



**Ceaselez Tech Solutions Pvt Ltd unveils proposal for
building an IT portal for Resolution of NPAs**

Background

- Last 3 decades Indian Banks & Financial institutions saddened with increased level stressed assets
- Gross non-performing assets (NPAs) ratios have increased significantly
- To stem the tide of NPAs regulatory authorities like RBI has taken several measures

Joint Lender's Forum –
Multiple lenders, Collective
resolution mechanism;
Dismal recoveries due to
disagreements between
lenders

JLF

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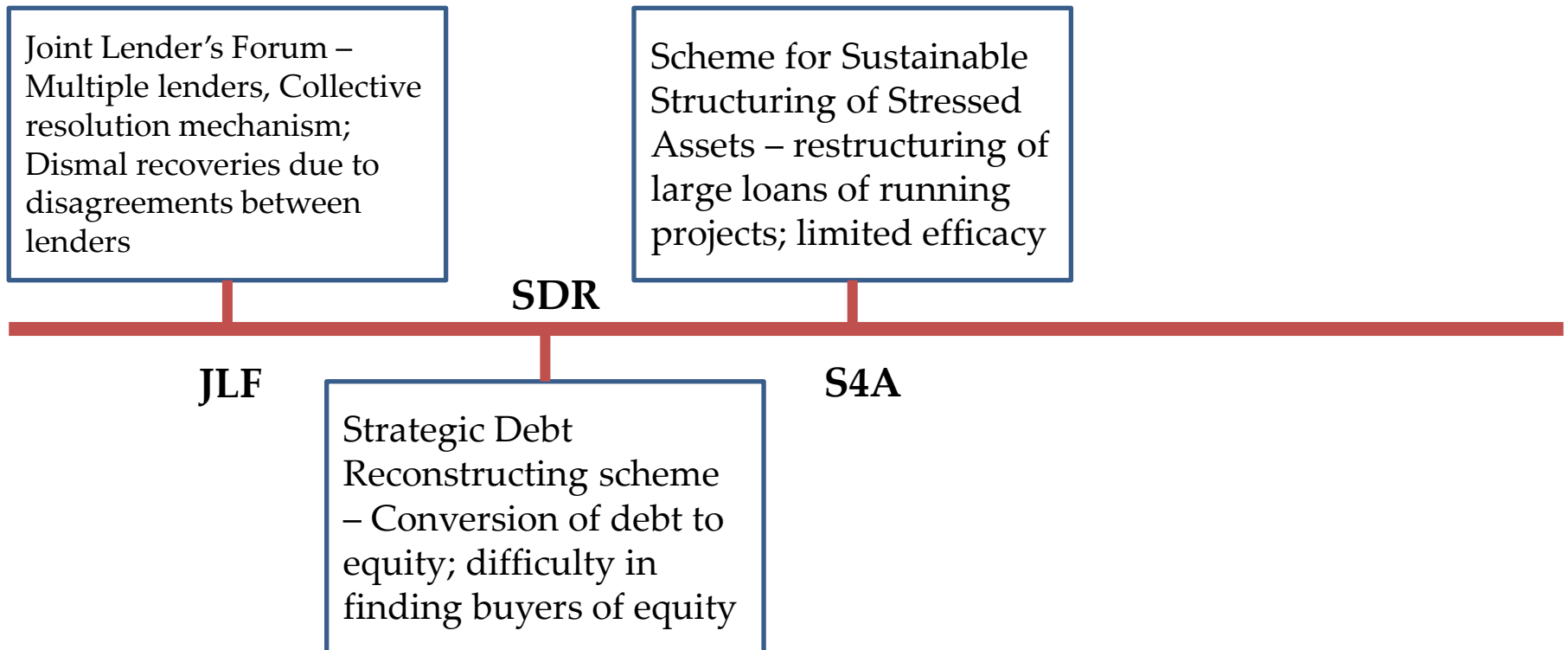
SDR

JLF

Strategic Debt
Reconstructing scheme
– Conversion of debt to
equity; difficulty in
finding buyers of equity

