



ClearDu[®]

Think Recovery, Think ClearDu

ClearDu Founders

Driving Innovation in Collection and Legal Tech



SHAILEN MEHTA

Founder & Managing Director

A seasoned finance professional and successful entrepreneur with more than 24 years of experience in all the core functions viz. Sales, Credit, Operations, Collections and resolution for secured as well as unsecured lending. His foray into finance started with GE Countrywide and continued with organizations such as Citi Bank, Tata Finance, DCB and HSBC



SONIA SHARMA

Founder & Director

Sonia is a technopreneur who has more than a decade experience of in consulting firms around the globe for their digital strategy and helping them achieve their software goals. She is a techno-functional expert and takes pride in launching complex software and tech suites. She is an IIM-A Alumni and was selected by IIM-B NSRCL Program



PRASHANT SHARMA

Founder & CTO

Prashant is a tech enthusiast with a passion for coding and DevOps, and the architect behind the ClearDu Tech Framework. He is the founder of Tecxar, a digital transformation company, with over a decade of experience designing software across US Healthcare, eCommerce, Banking, B2B, and FinTech. He holds an engineering degree from RTU and credentials from IIM-A

About ClearDu

Technology Platforms Driving Intelligent Recovery

PROPRIETARY PLATFORMS POWERING A COMPLETE RECOVERY SERVICE MODEL



Collexifi
COLLECTIONS &
RECOVERY PLATFORM

Unified Collections and Recovery platform integrating CRM, Dialers, Digital outreach, Field teams, Skip tracing, and Analytics in one system

One platform for complete recovery operations



Notifi X
NOTICE MANAGEMENT
PLATFORM

Automated Digital & Physical notices with Print-to-Post service, India Post Integration, customer response capture, Real-time delivery tracking

Faster, compliant and fully trackable notice management



SARFAESI 360
LITIGATION
MANAGEMENT PLATFORM

End-to-end litigation platform automating Section 13(2) notices, Section 14 CMM/DM court filings, physical possession, valuation, and property auctions

Complete litigation lifecycle on a single platform



SERVING

Banks • NBFCs • MFIs • ARCs



ISO 9001:2013

Certified Quality Management System



ISO 27001:2022

Certified Information Security Mgmt System

About ClearDu

Technology Enabled Recovery Services

OUR SERVICE MODEL - RECOVERY DELIVERED ACROSS 5 CHANNELS



DIGITAL OUTREACH

Omnichannel engagement across Voicebot, WhatsApp, SMS, IVR, and others

Digital engagement that improves borrower connect and early recoveries.



TELE CALLING

High productivity and multi lingual calling with quality, compliance and control

High-performance contact center operations delivering higher payment conversions.



FIELD OPERATIONS

Dedicated field team and network for effective recovery

Technology-enabled field collections with transparency and operational control.



LEGAL RECOVERY

End-to-end legal execution and notice management

End-to-end legal recovery services managed through compliance-driven processes.



SKIP TRACING

Advanced tracing and data enrichment capabilities

Improves borrower traceability and enhances recovery efficiency



15+ YEARS

BFSI collections & recovery expertise



PERFROMANCE

Higher Recovery Rates



PAN INDIA OPS

Strong presence. Wider reach across channels

Our Clients

Trusted by India's leading banks, NBFCs and financial institutions



Compliance & Security

Data Protection and Regulatory Compliance



ISO 9001:2015



DPIIT Recognized



ISO 27001

ClearDu is built to support secure operations, controlled access, and regulatory-aligned workflows for enterprise communication



Access & Control

- › Only authorized users can access sensitive client data
- › Role-based access control (RBAC) ensures data privacy
- › 100% of interactions and data access events are logged



Data Security

- › Data security policies aligned with top-tier institution regulations
- › End-to-end encryption for data in transit and at rest
- › Robust infrastructure to provide an outstanding end-result



Certifications & Recognition

- › Recognized by DPIIT - Dept. for Promotion of Industry & Internal Trade
- › Registered under the Startup India initiative
- › Committed to transparent governance and innovation

