recovery harassment across payday, digital, personal, business and other loan categories.

OUR PURPOSE: Help borrowers understand their rights, preserve evidence, maintain responsible lender communication and access suitable independent professional assistance when a legal remedy may be necessary.

WHEN LEGAL ASSISTANCE MAY BE NEEDED

1

CASE ASSESSMENT & EVIDENCE

Organise loan records, recovery communications, agent details, threats, visits and grievance history for review.

2

INDEPENDENT ADVOCATE REFERRAL

Help identify an appropriately qualified enrolled advocate, subject to the client's independent choice and consent.

3

COURT APPLICATION COORDINATION

Provide records and administrative assistance to the advocate for evaluating, drafting and filing any legally maintainable application, including a request for interim protection where appropriate.

4

HEARING & FOLLOW-UP SUPPORT

IMPORTANT: An interim injunction or other order is never guaranteed. The appropriate court, legal grounds, parties, relief and procedure must be determined by an independent enrolled advocate. Fortius Global Consulting / BorrowerFirst does not draft pleadings as legal counsel, practise law or represent clients in court. Lawful loan repayment obligations continue.

CORPORATE DISCLOSURES & SERVICE DISCLAIMER

BorrowerFirst (borrowerfirst.in) is a public-facing service brand operated by Fortius Global Consulting (GSTIN as provided: 29ABGPR1173E2ZL). The operating entity is responsible for the consultancy engagement, subject to verification of its registered particulars. BorrowerFirst is an independent borrower-assistance, documentation and administrative-coordination consultancy.

01 OUR PURPOSE

We encourage responsible borrowing, good-faith repayment of lawful dues, early written communication, accurate records, respectful recovery practices and appropriate use of official grievance mechanisms. Our educational materials are general information, not case-specific legal or financial advice.

02 WHAT WE PROVIDE

Subject to written authorisation and a defined engagement scope, we may organise loan records; prepare factual communications and grievance submissions from client-supplied information; assist with filing and tracking complaints; document reported harassment; coordinate administrative lender follow-ups and repayment proposals; and assist with closure-document requests.

03 WHAT WE ARE NOT

We are not a law firm, advocate, court, government department, RBI representative, regulator, NBFC, lender, recovery agency or debt-waiver authority. We do not exercise enforcement powers, issue binding legal notices in the capacity of an advocate, provide regulated legal representation or claim government endorsement.

04 PROFESSIONAL REFERRALS

Where a matter requires legal advice, drafting reserved to legal practitioners, court proceedings, police intervention, tax advice or another regulated service, we may help the client connect with independent appropriately qualified professionals. Their engagement, fees, advice and professional responsibility are separate, unless expressly agreed otherwise in writing.

05 NO GUARANTEED OUTCOME

We cannot guarantee that calls or visits will stop, that a lender will extend time or reduce charges, that a complaint will be accepted, that police or regulators will act, that a court will grant relief, that credit reporting will change, or that a loan will close without satisfaction of applicable requirements. All outcomes depend on the facts, applicable law and decisions of third parties.

06 CLIENT DUTIES & AUTHORITY

Clients must provide truthful, complete information, approve submissions and proposed terms, maintain required payments and respond to material requests. We communicate only with appropriate consent and authority. Borrowers remain liable for their lawful loan obligations; we do not hold ourselves out as assuming or guaranteeing those debts.

07 FEES, DURATION & THIRD-PARTY COSTS

Consultancy packages start from ₹50,000 plus applicable GST. The final fee depends on loan count, complexity, service duration and agreed deliverables, documented before engagement. Advocate fees, court charges and other third-party expenses are separate and require prior approval. Support through the loan-closure process means follow-ups within the agreed scope and term, not an unconditional promise of closure or unlimited services.

08 PRIVACY, COMPLAINTS & LIABILITY

We handle personal and financial records only for agreed purposes, subject to our privacy notice, security controls, consent and applicable law. Our contractual liability, cancellation and refund terms are set out in the engagement agreement, without excluding any rights or liabilities that cannot lawfully be excluded. No disclaimer overrides applicable consumer-protection, privacy or other laws.