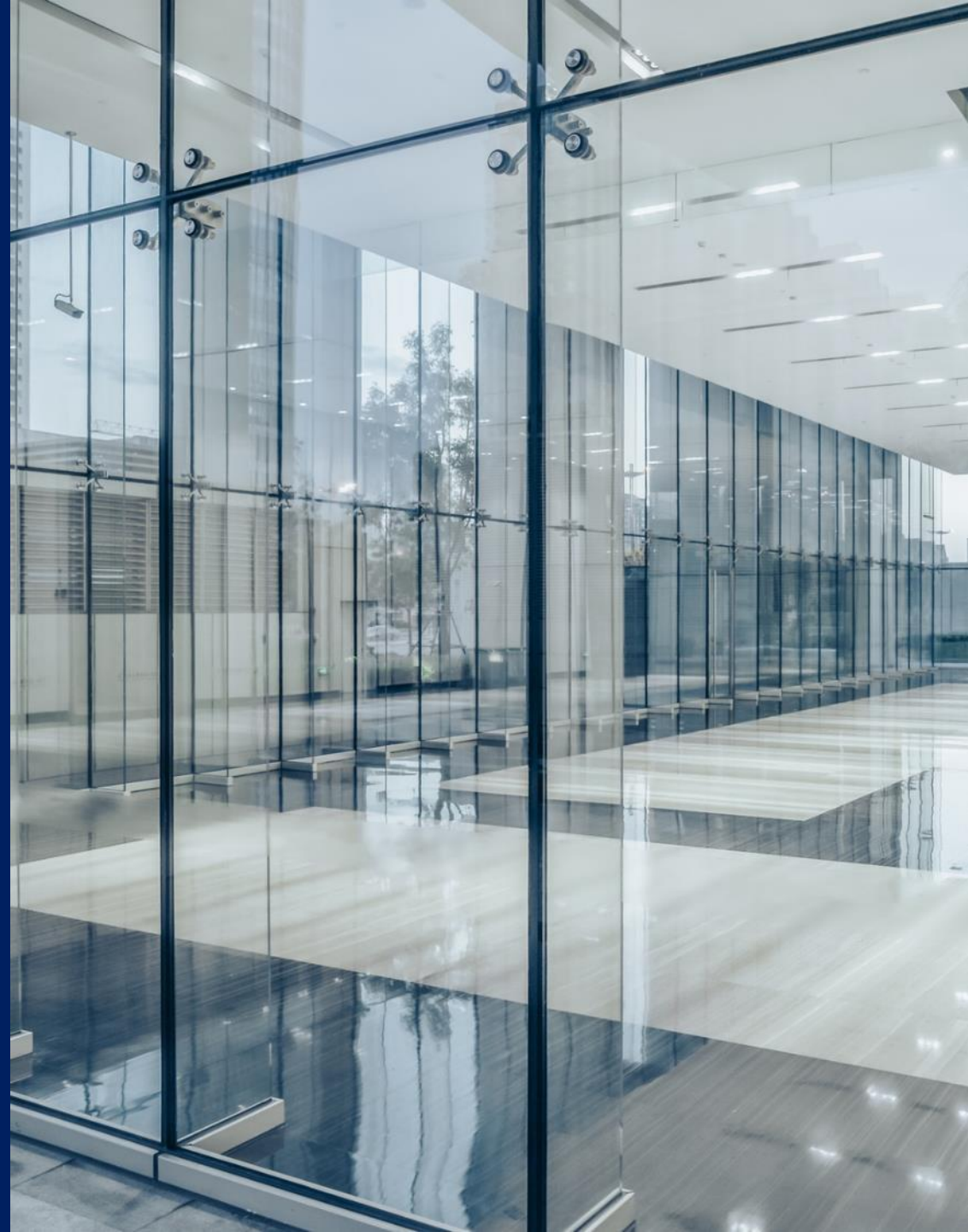
COMPANY PROFILE

Financial Security Services Private Limited
www.fslprivate.com





Who we are?

