**Our Services**

1. Banking
2. Legal
3. Investigation
4. Finance

**BANKING**

1. Debt Recovery Services
2. Security/Watch & Ward Services
3. News Paper Publication
4. Legal Team For Dm Order/Possession

**LEGAL**

1. Registration of Assignment agreement
2. DRT/Drat Cases
3. Arbitration and conciliation
4. Negotiable instrument Act
5. Civil matters of recovery
6. Criminal matters (Fraud, Cheating & Mischief)
7. Decree Execution
8. Lok Adalat
9. Legal Drafting and vetting
10. Legal Due Diligence

**INVESTIGATION**

1. Special Services
2. CLAIM INVESTIGATIONS
3. Due Diligence
4. Fraud &
5. Verification

**FINANCE**

1. One Time Settlement (OTS)
2. Debt Advisory

**BANKING**

**(a). Debt Recovery Services:**

1. **Auctions & Sales**

The company is also providing services as Auctioneers and Agents facilitating sales of secured assets seized by the lenders. Over the last Two years of activities, the Company has compiled a large database of persons interested in making the investments in assets on distress sale. The following procedure is adopted for faster sale and better realization of value of assets:

* Drafting and publication of legal notices as prescribed under SARFAESI Act with all requisite particulars
* Information is sent to relevant part of the database regarding the property/asset on sale
* The properties/assets are also listed for sale on popular media- both print and electronic media
* The properties/ assets of sale are publicized locally by way of banners, inserts and dealers
* The interested buyers are persuaded and visits to the properties/ inspection of the assets are arranged
* Proper auction proceedings are conducted and all necessary records and evidences are kept for future references and authentication
* Preparation of all documents, legal formalities etc. after successful closure of the auction
* Complete all the documentation for transfer of title in favour of the buyer and drafting and facilitating issue of sale certificate

There is a dedicated team for management, publicity, and marketing of assets under distress sale. The team is experienced enough to handle properties of any size. The documentation process has already been optimized and systemized resulting in better confidence of buyers, timely completion of the transaction and faster recovery of dues.

1. **Recovery Agency**

As recovery agents, we work for a bank or a financial institution, engaged in recovering debts from defaulting customers across different kinds of loans, credit cards, auto loans, mortgages, etc.

We don’t work for banks or loan companies alone, any business or service where customers are required to make payments for goods or services received and fail to do so, in spite of several reminders or notices. For example, hospitals, retail stores, utility companies, etc are all services which use us to collect money on long-overdue payments. Other responsibilities we undertake are:

* Trace customers who’ve moved away from recorded locations, without any forwarding address or trace left behind. This activity is known as “skip-tracing”.
* For customers who are unable to make payments, we are authorized to offer some amount of waivers or easy debt repayment plans.
* Maintaining detailed records of calls/visits made, payments or promises to make payments, new contact details, etc.

1. **Enforcement Agent under SARFAESI ACT**

The Company specializes in undertaking outsourcing of entire procedure and legal actions as laid down under Chapter III of THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS  AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (in short referred to as SARFAESI ACT) and THE SECURITY INTEREST ENFORCEMENT RULES, 2002.  The Chapter III of SARFAESI Act deals with the second part of the act i.e. ENFORCEMENT OF SECURITY INTEREST (Sections 13 to 18A of the SERFAESI ACT, which deals with the procedures for issuing demand notices; taking symbolic and physical possession of the secured assets; valuation and sale of secured assets; procedure of sale; and security and management of the secured assets, etc.

Our company is empanelment with Banks in India and Asset Reconstruction Companies (ARC’s).

Our operations spread over 9 States across the country i.e. Delhi/ NCR, Punjab, Haryana, Chandigarh, Himachal Pradesh, Uttarakhand, Uttar Pradesh, Rajasthan, Jammu & Kashmir.

The Company is engaged in this segment of outsourcing since inception of the SARFAESI Act. The process started with the education of constituent of the customer on the provisions and applicability of SARFAESI Act and identification of cases which could fall under the ambit of this Act.

**(b). Security/Watch & Ward Services**

We have great pleasure to introduce the security and facility services of our organization. You would definitely agree with us that the concept of Security and facility services nowadays is not merely a status symbol, but the significance of the vital role it plays either to protect the valuables or to maintain the confidentiality of the business security of an organization of repute needs no further elaboration.  AYlegum Advisory LLP(Pole Star Securities) is one of the foremost professionally and managed organizations operating Security and Facility services most effectively. We are a group of trained and experienced security staff, Ex-Servicemen, Guard, Armed Guard, Security Officer, trained Housekeeping boys and supervisors at our peril without bothering you on statutory obligations pertaining to labour ESIC & PF etc, and successfully shoulder the responsibility of protecting and maintaining the premises. We claim that we give full justification to the "Confidence and Trust" we are extended by our principals (Satatam Karyam Karma Samachar means to do the job constantly with perfection.) Our Objective is to provide a team of well-trained, disciplined and hardworking  personnel so as to relieve our clients from all worries relevant to safety, security and facility management. We provide Industrial, Functional, Residential and Special security Squads Security Services, Maintenance Jobs, House Keeping Services & Private Investigation.