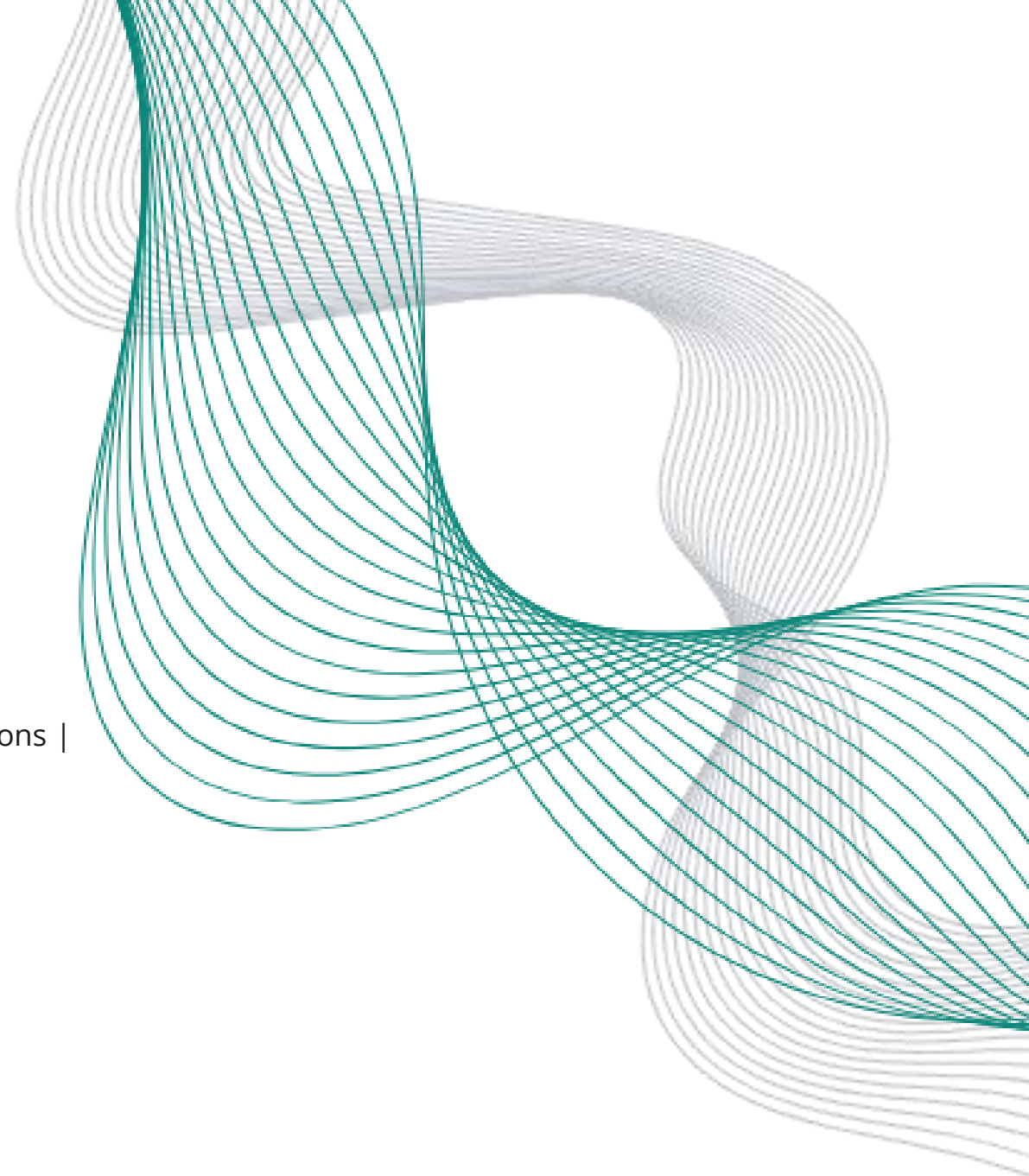
PRODUCT 1 OF 3 ·

ColleXifi

Collections & Recovery Platform

Digital Collections | Tele-Calling | Omnichannel Communication | Field Operations |
Legal Recovery | Skip Tracing | Analytics | One Unified System

Built for Banks · NBFCs · MFIs · ARCs · Financial Institutions · Collection Partners



What is *Collexifi*?

ClearDu's intelligent end-to-end Collections & Recovery Management Platform

10+ Modes | ANY PORTFOLIO SIZE

Collexifi unifies digital collections, tele-calling, field operations, omnichannel communication, legal recovery and analytics into a **single ecosystem**, maximizing recoveries while ensuring complete operational control, compliance and transparency



DIGITAL COLLECTIONS

Omnichannel outreach via RCS, IVR, WhatsApp, VoiceBot, Email & SMS



TELE-CALLING & DIALER

Smart predictive dialer with live monitoring, recording & callbacks

Built for Banks, NBFCs, MFIs, ARCs, Financial Institutions & Collection Partners



FIELD & LEGAL RECOVERY

Legal case triggering, field assignment & settlement automation



ANALYTICS & REPORTING

Real-time dashboards, KPI tracking & BI for leadership

*“Designed to handle portfolios of **any size** - Collexifi automates workflows, enhances agent productivity, and provides leadership with **real-time business intelligence**”*

Collexifi Platform

A single ecosystem spanning the entire recovery lifecycle



Digital Collections

Segmented, automated workflows



Tele-Calling & Dialer

Predictive & progressive dialing



Omnichannel Comms

WhatsApp, SMS, RCS, IVR, Voice Bots



Field Operations

Field allocation, Visit mapping, PTP tracking



Legal Recovery

Triggering Cases, Sending Notice, Outcome mapping



Skip Tracing

Data enrichment from legally available database



Analytics & BI

Real-time performance dashboards

ONE UNIFIED SYSTEM

Every module shares **one data model and one view of the customer** — from portfolio intake through digital collections, tele-calling and field recovery, to legal closure. Leadership gets end-to-end visibility without switching systems.

