ClearDu®

Think Recovery, Think ClearDu

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

B **SERVING**
Banks • NBFCs • MFIs • ARCs

ISO **ISO 9001:2013**
Certified Quality Management System

27K **ISO 27001:2022**
Certified Information Security Mgmt System

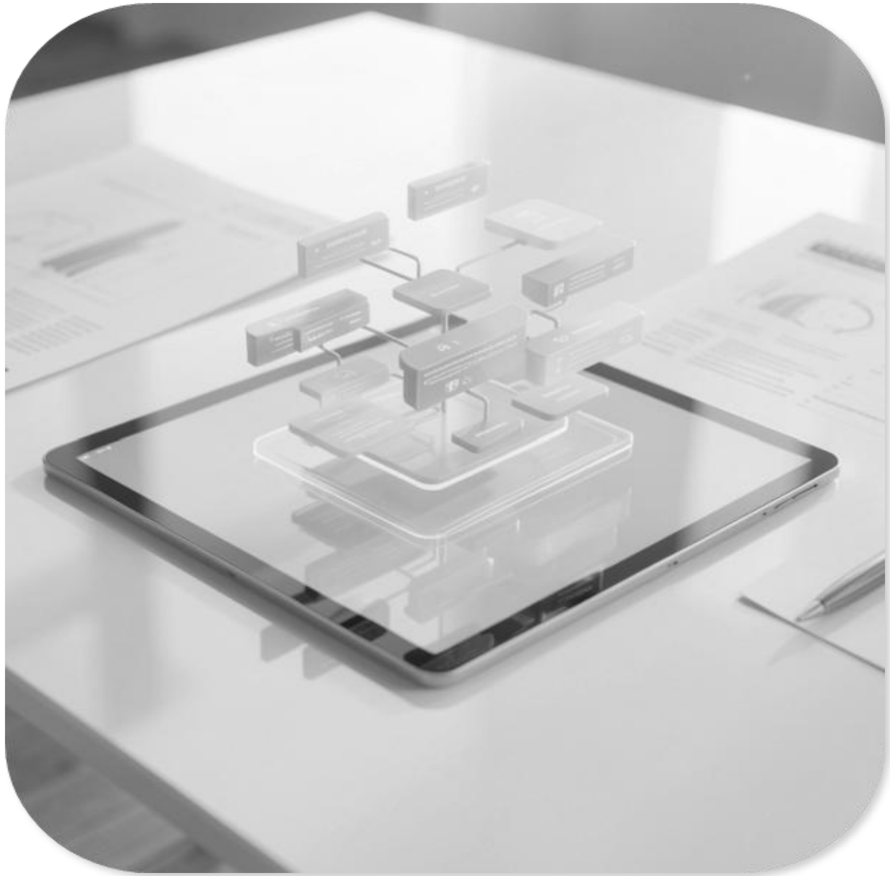
SARFAESI 360

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**"

Product Modules

Five core modules forming the complete legal debt recovery ecosystem

1.

BORROWER MANAGEMENT

Manage borrower data, loan categorization, user roles and access permissions across all teams and workflows

2.

NOTICE MANAGEMENT

Generate, configure and automate compliant digital and physical notices with real time delivery updates

3.

DOCUMENT MANAGEMENT

Centralized document repository with file upload, digital signatures and full notice timeline management

4.

COURT CASE UPDATES

Update and track court case status, hearings, orders and outcomes in real time across all legal proceedings

5.

