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CERSAI

CERSAI (Central Registry of Securitisation Asset Reconstruction and Security Interest of India) is an online database that records security interests created on properties and assets used as collateral for loans. It prevents fraudulent practices, such as multiple loans on the same property, and provides lenders with a transparent system to verify ownership and existing liens.

Key Functions of CERSAI

1. **Prevention of Mortgage Fraud** – Ensures that a single property is not pledged multiple times to different lenders.
2. **Protection for Banks & NBFCs** – Lenders can check the registry to verify whether a property has already been used as collateral.
3. **Legal Compliance** – As per SARFAESI Act, all secured loans must be registered with CERSAI to be legally enforceable.
4. **Faster Debt Recovery** – Helps financial institutions enforce security interest against defaulters.

How Does CERSAI Help?

- **For borrowers**, it ensures that their property ownership is protected and not fraudulently pledged.
- **For lenders**, it provides a transparent database to check loan securities and prevent duplicate lending.

Benefits of CERSAI Registration:

1. **Improved Credit Security** – Helps banks and financial institutions track security interests and enforce loan recoveries in case of default.
2. **Transparency in Lending** – Acts as a public database where financial institutions can verify collateral history, reducing disputes.
3. **Legal Compliance** – Mandatory for banks under the SARFAESI Act to register secured assets, making it easier to take action against defaulters.

Benefits of Outsourcing CERSAI Registration to Us

1. **Regulatory Compliance** – We ensure timely and accurate CERSAI registrations, keeping banks and NBFCs fully compliant with RBI and legal norms.
2. **Operational Efficiency** – Outsourcing reduces the internal workload, allowing financial institutions to focus on core banking and lending activities.
3. **Cost Savings** – Eliminates the need for in-house teams and infrastructure, reducing operational expenses significantly.
4. **Bulk Handling Capability** – We specialize in managing high volumes of CERSAI registrations efficiently, ensuring quick turnaround times.
5. **Ongoing Updates & Modifications** – We handle charge modifications, loan closures, and updates, keeping records up to date.
6. **Fraud Prevention** – Our robust verification processes help detect and prevent duplicate or fraudulent mortgage registrations.
7. **Scalability** – As financial institutions grow, our services scale to accommodate increasing volumes without additional burden.



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