**(c). News Paper Publication**

We have a separate Publication department to PROVIDE services of publication of Demand notice, Possession Notice, Sale Notice, DRT and other notices on banks’ behalf.

**(d). Legal Team For Dm Order/Possession**

We have a large team of Advocates, located at different districts in PAN India, who help us in obtaining the DM/CMM Orders and in taking the Physical Possession in High Value Cases. We also have the Legal expert in our Head Office also in various High Courts who help us in giving the legal opinion in critical matters. We can also hire them to file any writ petition against any DM who delays the orders u/s 14 of SARFAESI Act.

**INVESTIGATION**

1. **Special Services**
   * 1. **ASSETS SEARCH**

The purpose of conducting Asset Searches or Asset Search Investigations is to determine the financial wherewithal of a business, person or both prior to, or after any business, financial or property transaction, to name a few, depending on the circumstances. In addition, these services are often requested and may be useful before, during or after a civil suit seeking damages.

## **Who needs Asset Searches?**

Generally speaking, those who need Asset Searches are business people, litigators, bankers, suppliers and others who are attempting to determine if the company and or the individual in question have sufficient resources to pay. Listed below are some reasons why we are asked to conduct Asset Searches:

* Are they collectible
* Authenticate assets preceding a merger or acquisition
* Determine tangibles and intangibles in advance of filing litigation
* Identify capital in support of a loan
* Recover misappropriated funds
* Recuperate funds associated with an embezzlement
* Secure proceeds granted by legal judgment
* Verify chattels prior to doing business

## **Before Asset Search Investigations can begin...**

Before Asset Search Investigations can begin, identification of the subject is critical. We need correct name, address, past addresses, employment, relatives, spouse, family members, businesses and any other information that can be provided by you or developed by us. If it is developed by us, we may start with an extensive review of database searches and possibly, library and newspaper indexes to determine who and how many people may be involved. Once completed, we then move to the next phase.

### The next step in uncovering the truth

Once the initial identification phase of Asset Search Investigations is complete, preliminary record searches can now begin which is essentially a search of public records. These searches may disclose State and/or Federal litigation involving the subject. This could provide insight into their assets as well as their liabilities. Further, our findings may lead to more documents and ultimately more assets at the National, State, County or Local levels. Additionally, leads developed during this process will generally, but not always, act as a guide to the next step in uncovering the truth.

### Here are some assets we may discover

Each of these cases is different, yet they are the same. What? Let me explain. Each case is different in that it may involve different people and or companies whose assets are spread out or located who knows where. These cases are the same in that people and or companies believe they are better at hiding assets then we are at finding them. So you’re still not sure if this is the way to go? Listed here are some assets we may discover as a result of our efforts:

* Real property
* Personal property; cars, boats, planes, etc.
* Financial information
* Equipment ownership; large and small
* Business ownership
* Business affiliations and associations
* Associates, family trusts, shell companies
* And more…

Our team of experts includes individuals with backgrounds in law enforcement, accounting, finance, asset searches, [due diligence investigations](https://cispros.com/services/business-solutions/due-diligence-investigations/), [business background investigations](https://cispros.com/services/business-solutions/due-diligence-investigations/business-background-investigations/), [prospective client investigations](https://cispros.com/services/business-solutions/due-diligence-investigations/prospective-client-investigations/), merger and acquisition investigations, asset search investigations, [litigation support investigations](https://cispros.com/services/special-services/litigation-support-investigations/) and other specialty areas.

[Contact Us](https://cispros.com/contact-us/) today.

* + 1. **LITIGATION SUPPORT INVESTIGATION**

Litigation support investigations, also known as litigation support services, are complex, in depth, and intricate, and may take a great deal time and manpower to complete. What are the repercussions of not using litigation support investigations? Lack of action may result in loss of revenue, business interruption and complete loss of the business.