SUPPORT & COMMUNICATION

Response windows, SMS, WhatsApp and email tools for seamless reminders and stakeholder communication

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

1 Pre-SARFAESI

Early DPD tracking through the 90-DPD NPA trigger and 13(2) demand-notice preparation

2 SARFAESI

13(2) demand notice, 13(4) possession, asset control, valuation and auction

3 Post-SARFAESI

Sale confirmation, dues appropriation, and final account closure

One software layer across the entire recovery lifecycle

Data + LMS/CRM Integration

Borrower and account data imported and validated automatically

Notice Automation + Dispatch

Bulk, template-based notice generation with digital and physical delivery

SLA, Alerts + Approvals

Milestone reminders and approval routing at every stage

Document Vault + Evidence

Every notice, photo and record stored with a traceable trail

MIS, Audit + Reporting

Management dashboards and audit-ready reports on demand

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

Phase 1 · Pre-SARFAESI — Account Readiness & Notice Trigger

Section 13(2) notice readiness

1

Early Delinquency

0–89 DPD. Payment-delay tracking, reminders and account monitoring

2

NPA Classification

90 DPD. Classification per RBI norms plus borrower intimation

3

SARFAESI Readiness

Case eligibility, borrower details, dues and security documents checked

4

Demand Notice Trigger

13(2) notice drafted and routed for authorized-officer / legal approval

What ClearDu Automates in This Phase

- Borrower and account import from LMS, DMS or Excel, with validation checks on entry
- DPD milestones, NPA tagging, reminders and internal escalation alerts
- Template selection, dues computation fields and legal-data mapping
- Ready for approval cases before 13(2) demand-notice generation

Output: SARFAESI-ready borrower file with clean data, verified dues, mapped collateral and a notice-trigger trail

Stages covered: Early delinquency, NPA stage, 13(2) trigger and the 60-day consideration window

Phase 2 · SARFAESI — Notices, Possession, Valuation & Auction

From the 13(2) demand notice through to auction — every step logged and traceable

1
13(2) Notice
Demand notice + proof of service

2
60-Day Window
Payment / representation tracking

3
13(4) Action
Possession notice + AO/legal approval

4
External Uploads
Paper publication, Section 14 order, Asset photos, Panchanama

5
Valuation
Valuer appointment + report

6
Auction / Sale
Sale notice, Auction platform integration, buyer bid

Notice Generation Engine, Built Into *SARFAESI 360*

- Legally vetted 13(2), 13(4), sale-notice and borrower-intimation templates
- Bulk notice generation with dynamic borrower, loan, asset and dues data mapping
- Digital and physical dispatch, with proof of service and delivery status
- Auto reminders for 60-day expiry, possession, valuation and auction milestones

Control principle: every notice generated is traceable, approved and auditable

Phase 3 · Post-SARFAESI — Recovery Proceeds & Closure

ClearDu closes the loop after auction by managing evidences, proceeds and institutional reporting

1
Auction Report
Auction completion and result record

2
Sale Confirmation
Sale certificate issued to the successful bidder

3
Payment Terms
Buyer payment tracking and exception alerts

4
Appropriation
Dues adjusted; refund of balance, if any

5
Closure
Account closure and reporting

Post-Sale Controls

- Sale confirmation, certificate generation and buyer communication
- Recovery ledger view: sale proceeds, dues adjustment and refund tracking
- Closure checklist, account status update and exception approval
- Complete audit trail for management, authorized officer, and legal counsel

Output: Final closure, reconciled recovery outcome and a complete case archive

Stages covered: Confirmation of sale, appropriation and account 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

Our Clients

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

kotak
Kotak Mahindra Bank

Edelweiss
Asset Reconstruction

HAVE A HOME A CAN FIN HOME
CanFinHomes Ltd

Light
MICROFINANCE

SPANDANA

Hero
FINCORP

UTKARSH
UTKARSH SMALL FINANCE BANK
Aapki Ummeed Ka Khaata

mahindra
FINANCE

ACRE
MAKING ASSETS WORK

PAPPACHAN
muthoot
MICROFIN

fusion
finance

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank

RELIANCE
Asset Reconstruction

HOME
CREDIT

NSDL

PAPPACHAN
muthoot
HOUSING FINANCE

Arcil

Hinduja Leyland
Finance

motilal
oswal
Home Finance

BAJAJ
Housing Finance

TATA
CAPITAL

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

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THANK YOU!

www.cleardu.com info@cleardu.com +91 9898936777