Advanced Analytics & Business Intelligence

Real-time visibility into collection performance, a representative leadership dashboard



Figures shown are illustrative of Collexifi dashboard outputs



Seamless Integrations

Plug-and-play connectivity with existing banking ecosystem, plus deep operational reporting



SUPPORTED INTEGRATIONS

Core Banking

LMS, CBS, Core System APIs

Dialers

ClearDu's proprietary Dialer

Payments

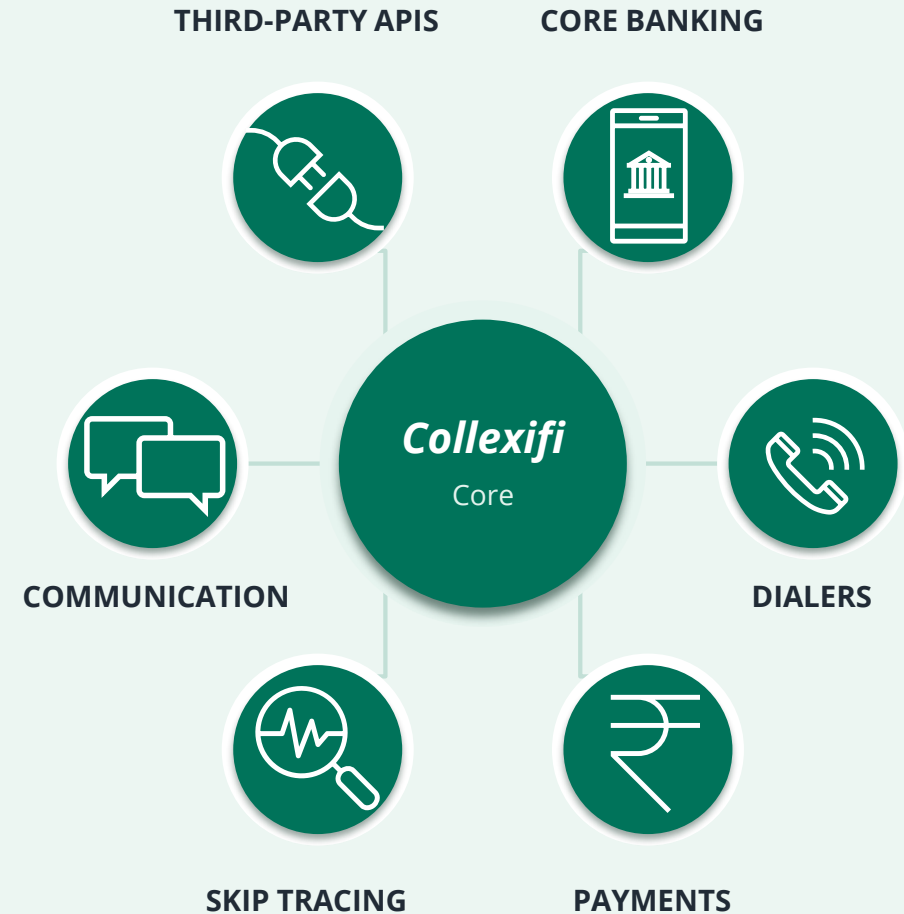
Payment Gateways for link or QR generation