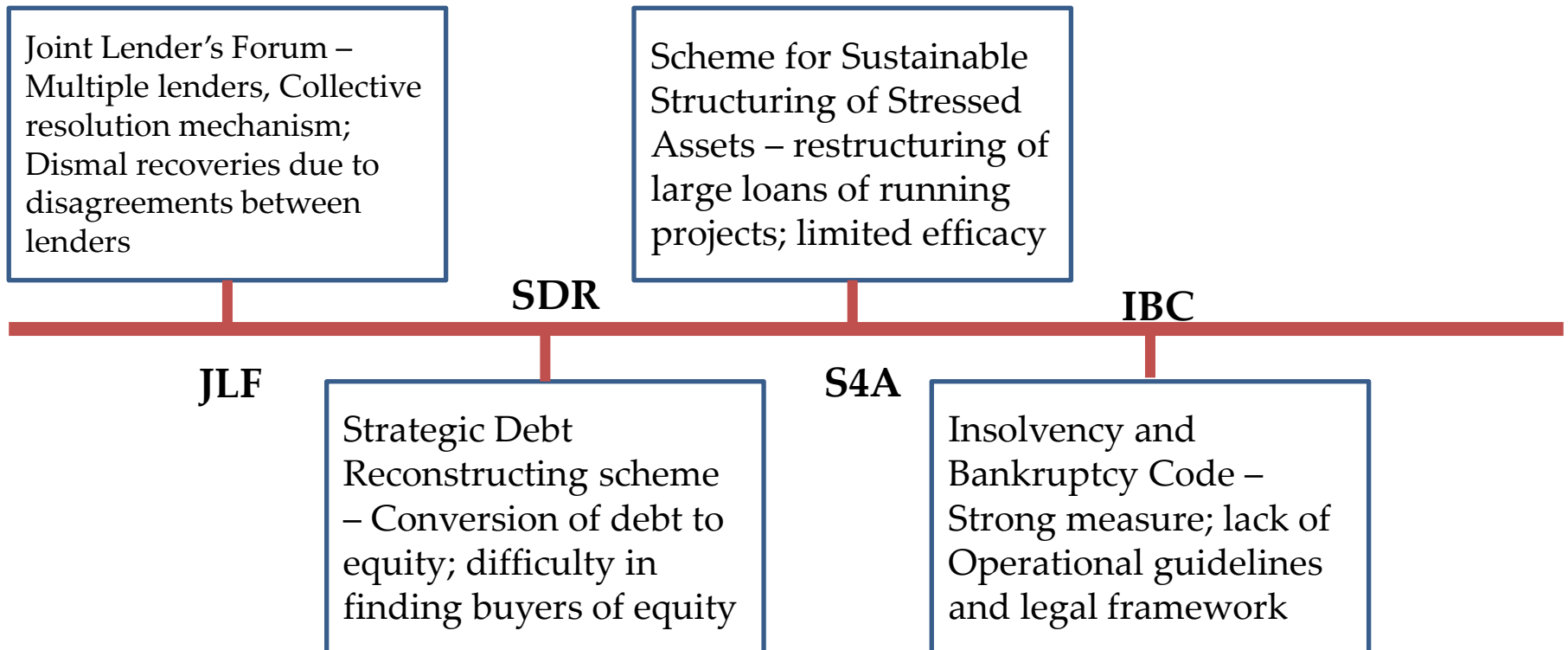
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