



ClearDu[®]

Think Recovery, Think ClearDu

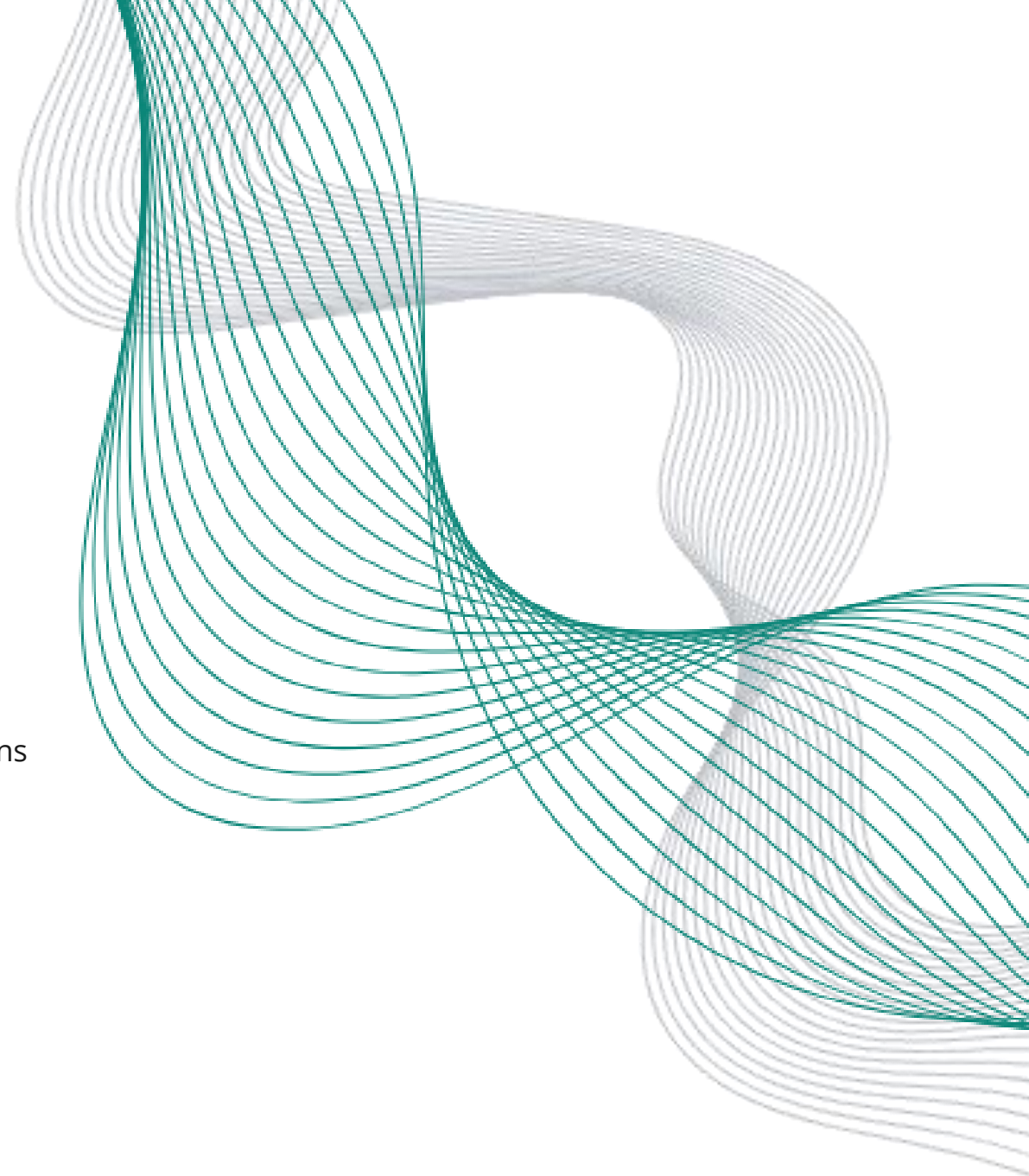


End-to-end Collections & Recovery Management Platform



Digital Collections | Tele-Calling | Omnichannel Communication | Field Operations
| Legal Recovery | Skip Tracing | Analytics | 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, omnichannel communication, field operations, 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**”*

Intelligent Portfolio Management

From raw portfolio to the right agent (segmentation, prioritization and allocation)

