

# The Simplest platform for **ONLINE DISPUTE RESOLUTION** For Collections & Recovery

**ISO 27001:  
2022**



TELECOMMUNICATIONS CONSULTANTS INDIA LIMITED  
(A Government of India Enterprise)

**"CADRE"**  
CENTRE FOR ALTERNATE DISPUTE  
RESOLUTION EXCELLENCE

## PURPOSE



To be the largest,  
online, private  
alternative to courts,  
that provides legally  
binding decisions  
within 45 days.



## DIGITAL COMMERCE IS UP ↑

2024 TRANSACTION VALUE PROJECTED AT

**US \$ 211.30 bn**

CAGR 2024-2028 OF 10.87% PROJECTED AT

**US \$ 319.30 bn**

NUMBER OF USERS BY 2028

**836.90 m**

AVERAGE TRANSACTION VALUE PER USER  
IN 2024

**US \$ 0.38 k**

<https://www.statista.com/outlook/dmo/fintech/digital-payments/digital-commerce/india>

## FINTECH IS UP ↑

TOTAL DISBURSEMENT IN FY 22-23

**7.1Cr loans**

*worth INR 92,267 Cr*

SPREAD BY LOAN PRODUCTS

**Business Loan: 6%**

**Consumer Loan: 15%**

**Personal Loan: 72%**

**Other Products: 7%**

90+ DAY DELINQUENCY

**Business Loan: 4.2%**

**Consumer Loan: 2.5%**

**Personal Loan: 4.2%**

[FACE- Equifax Fintech Lending Trends FY 22-23](#)

## DISPUTE RESOLUTION

CONSUMER CASES FILED IN 2022

**1.26L\***

BACKLOGGED COURT CASES

**4.4 Cr \*\***

EASE OF DOING BUSINESS \*\*\*

**Resolution days Delhi 744**

**Resolution days Mum 626**

COST OF RESOLUTION

**31% OF CLAIM VALUE!**

\* [Press Information Bureau 2023](#)

\*\* [National Judicial Data Grid 2024](#)

\*\*\* [Ease of Doing Business, Department of Justice, 2024](#)

# CADRE ODR IS THE FUTURE OF DISPUTE RESOLUTION

Resolves disputes <b>outside court</b>	<b>Equally Binding</b> as an order of a judicial court	Fully Online & Govt recognized
<b>Integrates technology</b> with <b>alternate dispute resolution</b> : arbitration, mediation, & conciliation	Strong government push for <b>unclogging courts</b>	Hundreds of Private Arbitrators & Mediators
<b>Court Grade Process</b> , but faster & efficient	< 45 days	<b>Inclusive Platform</b> : device agnostic, multiple languages, transcription & translations
<b>Legal Sanctity</b> under Arbitration & Conciliation Act, 1996 & Mediation Act, 2023	<b>Cost &lt; 2</b> % of case value	<b>Security</b> : ISO 27001 : 2022 compliant

**We replace  
traditional methods  
with a solution that is  
legally binding, faster  
& cost effective.**



### **Online Platform**

RELIABLE, TIME BOUND AND COST  
EFFECTIVE

24X7, automated multichannel communication and tracking via email, Whatsapp, SMS, Voice, 10 languages, transparent, real time updates, asynchronous



### **Arbitrators / Mediators**

PROGRESSIVE, EXPERIENCED & HANDS ON  
EXPERTISE

Curated panel of seasoned professionals trained and empaneled across India



### **Simplified Process And Rules**

ADHERING TO LAW & KEEPING IT SIMPLE

Simple, jargon-free, easy to use, legally compliant

# DISPUTE

 <p>REGULAR COURTS</p> <p>TAKES YEARS HUGE FEES STRESSFUL</p>	 <p>PHYSICAL ARBITRATION</p> <p>NOT KNOWN TAKES MONTHS EXPENSIVE</p>	 <p><b>CADRE</b> ONLINE ARBITRATIONS</p> <p>45 DAYS LOW COST ASSURED RESOLUTION</p>
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Engage Lawyer



File Case



Wait for Hearing Date



And more...



Unpredictable End Point

Engage Lawyer



Find Arbitrator



Send notice to respondent via India Post



Wait till delivery



Schedule hearing



Respondent not attended



More hearings



More postal notices



Award after 12 months or more

Synchronous process

Piles of paperwork

No real time updates, scheduling issues,  
awareness

Log claim on system (single or bulk)



Arbitrator appointed from panel



Arbitrator Orders with multiple opportunities



Participate via any channel



Arbitral award in as less as 45 days



Digital document management

**WEB BASED PLATFORM FOR LOGGING AND MANAGING DISPUTES:**

- 24x7 available – real time updates – asynchronous process
- Notices via multiple channels like whatsapp, SMS, email, voice, real time tracking

**TIME TRACKING:**

- Secure, Confidential
- Time stamped, transparent
- High propensity to settle

# CADRE OFFERINGS

PRINCIPLE SERVICES				ANCILLARY OFFERINGS		
<ul style="list-style-type: none"><li>• Tech Enabled Arbitration</li><li>• Tech Enabled Mediation / Conciliation</li><li>• Tech Enabled Grievance Redressal</li><li>• AI/ML Driven Dispute Resolution for Payment Systems/Govt.</li><li>• AI/ML based Dispute Classifiers &amp; Chatbots</li></ul>				<ul style="list-style-type: none"><li>• Automated, pre-dispute payment reminders (Email, IVR, WhatsApp)</li><li>• Automated, dispute initiation and logging on CADRE Platform</li><li>• Dispute Management Support</li><li>• Documentation Support</li><li>• AI – based drafting services for arbitrators and mediators</li></ul>		
SECTORS						
HOUSING RENTAL	DEBT RECOVERY / LOAN DEFAULTS	EMPLOYER -EMPLOYEE	COMMERCIAL AND CONTRACTUAL DISPUTES	GRIEVANCE REDRESSAL SAAS	SECURITIES MARKETS	E -COMMERCE