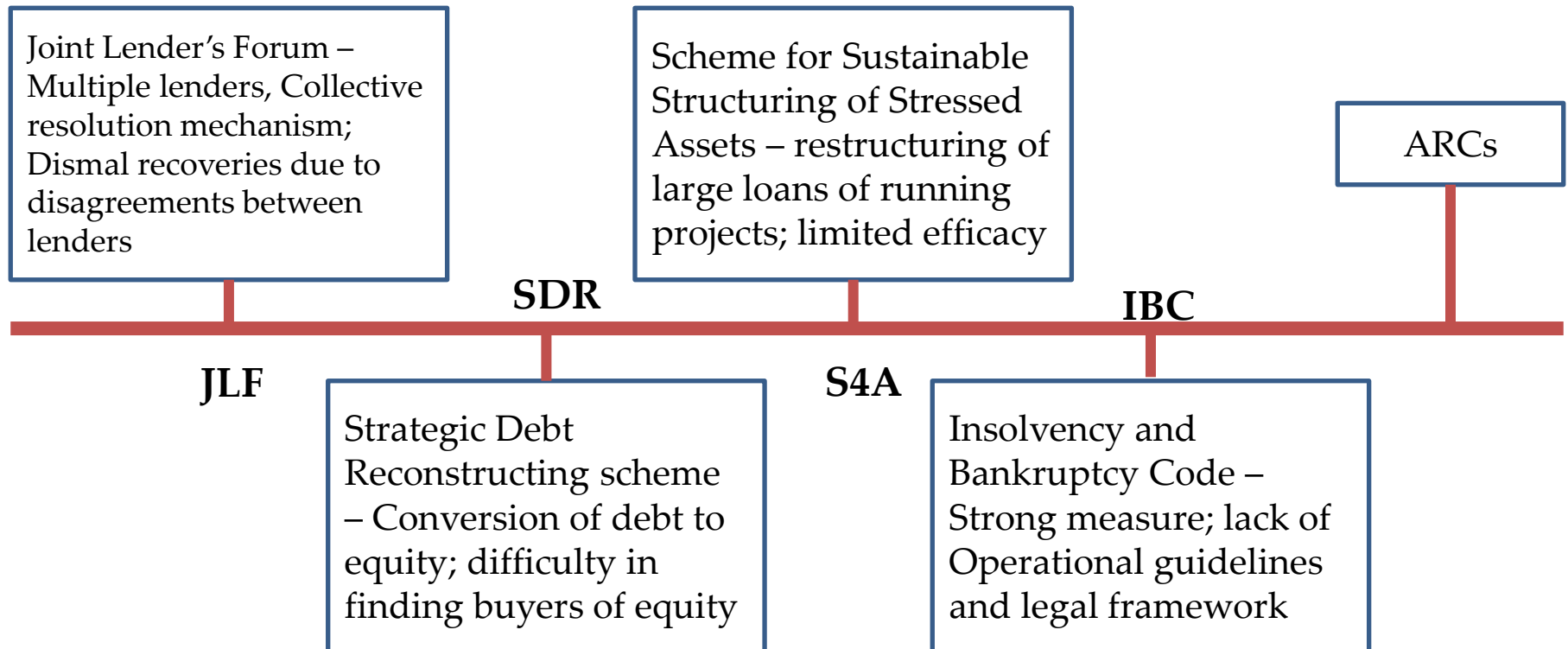
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Multiple Stakeholders