HOW ACCOUNTS FLOW THROUGH COLLEXIFI

- 1

INGEST
Portfolio onboarded via file upload or LMS API
- 2

SEGMENT
Bucket · Product · Region / Branch · Risk-based
- 3

PRIORITIZE
Risk-scored customer prioritization for focus
- 4

ALLOCATE
Dynamic account ownership to teams & field agents

ROLE-BASED ACCESS & GOVERNANCE



Unified Borrower & Collections Management Platform

A unified CRM for comprehensive borrower relationship management and payment reconciliation



CUSTOMER & LOAN CRM

- ✓ Multiple Loans per Customer
- ✓ Family Mapping
- ✓ Alternate Contact Mgmt.
- ✓ Guarantor Mapping
- ✓ Co-Borrower Tracking
- ✓ JLG Management
- ✓ Group Recovery Tracking



COLLECTIONS MANAGEMENT

- ✓ Intelligent Account Allocation
- ✓ Collector Task Management
- ✓ PTP & Broken Promise Tracking
- ✓ Follow-up & Callback Scheduler
- ✓ Disposition & Activity Tracking
- ✓ Collection Performance Dashboard
- ✓ Bucket-wise Collection Strategy



PAYMENT & RECONCILIATION

- ✓ Payment Link Integration
- ✓ Payment File Upload
- ✓ Payment Reconciliation Engine
- ✓ Allocation-wise Tracking
- ✓ Customer Ledger
- ✓ Payment History
- ✓ Real-Time Collection Visibility

A SINGLE BORROWER VIEW

Every borrower, every interaction, every payment, unified in one platform

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

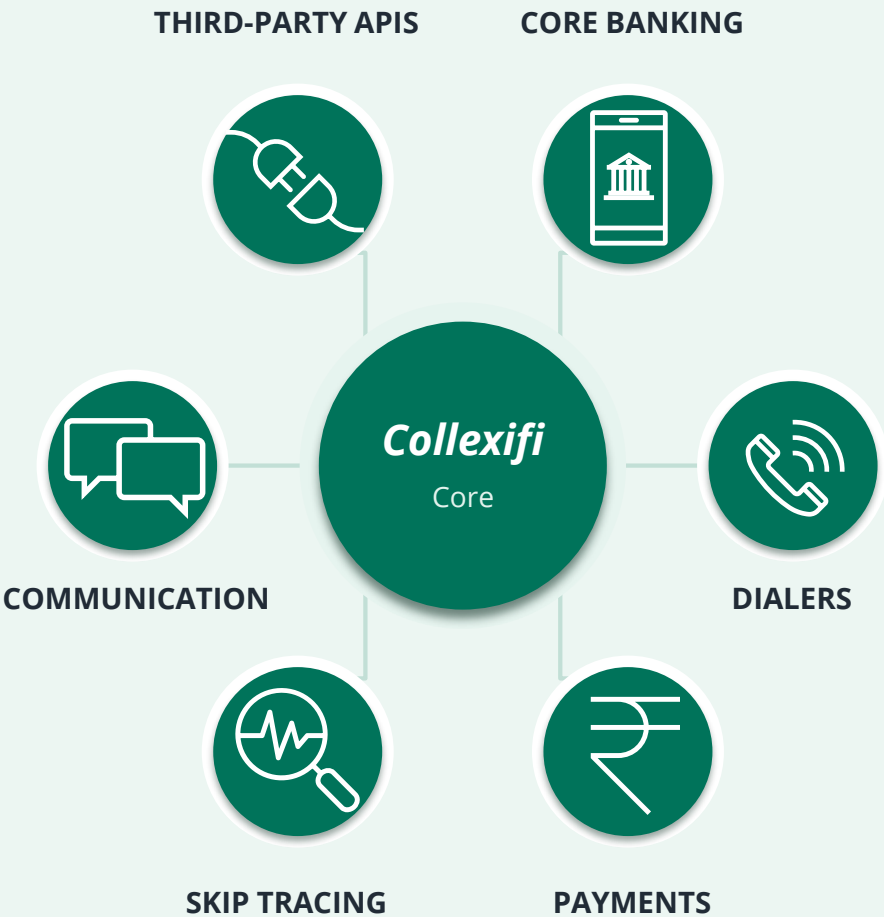
Payment Gateways for link or QR generation

Communication

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

Third-Party

APIs for any external applications required



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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