Communication

WhatsApp API, SMS, RCS, Email, IVR, VoiceBot

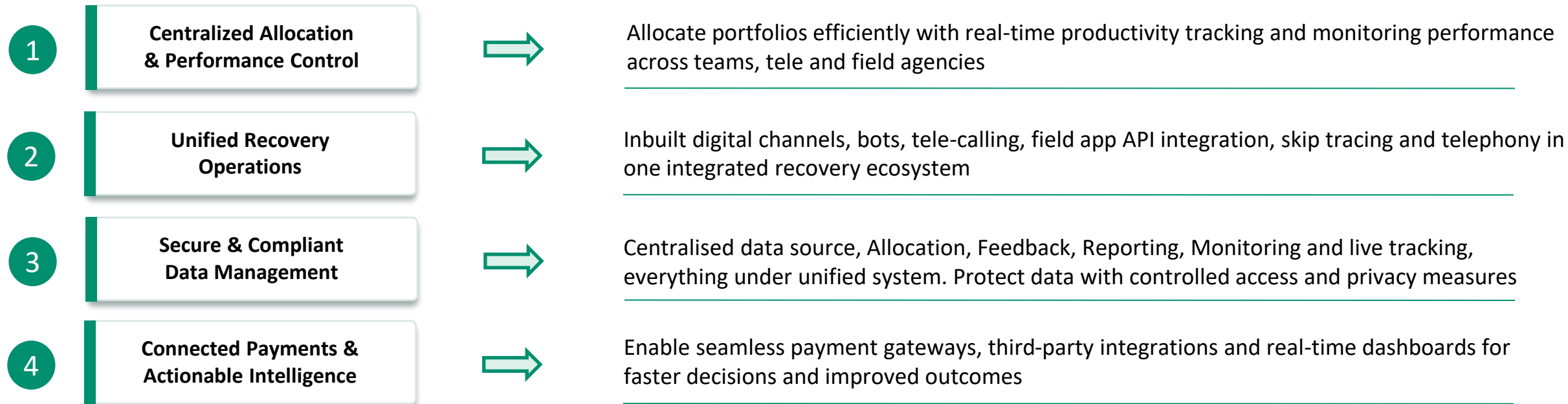
Third-Party

APIs for any external applications required



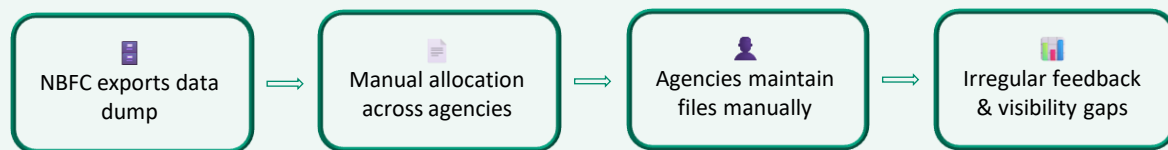
Why Collexifi?

Built to replace fragmented and manual recovery workflows



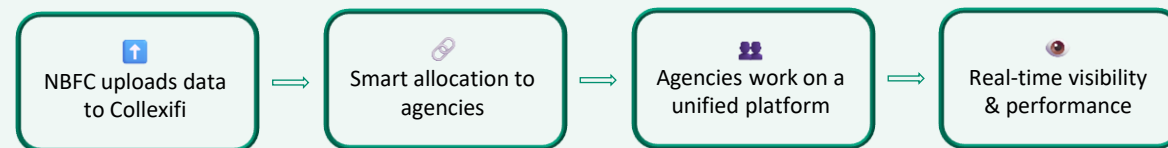
Use Case — NBFC ↔ Agency Allocation

✗ TODAY — DISCONNECTED & MANUAL



Result: ⌚ Time-consuming, ⚠ error-prone, 👁 low visibility and 🚫 no real-time control

✓ WITH COLLEXIFI — ONE CONNECTED PLATFORM



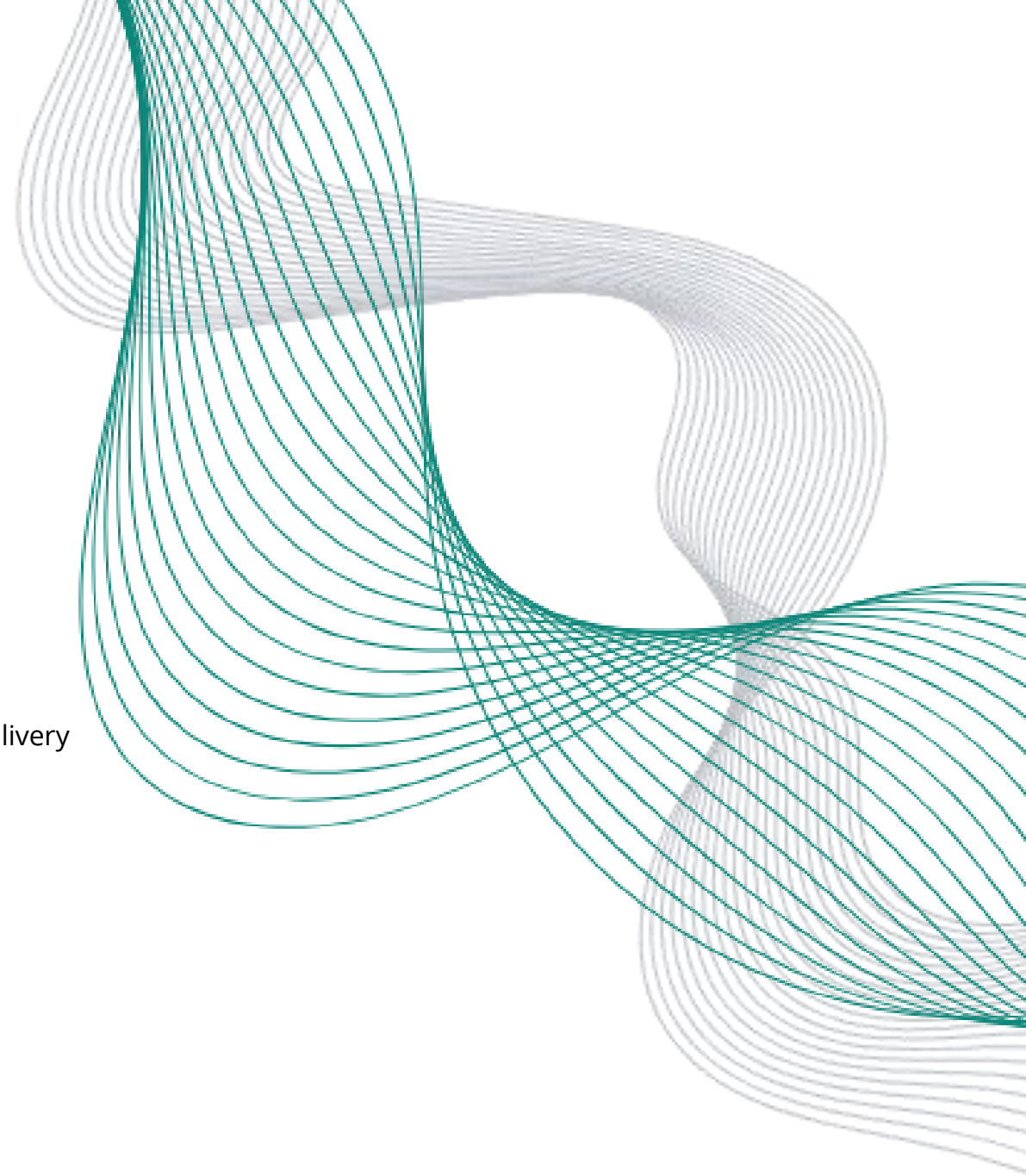
Result: ⚡ Faster allocation, 🎯 accuracy, 📍 real-time tracking and 🔄 end-to-end control