Resolution process
life cycle,
milestones,
dependencies and
timelines

Storage and retrieval
of Multiple
Documents and
forms

A BIG CHALLENGE!!



Real time
escalation
exception
deviation

**An urgent need for an
Enterprise IT Portal**

Information and
Communication

Statutory & Non-statutory
Meetings, Approvals, Actions,
audit trail & document repository.

Adherence to
Sections and
Regulations



Need for Enterprise IT
Solutions for ARCs and
Banks !!

Automated
seamless
communication

**Ceaselez has come forward to help
Banks/NBFCs, ARCs & other
Stakeholders to build an IT portal in
collaboration with regulatory
authorities**



Introducing ...

NPA SUITE

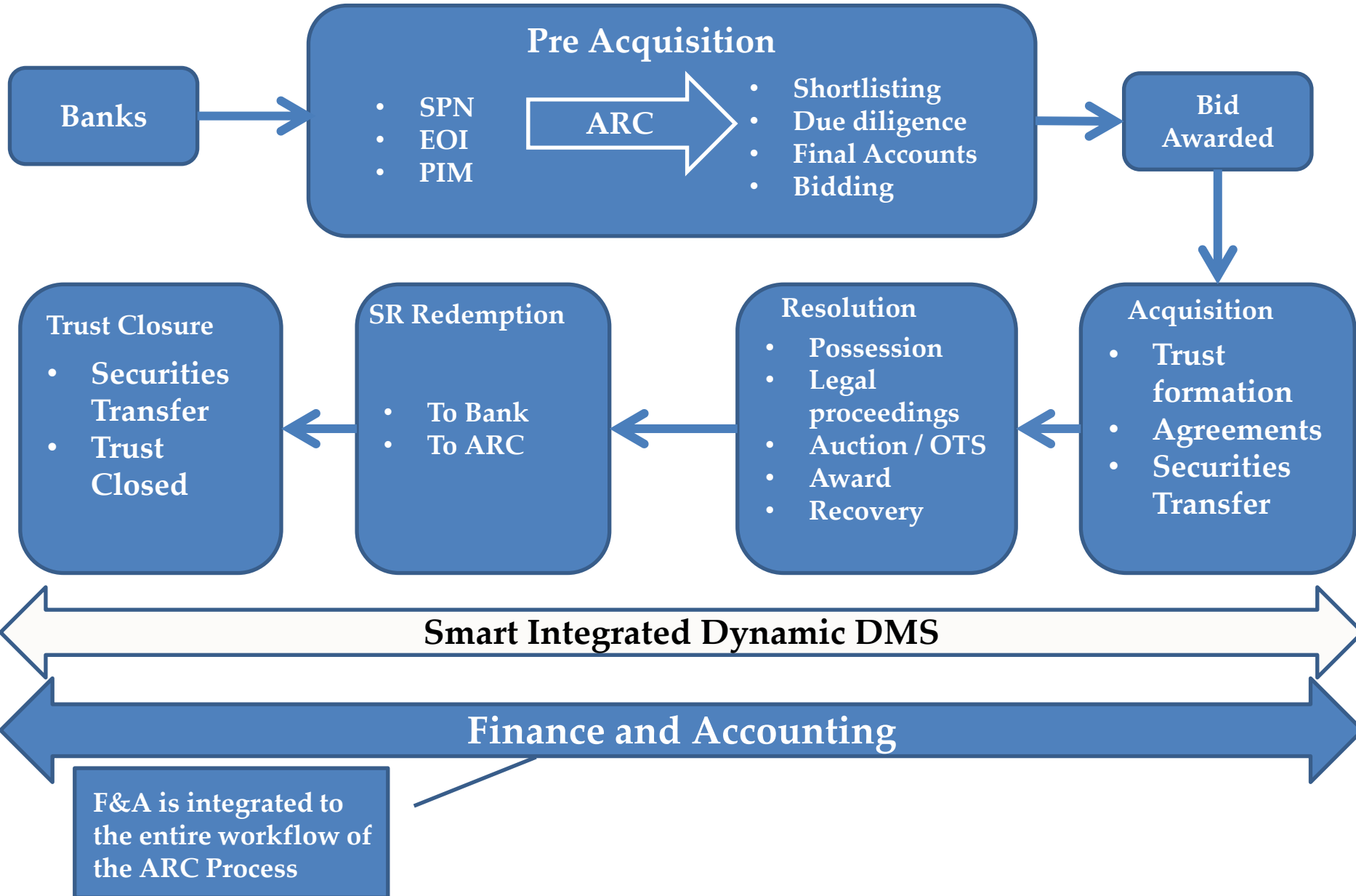
**A one stop, shop solution
for Resolution of NPAs**

Why are we venturing into NPA SUITE?

- Ceaselez has successfully implemented an Enterprise IT solution for resolution of NPA. It has been piloted and tested at various locations including ARCs in India.
- Ceaselez has developed a class room training module.
- Ceaselez has developed a virtual email engine for sending alerts, push notifications and SMS.
- Ceaselez has built a customized F&A module which is tailor made for ARC's and other investment companies.

