KARZMAP / 01 / YOUR POSITION

The month has a cash-timing gap

FICTIONAL CASE. Month beginning 2026-10-01. Based on entered information; not independently verified.

Measure	This case
Known non-overlapping balances	₹2,95,000.00
Income minus all entered monthly outflows	₹7,000.00
Largest dated cash gap, reserve protected	₹17,000.00
Known past unpaid dues (not added to debt again)	₹0.00

You can finish the month with money left and still miss a payment before salary arrives. Fix the dates and funding gap before treating the surplus as extra repayment.

1. Act before the cash low point

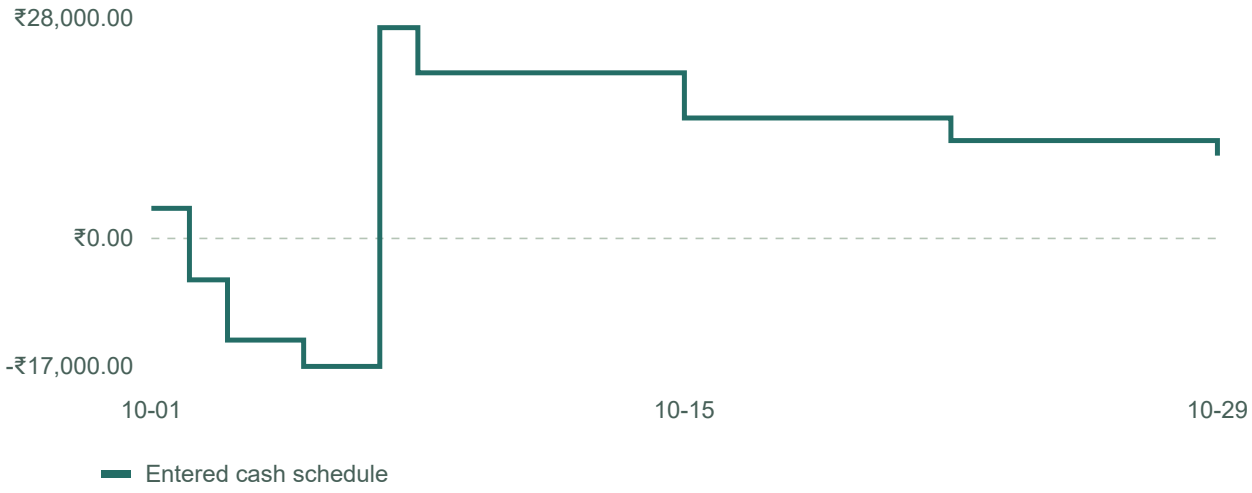
First gap 2026-10-02; peak unfunded amount ₹17,000.00.

Identify the payments preceding income and ask about an approved date change; recalculate before relying on it.

A deterministic review of entered facts, not a credit score, insolvency finding, default probability or promise of debt freedom.

KARZMAP / 02 / CASH CALENDAR

The dates that change the decision



Date	Event	Change	Cash after reserve
2026-10-02	Other commitments	-₹1,500.00	₹2,500.00
2026-10-02	Rent	-₹8,000.00	-₹5,500.00
2026-10-03	Personal loan payment	-₹8,000.00	-₹13,500.00
2026-10-05	Card minimum	-₹3,500.00	-₹17,000.00
2026-10-07	Salary	₹45,000.00	₹28,000.00
2026-10-08	Living costs	-₹6,000.00	₹22,000.00
2026-10-15	Friend repayment	-₹1,500.00	₹20,500.00
2026-10-15	Living costs	-₹3,000.00	₹17,500.00
2026-10-15	Other commitments	-₹1,500.00	₹16,000.00
2026-10-22	Living costs	-₹3,000.00	₹13,000.00
2026-10-29	Living costs	-₹2,000.00	₹11,000.00

Opening cash ₹6,000.00, of which ₹2,000.00 is protected. Same-day payments are processed before income, conservatively. Negative cash means a payment is unfunded; it is not an available overdraft.

KARZMAP / 03 / ACCOUNT REVIEW

What matters for your loans

Personal loan / Salary-linked borrowing

Do not deduct an employer instalment twice. The salary date matters as much as the monthly amount.

Find this in your records	Why it changes your next step
Is this an employer deduction or a bank/NBFC loan? Is take-home salary already net of this EMI?	Use the written contract before changing a payment or comparing a new offer.

Credit card / Credit card

A minimum payment can avoid one missed-payment trigger without clearing the interest-bearing balance. New purchases may lose the interest-free period.

Find this in your records	Why it changes your next step
Find total due, minimum due, due date, finance charges and the issuer payment-allocation rules.	Use the written contract before changing a payment or comparing a new offer.

Friend loan / Family / informal borrowing

Record the obligation without inventing a rate. RBI-regulated-lender protections do not automatically apply to a friend or local moneylender.

Find this in your records	Why it changes your next step
What amount and dates were agreed? Is interest agreed in writing?	Use the written contract before changing a payment or comparing a new offer.

Category guidance is not a finding about your lender. No rate, charge or approval is inferred from a brand name.

KARZMAP / 04 / OPTIONS

What could change the outcome

Requested date-change illustrations

Change	Peak gap before	Peak gap after	Extra fee
2026-10-03 to 2026-10-09 / proposal only	₹17,000.00	₹9,000.00	₹0.00

Each option changes one payment independently. These are separate alternatives, not a combined agreement. Zero fee means an explicitly entered assumption; a lender may quote different charges. Existing due dates still apply until changed in writing.