PRODUCT 2 OF 3 ·



Notice Management Solution

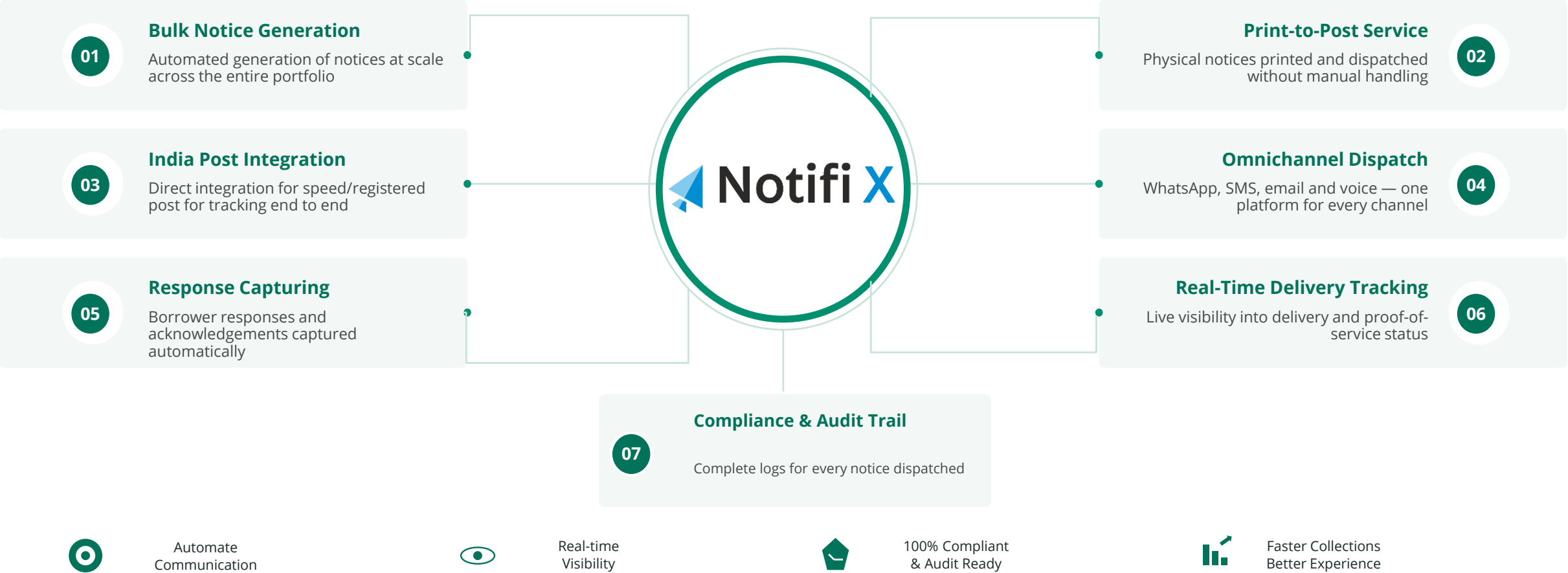
Digital Notices | Physical Notices | Print to Post | India Post Integration | Real Time Delivery Status | Response Capturing | One Unified System