## **When are litigation support investigations appropriate, needed or desirable?**

Our group of specialists will provide litigation support services that are appropriate, needed or desirable when your organization seeks to:

* Locate information which will be helpful to your legal team.
* Retrieve information on companies and individuals through public records.
* Verify the physical locations of any type of property and its ownership.
* Identify known and unknown business affiliations.
* Develop the whereabouts of potential [witnesses](https://www.cispros.com/services/claims-investigations/witness-locates/).
* [Interview](https://www.cispros.com/services/claims-investigations/interviewing-statement-taking/) the potential witnesses.
* Verify expert witness credentials.
* Discern relevant financial status.
* Access nationwide data sources that may challenge stated truths.
* Dismantle information and embellishments provided in depositions.
* Utilize Photography/Videography when needed.
* Research social media sites to obtain available information.

### Finding needles in haystacks

Many times litigation support investigations are akin to finding needles in haystacks. Working on these cases is very time consuming. Much of the time is spent on verifying or refuting basic information, credentials, accomplishments, connections, affiliations, business reputation, involvement in litigation, past histories and basic facts. It will involve at least preliminary record searches. It can also include witness location as well as interviewing and statement taking. Further, it may also require surveillance services to obtain photographic or video evidence.

### What is the mission?

The mission is to legitimately unearth as much useful knowledge that is available to assist you and your legal team in your quest. There is no such thing as having too much knowledge or information. We all know that information is power.

Litigation support investigations require tenacity. As one client stated ” I don’t know what I am looking for, but when you find it, you will know” [Contact Us](https://cispros.com/contact-us/) today. We can help.

1. **CLAIM INVESTIGATIONS**
   1. **Preliminary Record Searches**

Preliminary Record Searches are defined by the investigative industry as a check of public record sources as well as investigative and proprietary databases. These searches can also be referred to in part as Background Investigations, or Background Checks. Corporate Investigative Services, Inc. is a well respected, time tested professional investigative agency that is well equipped to handle your Preliminary Record Searches.

Below are some examples of information that may be obtained when conducting Preliminary Record Searches:

* Address and name history of the subject
* Civil Litigation (local/state/federal levels)
* Criminal Records (local/state/federal levels)
* Liens and Judgments
* UCC/Financing Statements
* Bankruptcy Filings
* Corporate Affiliations
* Professional Licensing
* Driver’s License Abstracts
* Motor Vehicle Registrations
* Location of Medical Records

Preliminary Record Searches can be performed independently, in conjunction with, or as a precursor to utilizing our Surveillance Services. They can also be performed as a part of Claims Investigations, Theft Investigations, Internal Investigations, Fraud Investigations, High Risk Terminations, or other legitimate business needs. Additionally, information obtained can often uncover other potential leads. These include but are certainly not limited to witness locates and subsequent interviewing and statement taking.

What are the benefits of conducting Preliminary Record Searches? The answer to this question will vary depending on the type of investigation or claim you are responsible for handling. For example, let’s say you have an employee who is out on a workers’ compensation claim for a back injury, or you are an insurance adjuster who has a person claiming a neck injury as a result of a low speed impact. Preliminary Records Searches can uncover civil litigation where the subject has sued for the same type of injury, or the location of a medical record which may show that the subject was seen at a hospital shortly before the date of loss.

Another example could involve theft or fraud investigations. Potential information that could be gleaned includes financial problems of the subject including bankruptcies, liens and judgments. This could be helpful in establishing a motive.

A third example could involve a high risk termination. Knowing whether or not your employee has had any prior criminal or civil history involving violence is crucial especially in today’s society where workplace violence is almost a daily news event.

* 1. **Surveillance Services**

If you are in need of Surveillance Services and you are a Workers’ Compensation Attorney, a Self-Insured Employer, a Claims Adjuster for a Third Party Administrator, an Insurance Adjuster in defense of a claim or have any other legitimate business need, look no further.  Corporate Investigative Services, Inc. is a well respected, time tested professional investigative agency that is well equipped to handle your surveillance needs.

## **Why are Surveillance Services necessary?**

There are several reasons to conduct surveillance – many of which are claims related but not always. The most popular explanation is to verify the validity of the claim or concern. Listed below are some possible circumstances that may prompt you to use these services:

* Alive and Well Checks
* Asbestos Claims
* Bodily Injury Claims
* [Claims Investigations Defense](https://www.cispros.com/services/claims-investigations/)
* Disability Claims Defense
* FMLA (Family Medical Leave Act)
* [Fraud Investigations](https://www.cispros.com/services/claims-investigations/fraud-investigations/)
* Insurance Claims
* Medical Malpractice Claims
* Mesothelioma Claims
* Motor Vehicle Accident Claims
* Non-Compete Investigations
* Product Liability Claims Defense
* Slip and Fall Claims
* [Theft Investigations](https://www.cispros.com/services/special-services/theft-investigations/)
* [Workers’ Compensation Claims](https://www.cispros.com/services/claims-investigations/)
* Other Legitimate Business Needs

## **Can Surveillance Services make a difference?**

The answer is…YES! Surveillance Services can make a difference concerning any number of situations. Are you hearing any rumors? Maybe you shouldn’t ignore them. What if they are true? Think of these services as your eyes to reveal what is truly taking place. Ever heard of the saying “Out of sight, Out of mind” it’s true. “If you don’t look, you won’t know”.