## ABOUT US

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**30+**

CLIENTS

**723 Cr+**

WORTH CLAIMS  
PROCESSED

**300+**

ARBITRATORS  
/ MEDIATORS

**45 days**

RESOLUTION TIME

**3**

Countries

**2.5 Cr+**

ARBITRATOR  
FEE  
DISBURSED

**2019**

FOUNDED  
IN

Launched in February, 1st  
pilot in July, 1st Online  
Arbitration case on CADRE  
platform

**2020**

EARLY  
TRACTION

Covid Impact, Enhance tech  
and business model

**2021**

MAINSTREAMING  
ODR

200+ Cases, Niti Aayog's ODR  
Policy lists CADRE as  
recommended ODR platform

**2022**

INDIA  
STACK

400+ cases, 15+ B2B sign  
ups, ONDC, Account  
Aggregator become ODR  
native, Elevate 2021 Runners  
up

**2023**

COMMERCIAL  
ACCEPTANCE

2K + cases, 20+ B2B Clients,  
Onboarded on BSE, NSE, Tata  
Capital, Zetwerk, John Deere,  
Birlasoft, OYO, Practo, etc

**2024+**

SCALING  
UP

First ODR with multilingual  
capabilities, Working on AI models  
for dispute resolution, Incubated at  
WEF and IIMB – NSRCEL  
ISO Compliant



## PROPOSED PROCESS

DAY	DESCRIPTION	ACTIONS
<b>T0</b>	Notice to Arbitrate (NTA) to respondent with cc to CADRE (resolve@cadreodr.com)	Editable strawman in Annexure A.
<b>T0 &lt; 2 days</b>	CADRE acknowledges NTA	Automated notifications to both parties (Email/SMS/WA/post)
<b>&lt; Expiry of time stated in NTA (assume 7 days)</b>	Username password created for Claimant & Respondent. *A generic email id is recommended for username eg. arbitrations@xyz.com	Email/SMS to both parties
<b>T1 = expiry of time in NTA</b>		
<b>T2</b>	Submission of Statement of Claim by Claimant with supporting documents. Simple PDF upload or free text.	Automated notifications to all parties + Telecaller
<b>T2 + 1</b>	Case Officer & Arbitrator appointed	Automated notifications to all parties
<b>T2 + &lt; 5</b>	First Order by arbitrator indicating tentative schedule + Interim Order, if required	Automated notifications to all parties + Telecaller
<b>T2 &lt; 40-60 days</b>	1-3 hearings. In case of non-participative respondent, 3 opportunities provided to participate	Automated notifications to all parties + Telecaller Hearings (audio and/or video and/or hybrid) Physical printed copies of award with requisite stamp duty + digital download from platform

# CADRE Dispute Resolution Clause

Any dispute or claim arising out of or in relation to this agreement/ purchase order/ invoice, shall be referred to and resolved by online arbitration by a sole arbitrator appointed under the institutional rules of the Centre for Alternate Dispute Resolution Excellence Bengaluru (CADRE ODR), <https://www.cadreodr.com>.

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Either party may approach CADRE ODR appointment of a Sole Arbitrator by writing an email to [resolve@cadreodr.com](mailto:resolve@cadreodr.com) with their request to appoint an arbitrator and copying the email to the other party. The judicial seat and venue of arbitration shall be <<< as agreed>>> and the courts of <<as agreed>> shall have exclusive jurisdiction for any applications arising out of the arbitration.

# TEAM



KANCHAN GUPTA

Co-Founder, Board Director

21+ years of IT Program Management,  
Consulting and digital transformation experience  
<https://www.linkedin.com/in/kanchangupta/>

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**Cognizant | Sapient | Max Life Insurance**



RAJNEESH JASWAL

Co-Founder, Board Director

25+ years of International Legal and Business  
Experience, NLSIU-99 / **Seasoned GC at  
MNCs and Startups**  
<https://www.linkedin.com/in/rajneeshjaswal/>

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**GE | Mastercard | Michelin | Nestaway |  
Unacademy | Koo App**



SUBBAIAH KG

Head of Product, Board Director

17+ years of Product &  
Engineering experience  
<https://www.linkedin.com/in/subbai-ah-k-g-897703a8/>

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**Nestaway | OLA | Goodbox |  
National Instruments**



Prabhakaran S

Head of Business, Board Director

25+ years BFSI  
<https://www.linkedin.com/in/prabhakaran-sundaraj-1b023a343/>

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**Ugro | Religare | Blackbuck**



PRASHANTH HS

Head of Operations

14+ years of Business Operations  
<https://www.linkedin.com/in/prashanth-hampanur-s/>

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**Koo | Edvay | Blive | Shotang**

## ADVISORS



Aprameya Radhakrishna  
Entrepreneur, Serial Investor



Abhay Chandalia  
Co-Founder & MD  
Share Samadhan Limited



Ram Bhamidi  
Entrepreneur, Serial Investor



Vikash Jain  
Co-Founder & CEO  
Share Samadhan Limited



Murali Subramanian  
Entrepreneur, Serial Investor

# Democratizing legal dispute resolution

## #odrforeveryone



POWERED BY  
**TECH**

BACKED BY  
**LEGAL**



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