



ClearDu[®]

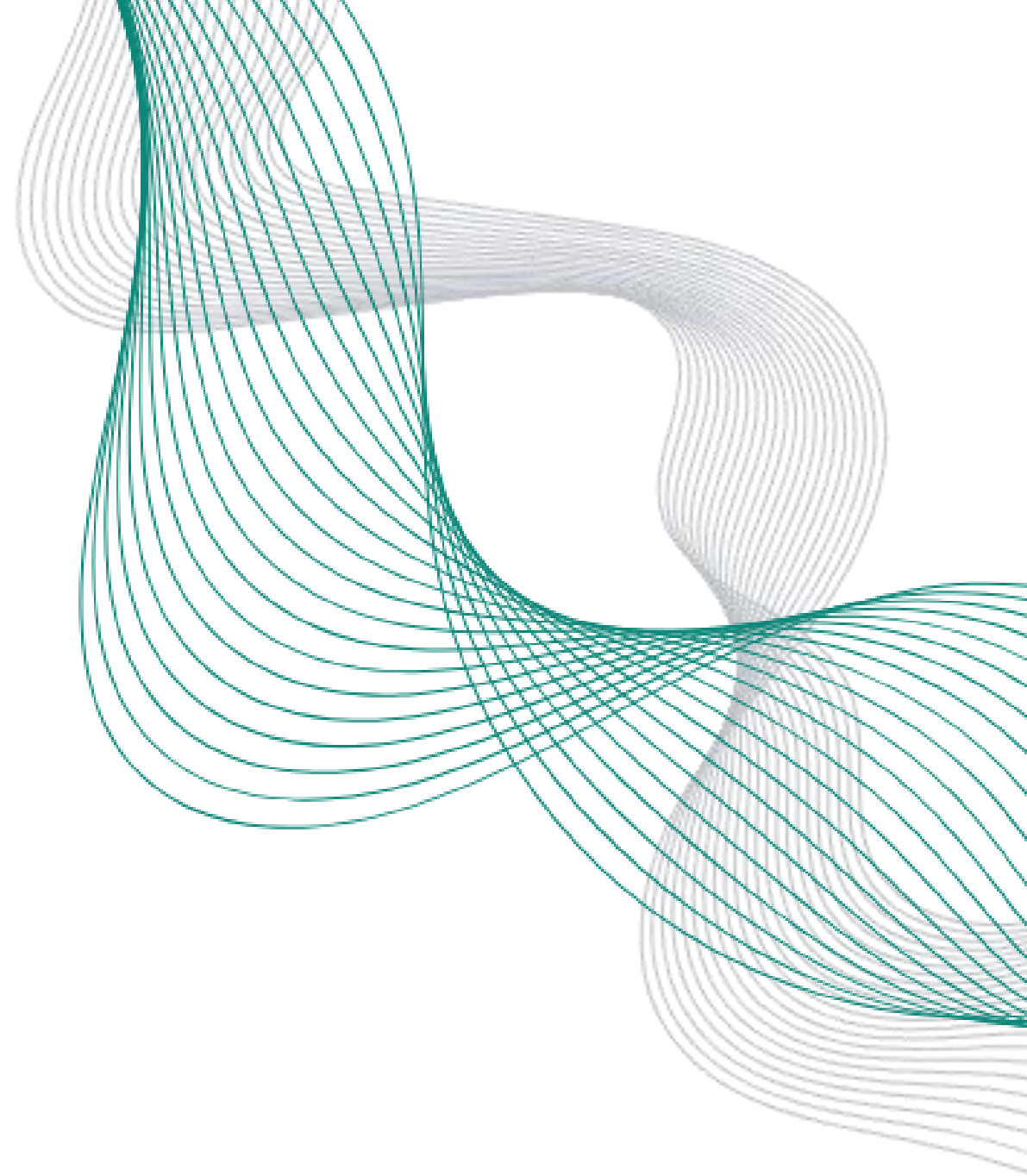
Think Recovery, Think ClearDu

SARFAESI 360⁺

End-to-end Legal Management System



SARFAESI Module | Digital Notices | Physical Notices | Print to Post |
India Post Integration | E-court Integration | One Unified System



ClearDu – SARFAESI 360

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



ClearDu SARFAESI 360 digitizes and centralizes the legal recovery lifecycle, **enabling banks, NBFCs, HFCs, and ARCs to manage cases from initiation to closure** with automated workflows, compliance controls, and real-time insights



Built For

Banks, NBFCs, HFCs, ARCs, 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 Aspects Covered

NI Act, SARFAESI, DRT, DRAT, 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**



Legal Workflows

End-to-end legal lifecycle management across recovery and litigation workflows



AUTOMATED WORKFLOWS FOR EVERY CRITICAL LEGAL ACT

NI ACT HANDLING

- › Section 138 / Section 25
- › Digital and Physical Notices

SARFAESI COMPLIANCE

- › Section 13(2), 13(4) and Section 14
- › Publication, Empaneled Lawyer, Valuer, and auction platform

DRT / DRAT MANAGEMENT

- › Filing and Documentation
- › Hearing Updates

COMPREHENSIVE LITIGATION SUPPORT

- › Multiple Legal Act Coverage
- › Reporting and Analytics

DIGITAL AND PHYSICAL NOTICE MANAGEMENT

- › Automated Notice Generation of all kinds
- › Multi-Channel Delivery

INTEGRATIONS

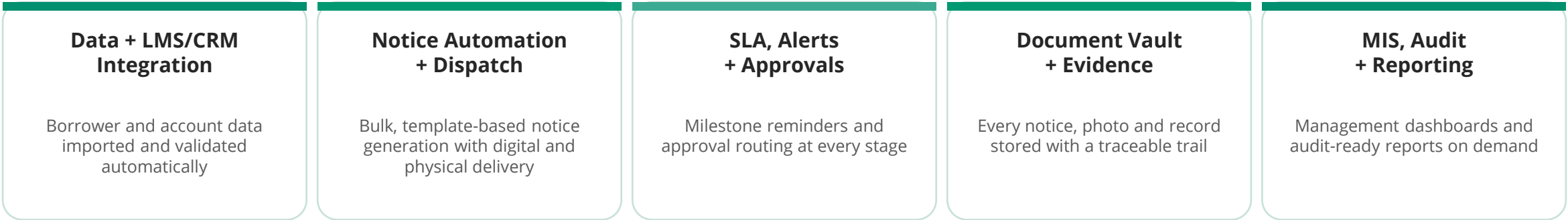
- › India Post Integration for real time delivery updates
- › E-court Integration for updates on the cases filed

SARFAESI 360 — 3-Phase SARFAESI Operating Model

One system that carries a borrower account from NPA tagging 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”

Product Benefits

Four measurable outcomes delivered by the ClearDu SARFAESI 360 platform



INCREASED EFFICIENCY

Streamlined processes, automated workflows and enhanced collaboration for **faster and more effective loan recoveries** at scale across all legal acts



IMPROVED TRANSPARENCY

Real-time visibility into case progress, performance metrics and regulatory compliance status at **every stage of the legal recovery process**



REDUCED OPERATIONAL COST

Structured processes, minimal errors and enhanced overall productivity **drive significant cost savings across the legal recovery function**



ENHANCED DECISION MAKING

Leveraging data-driven insights to make **informed decisions, predict outcomes and optimize recovery-related strategies** at every stage

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



THANK YOU!

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