Notifi X

What is Notifi X

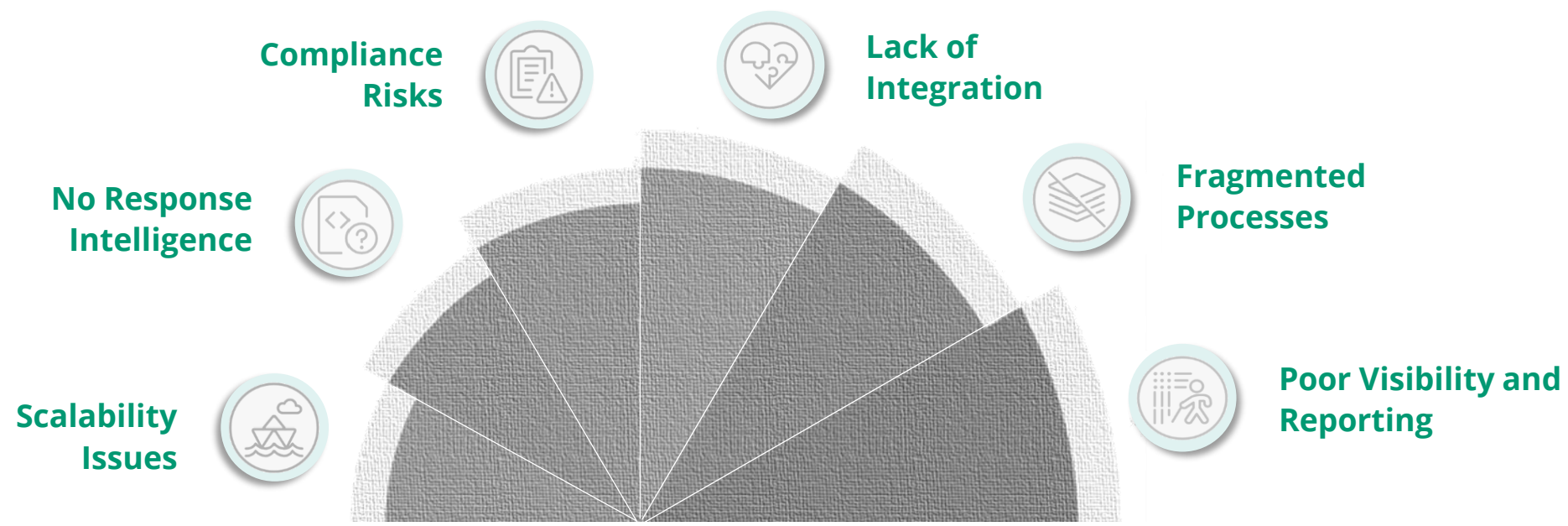
AUTOMATED DIGITAL & PHYSICAL NOTICES WITH PRINT-TO-POST SERVICE, INDIA POST INTEGRATION, RESPONSE CAPTURING AND REAL-TIME DELIVERY TRACKING



One Platform. Every Channel. Complete Control.

Challenges in Notice Generation

Manual processes and fragmented data create significant bottlenecks in large-scale notice operations



CHALLENGES IN NOTICE GENERATION

MANUAL EFFORTS

High Manual Effort required for drafting and verifying individual notices across large datasets

RISK OF ERRORS

Increased Risk of Errors in data mapping, leading to incorrect legal information or recipient details

COMPLIANCE CONSISTENCY

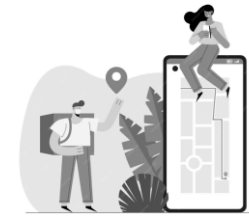
Difficulty maintaining Compliance Consistency as the process is fragmented

REAL-TIME TRACKING

Absence of Real-time Tracking for delivery and acknowledgment of critical recovery notices

How ClearDu Solves the Challenges

An integrated workflow designed to automate every stage of notice cycle



DATA INGESTION

Seamlessly import of data from existing CRM or LMS. Option to upload excel file for ease of use.

DYNAMIC MAPPING

Automatically map data points into legally vetted notice templates

AUTOMATED GENERATION

Generate thousands of personalized notices in minutes using high-speed processing system

COMPLIANCE AUDIT

Ensures all legal compliance requirements with complete audit trail

SMART DISPATCH

Send notices through physical or digital modes with end-to-end tracking capabilities

Why *Notifi X*?

Digitize, automate and track the complete notice lifecycle to improve compliance, and recovery outcomes



END-TO-END AUTOMATION

Automate notice generation, approval, dispatch and status updates.



COST OPTIMIZATION

Reduce end-to-end notice processing expenses while improving delivery efficiency and compliance.



CUSTOMER RESPONSE CAPTURE

Capture payment commitments, disputes and customer responses in a centralized platform.



HIGHER RECOVERY RATE

Enable faster borrower engagement through timely notice delivery and follow-ups.



FASTER TURNAROUND TIME

Generate and dispatch notices in bulk within minutes instead of days.