The Proposed Portal will integrate all these functions under one Umbrella

Introducing our ARCSUITE™

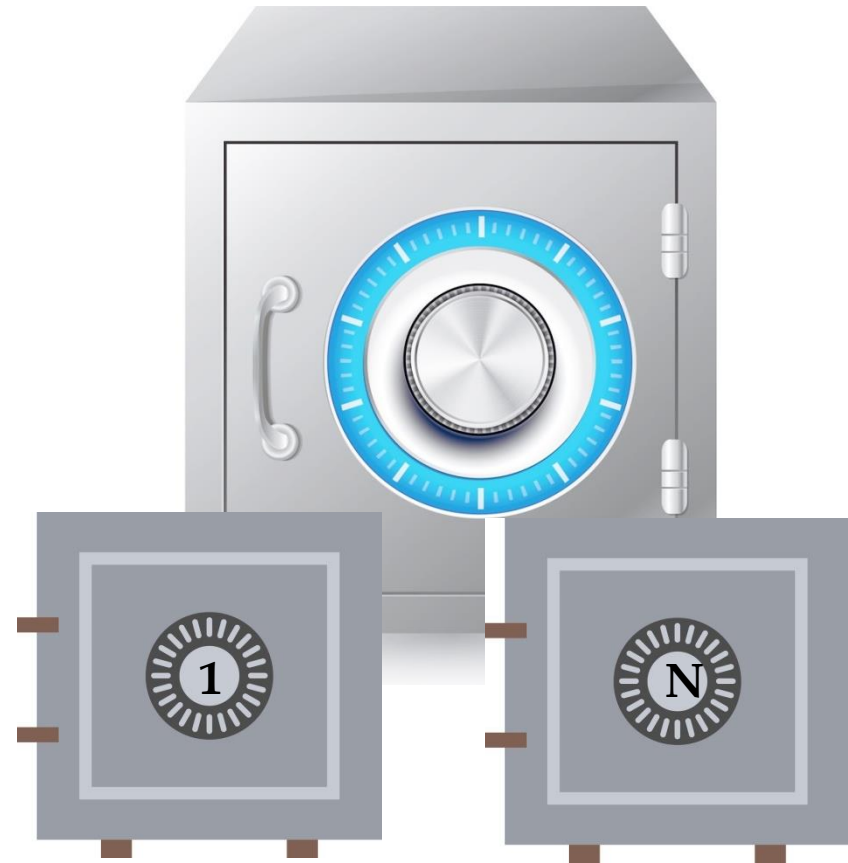


Introducing our Integrated NPA Stakeholder Management



Virtual Data Room

- **Creation of a virtual data room (VDR) for storage (both static and dynamic) and retrieval with click of a button.**
- **Privilege based access**
- **Centralized document repository**
- **Data Security - Encryption, highly secured (SHA1, MD5, Hashing , password salting, OTP by phone & email authorization)**



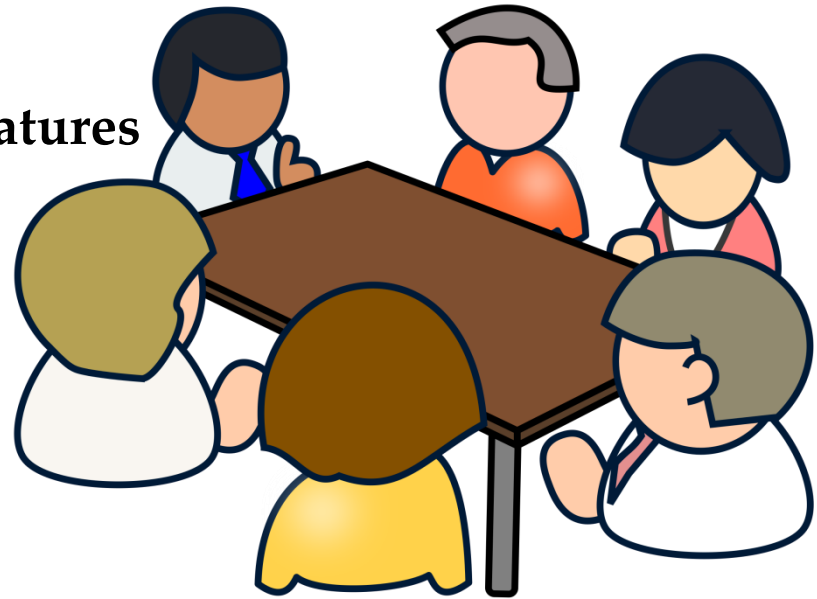
Communication and Collaboration

Virtual Email Engine – Triggering of automated emails, alerts, push notifications for all stakeholders



Enterprise Meeting Management

- **Conduct Real Time/ Offline Statutory and Non-Statutory Meetings**
 - ✓ MOM
 - ✓ Assign, Monitor and Track
- **Online approvals with embedded Signatures**
- **Voting Functionality**
- **Audit Trail**
- **Document Repositories of all meeting**
- **Webinars**



Road Map – Add on Functionalities

- **Registration Platform**
- **App Exchange Platform**
- **Resolution Suite for Banks and NBFCs**
- **Advertisements, Publications and Notifications platform**
- **Grievance Redressal Platform**

NPASUITE

Stakeholder
Management

Registration

ARC Work Flow

Meeting Management

DMS

Publications &
Notifications

Customized F&A

Advertisement &
Promotions

Virtual Email Engine

Application Exchange

Grievance Redressal
Platform

MIS Reports &
Analytics



**All in one on a
Single Portal !**

Watch out for further Updates!

Contact

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