

My name is Gaurav. For months, I have been living under intense pressure because of multiple short-term loans.

I kept borrowing from one place just to cover another, believing I would fix everything soon. Instead, the weight kept increasing until I could no longer carry it. I have already paid huge amounts in interest—sometimes extremely high, month after month—yet the balance barely moved.

What pushed me to the edge was not the money alone, but the way I have been treated. I received constant calls, threats, and messages from unknown recovery agents. Some claimed they would email my CEO, my manager, and my HR. Some said they would send my loan details to my workplace. They also contacted my references and insulted them. I have recordings where abusive language was used—words no human deserves to hear—calling me things that were deeply humiliating.

I want whoever reads this to understand that I am not hiding. I am not running away. I am trying to face everything, but the harassment shattered whatever stability I had left. People I care about stepped away from me because they believed the lies told to them. The fear of being exposed and humiliated left me unable to sleep, unable to think clearly, and constantly scared of what might happen next.

Despite everything, I am still trying to do the right thing. I want to repay what I owe, but I need a realistic plan. I need communication, not intimidation. I need understanding, not threats. I want to repay responsibly and steadily, without being pushed into fear. Behind every overdue loan is a human being, often drowning silently. This page exists to show my truth and to request a path forward that does not destroy my dignity or mental peace.