REGULATORY COMPLIANCE

Maintain standardized notice formats, audit trails and complete dispatch records

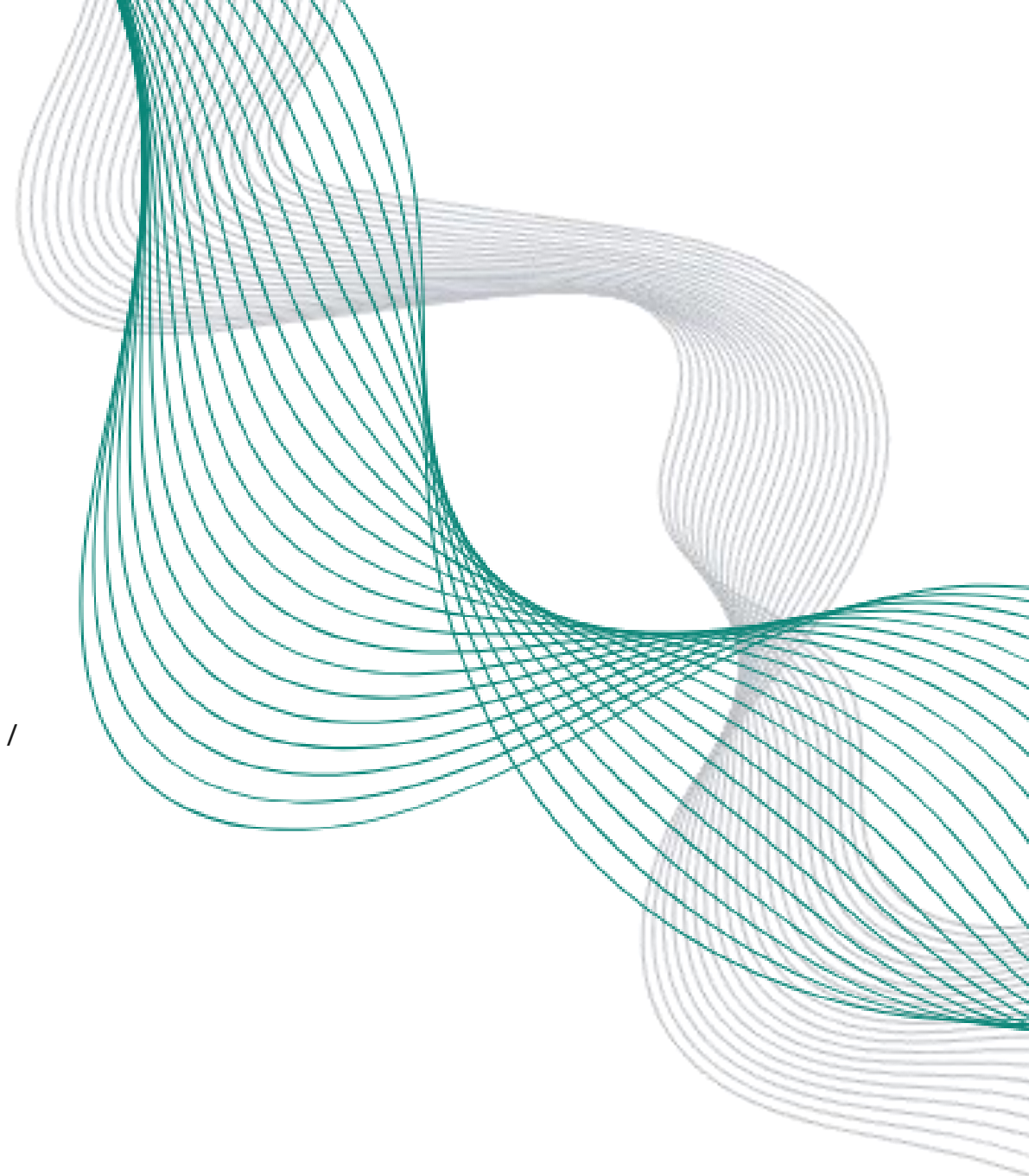
PRODUCT 3 OF 3 ·

SARFAESI 360⁺

Purpose-Built Legal Recovery & SARFAESI Case Management

Section 13(2) & 13(4) Notices | Hearing Tracking | Advocate Performance | DRT / Arbitration / Lok Adalat | Multi-Act Coverage

Built for Bank Legal Teams · NBFCs · ARCs · Housing Finance Companies



ClearDu – SARFAESI 360

A modern, end-to-end platform built to streamline and digitize the legal recovery process



ClearDu LeMS digitizes and centralizes the legal recovery lifecycle, **enabling banks, NBFCs, HFCs, ARCs and law firms to manage cases from initiation to closure** with automated workflows, compliance controls, and real-time insights



Built For

Banks, NBFCs, HFCs, ARCs, and Lawyers, Valuers and Auction platforms - enabling seamless, **end-to-end management of legal debt resolution**



Platform Core

Combines automation, centralized data management, controls & regulatory alignment into **one seamless platform**



Legal Acts Covered

SARFAESI, DRT, Valuation, Auction - **all in one single place**



Workflows

3-Dimensional workflows between Lender, Executor and Vendor - compliant to data and cyber security standards