A useful limit to budgeting alone

Illustration	Monthly margin	Remaining deficit
Current entries	₹7,000.00	₹0.00
All other commitments removed	₹10,000.00	₹0.00

Not a recommendation to cancel every commitment. Some may be unavoidable. Essentials and debt payments are unchanged.

Extra repayment

Not established as affordable. Resolve the listed gaps, arrears or shortfalls before adding discretionary payments.

Where spare cash and verified terms permit, compare highest-interest-first with smallest-balance-first. Both keep other required payments funded. High fees, secured-asset risk, promotional terms and arrears can change the decision.

KARZMAP / 05 / BORROWING COST

Look beyond the advertised instalment

Your entered short-loan illustration

Measure	Amount
Net received	₹9,000.00
Full repayment	₹10,000.00
Cost for 30 days	₹1,000.00
Cost as share of net received	11.11%

This comparison is separate from the debt inventory. It is not an instruction to take this loan. Repeated fees can keep the original cash gap alive. Your lender-disclosed APR and exact repayment dates matter. [digital]

Your entered purchase-EMI illustration

Cash price	Total instalment route	Difference
₹30,000.00	₹30,234.82	₹234.82

Includes the entered down payment, instalments and separate fees/taxes once. Product and lender terms differ; no-cost does not automatically mean the same cost as cash. [devices]

KARZMAP / 05 / CARD MOVEMENT

Did your payments reduce the balance?

Credit card

Statement movement	Amount
Payments recorded	₹4,000.00
New credit	₹5,000.00
Interest + fees + tax less refunds	₹2,000.00
Balance increase / decrease	₹3,000.00

The balance rose despite recorded payments. Inspect new spending and charges.

Only reconciled, matching total-balance statements are shown. Write-offs and adjustments remain in the calculation record. Payments are not automatically principal reduction.

KARZMAP / 06 / VERIFY AND ACT

Your follow-through checklist

No decision-blocking input gap was detected. Statements and entered facts still need your verification.

When	Task	Evidence of completion
Today	Gather latest statements, KFS / agreement and past-due notices	Balance date, exact due, legal lender and payment reference match
Before the first affected due date	Ask the lender about the specific timing or affordability issue	Written reply with amount, charges and effective date
Within 7 days	Re-run the calendar with any agreed changes	No assumed approval and no duplicate EMI
After 30 days	Compare actual payments and balances with this plan	Receipts and next statement; correct discrepancies

Draft for your lender - review before sending

Please provide my current outstanding balance, any past-due amount, the payment allocation and all applicable charges. My entered monthly income is ₹45,000.00 and planned outflows are ₹38,000.00. My calendar shows a shortfall beginning 2026-10-02. Please explain any available date-change or hardship options, their total cost, revised schedule and credit-reporting treatment in writing. I understand my existing terms continue unless a change is confirmed.

This is a draft request, not a submitted complaint or an agreed payment arrangement. Add only accurate details and use the lender’s official contact.

KARZMAP / 07 / HELP

Free help remains available

Situation	Route
Complaint about a covered lender	Complain to the lender first; check current eligibility and deadlines at cms.rbi.org.in. RBI guidance: 14448.
Legal / repossession / auction notice	NALSA / District Legal Services Authority: 15100. Legal-aid eligibility varies.
Suspected financial cyber fraud	Notify the bank and report promptly on 1930 / cybercrime.gov.in.
Emotional distress	Tele-MANAS: 14416. For immediate danger, call 112.

The Ombudsman route addresses service complaints within its scope; it does not guarantee loan restructuring or waiver. Housing finance companies and some other entities are excluded from the 2026 scheme; verify the right grievance route for your legal lender. Settlement for less than the full dues can be reported as settled and affect future credit decisions. [ombudsman, settlement]

Evidence used in this report

[cards] SBI Card: minimum dues and finance-charge mechanics (issuer example) - https://www.sbicard.com/en/most-important-terms-and-conditions.page

[gold] SBI: EMI, bullet and overdraft gold-loan structures - https://sbi.co.in/web/personal-banking/loans/gold-loan/personal-gold-loans

[devices] Bajaj Finance: consumer-durable fees (product example) - https://www.bajajfinserv.in/easy-emi-consumer-durables-loan

[digital] RBI: Digital Lending Directions, 2025; check applicable consolidated directions - https://www.rbi.org.in/Scripts/BS_CircularIndexDisplay.aspx?Id=12848

[conduct] RBI: NBFC Responsible Business Conduct directions, updated July 2026 - https://www.rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=12942

[settlement] CIBIL: impact of settled status - https://www.cibil.com/blog/impact-of-settled-status-on-cibil-score

[strategy] CFPB: debt action plan - general allocation methods, not Indian law - https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_debt-action-plan_tool_2018-11.pdf

[ombudsman] RBI Integrated Ombudsman Scheme 2026, copy published by Axis Bank - https://application.axis.bank.in/docs/Integrated_Ombudsman_Scheme%202026.pdf

Research checked 5 October 2026. Rules depend on lender class, sanction date and contract. Current directions and your documents take precedence. This automated report has not been reviewed by a financial or legal professional.