### Tell me about your methods…

Corporate Investigative Services, Inc. is an industry leader in providing these services for the corporate world and has been since 1987.  Our proven methods include appropriate and legal information gathering prior to conducting the physical surveillance.  This information includes, but is not limited to, intelligence gathering using investigative databases which may provide confirmation of the subject’s whereabouts and other pertinent information.

### We utilize 2-way radio communication?

Our investigators are provided with the best equipment for the job to assist them in obtaining the best possible results.  We are licensed by the FCC to utilize 2-way radio communications which we make use of when a team approach is required.  This ensures immediate passing of information between team members when timing is critical.  There is no need to call a cell phone or send a text message while the subject drives away.

### Do you conduct any Preliminary Record Searches?

Many times, more in-depth background checks can be helpful which would include what is known as “preliminary record searches” before the surveillance takes place. This may include a check of court records or other public records to potentially uncover prior injuries or pre-existing conditions.  In some circumstances the information developed during this phase could resolve the claim even before the surveillance gets started. In other instances these searches can provide information concerning hidden employers, corporate affiliations, location of medical records, and social media activity which can be helpful during the investigative process.

### What’s the ultimate goal?

It does not matter if it is a Workers’ Compensation Claim, Bodily Injury Claim, Medical Malpractice Claim, Disability Claim or Other Claim., When we are armed with as much information as our clients can provide along with our own investigative efforts, our professionally trained investigators can now conduct a well thought out surveillance documenting as much activity as possible with the ultimate goal of revealing the truth.

If we are not your “go to” Surveillance Services Company… we should be.

1. **DUE DILIGENCE**

* Background checks of borrowers
* Documentation for Hypothecation of vehicle
* Credit-worthiness checks
* Title check Reports
* Acquisition Support for immovable properties

1. **VERIFICATION & INVESTIGATION SERVICES**

* Document verification
* Physical verification of Assets
* Skip Tracing
* Decree Execution
* Assets Tracing & verification of assets

1. **FRAUD & EMBEZZLEMENTS**

* Financial embezzlement (Detection & Prevention)
* Conflict of interest check with partners & collaborators
* Prosecution support with Law Enforcement Agencies

**FINANCE**

1. **One Time Setlement (ots)**

**How and when the borrower should approach the Financial Institution or Bank for One Time Settlement?**

Inorder to avail the best OTS terms, the borrower should have a better negotiation edge over the lender Financial Institution or Bank. The Lenders are not willing to offer considerable waiver under OTS when there is ample scope to recover its entire dues by way of sale of mortgaged assets. Thus first and foremost we have to create tools which will enable us to have a better bargaining position with the Financial Institutions/ Banks.

Moreover whenever the Economy is not performing well and Bankers are struggling with large number of NPA accounts and high degree of provisioning then it is in the interest of the Lender also to welcome the Borrower's move for OTS.

Once the Borrower decides for One Time Settlement then it needs setting up of highly professional negotiating Desk for executing the OTS Plan.

#### We Render

* Services to create tools within the legal frame work to gain a higher bargaining position which indirectly enables the Banker to accept our offer.
* Services to structure the deal which is the most important aspect of any OTS exercise.
* Services to achieve the desired results under OTS, which is mutually beneficial to the Borrower as well as Lender as it saves time, money and energy which is otherwise lost in initiating recovery process and unnecessary litigation.

1. **Debt Advisory**

We help our clients in achieving the best possible outcomes in analysing, structuring and executing across the entire spectrum of debt products. Most enterprises depend on debt finance from banks and financial institutions for their long term as well as working capital needs. Especially in the SME sector, companies do not have sufficient knowledge of the debt-raising, such as the eligibility, optimum terms and cost of such debt. Nor do they have the necessary skill-sets to find the best solution with potential lenders.

We advise clients in debt-raising matters and have been successful in raising debt in many difficult situations. For example, factoring for service companies, or large debt raise for high-potential companies with low initial profitability. We also like to create the right competitive environment to stimulate financial partners to offer the best terms for debt.

**THANKYOU**