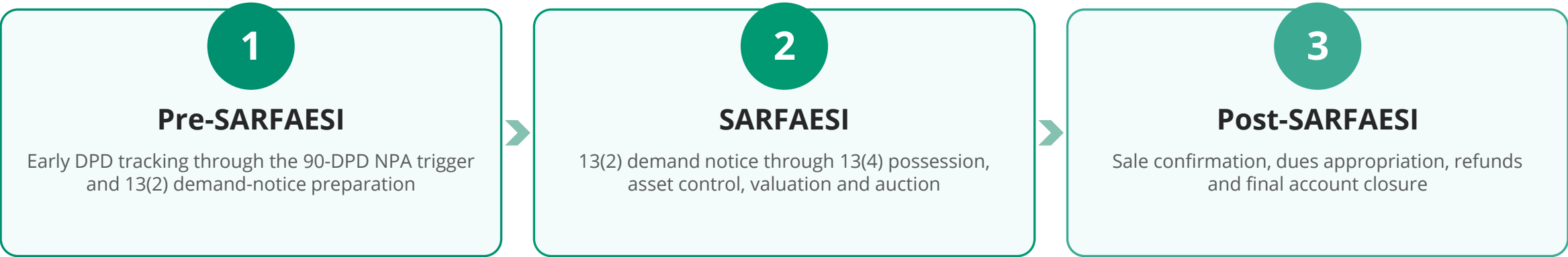


Effective recovery isn't just about chasing debts - it's about **managing the legal process smartly, strategically, and at scale**

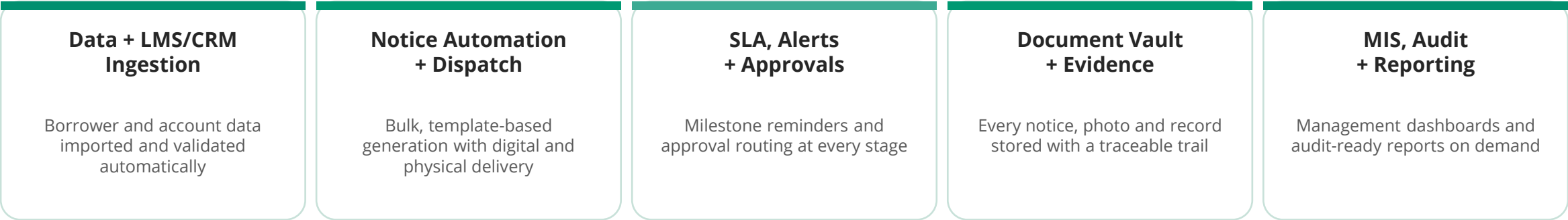


ClearDu LeMS — 3-Phase SARFAESI Operating Model

One system that carries a borrower account from delinquency monitoring all the way to legal closure



One software layer across the entire recovery lifecycle



“One case file per borrower — data, notices, approvals and evidence stay in sync from day one to closure”

SARFAESI 360

Current Market Challenges & how we solve it



HOW THE MARKET OPERATES TODAY

1

Notice generation

Manual notice generation and manual posting via speed post, with manual tracking in India Post

2

No automation and tracking

No automated reminders or notifications for upcoming statutory timelines

3

Advocate / Panel Management

Advocate performance has no visibility for the lender

4

Fragmented case tracking

Cases tracked through excel sheets and manually causing delays

5

No centralized compliance & Audit Trail

Documents and communications are dispersed creating higher compliance risk and high audit efforts



THE GAP / PAIN POINT

**Manual &
Time-consuming**

**Missed timelines
& case delays**

**No visibility on advocate
performance and
pendency**

**Fragmented data, no
single source of truth**

**Compliance risk & No
Audit Trail**



HOW SARFAESI 360 SOLVES IT

1

Automated Notice Lifecycle

Auto-generate notices, Print-to-Post integration, India Post tracking and proof-of-delivery in one workflow

2

Automated Reminders & Timeline Tracking

Workflow-based reminders and alerts for DRT / Arbitration / Lok Adalat timelines and hearings

3

Advocate and Panel Management

Centralized Advocate allocation, SLA monitoring, performance dashboard, and communication tracking

4

End-to-end Case Management

Centralized tracking of all cases, documents, hearings, orders, and correspondence in one integrated system

5

Centralized Repository & Audit Trail

Secure data repository, complete audit logs and instant retrieval of all legal records

Product Highlights

Six pillars that make ClearDu LeMS the definitive platform for legal debt recovery

1

ONE SINGLE PLATFORM

Handles the **entire legal journey of the borrower** from case initiation to closure

2

HIGH-VOLUME CAPABLE

Built to handle **large pools and multiple simultaneous flows** for each borrower

3

FULL SARFAESI ACT COVERAGE

SARFAESI, DRT, Valuation, Auction and Sale everything covered under single platform

4

PERFECT RULE ENGINE

Built-in Approval Matrix ensuring **compliance and process integrity at every step**

5

3-D WORKFLOWS

Seamless **collaboration between Lender, Executor and Vendor** across every legal stage

6

CYBER & DATA COMPLIANT

Fully **compliant with data and cyber security standards**, protecting client data always



ClearDu[®]

Think Recovery, Think ClearDu

THANK YOU!



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