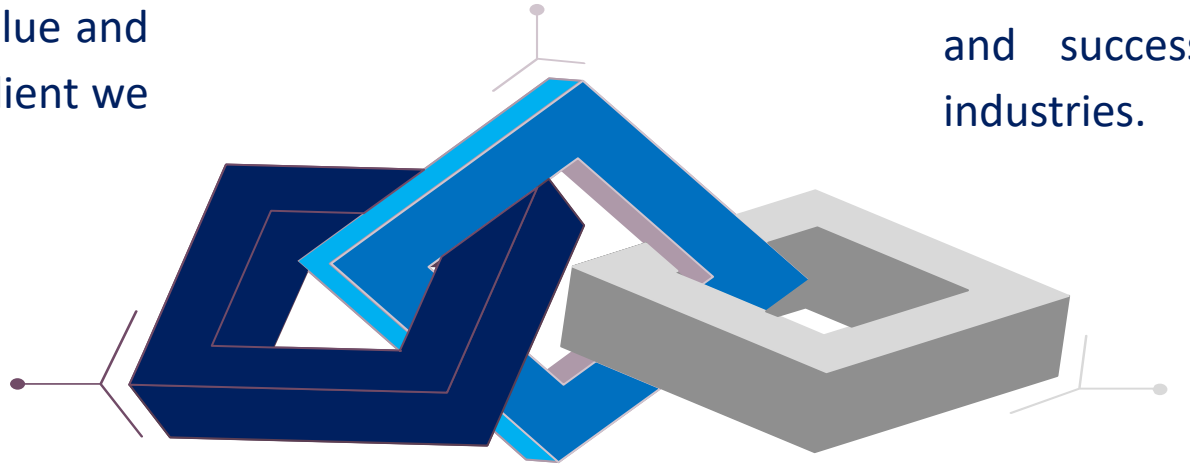
Founded in 2000, our company has been a trusted leader in debt recovery and financial resolution services for over two decades. We specialize in helping businesses, financial institutions, and organizations recover outstanding dues efficiently, ethically, and professionally.

FSL

Mission & Vision Statement

Mission Statement

Our mission is to deliver reliable, innovative, and high-quality services that empower businesses to achieve their goals. We are committed to excellence, customer satisfaction, and continuous improvement, ensuring lasting value and trusted partnerships with every client we serve.



Vision Satement

Our vision is to be a trusted global service provider, recognized for excellence, innovation, and integrity. We aim to create lasting impact by delivering solutions that drive growth, efficiency, and success for our clients across industries.

Teaming up with prominent **global firms** to create significant business value

With a proven track record of success, we combine industry expertise, advanced technology, and a client-centric approach to deliver high recovery rates while maintaining transparency and compliance.

91%
Successful Delivery Rate

10%
Clientele Growth Rate

50+
Debt Recovery Clients

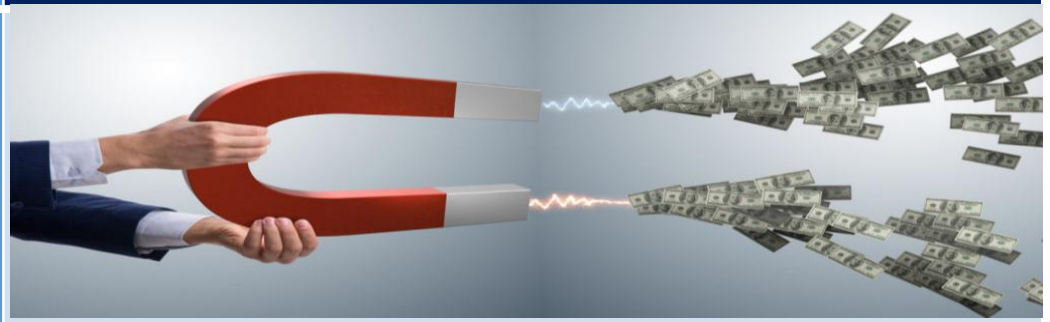
500+
Recovery Officers

Crafting **intelligent solutions** to help manage and **grow** your **business**



Your window to a limitless world.
Your gateway to immersive experiences and endless possibilities."

Efficient debt collection improves cash flow, reduces financial losses, and strengthens overall business stability.





Debt collection helps recover outstanding payments, improving cash flow and ensuring business financial stability.

Why FSL?

- 500 + Field Employees
- First Registered Debt Recovery Company of Pakistan
- 24 Years in Business of Debt Recovery
- Won Business Excellence Award for 2022 & 2023
- Physical Footprint in Karachi, Hyderabad & Dubai
- 03 Companies within the Group
- Served 10+ Banks of Pakistan
- Served local and international clients for debt recovery.
- Legal Arm equipped.
- Technical Arm equipped – Fleet of 25 Recovery Vehicles.



FSL F.S SERVICES PRIVATE LIMITED

LEADERS CORPORATE

LEADERS FACILITIES MANAGEMENT



Our Services

Our people have decades of experience addressing our client's most pressing business problems. A full-service consulting firm, we solve our client's problems in an agile manner that reduces complexity and leads to early successes.

Transform your Business with **Our Services**

Debt Recovery Solutions



- Debt Recovery for Banks
- Debt Recovery for Utility Companies
- Debt Recovery for Financial Institutions
- Debt Recovery for Private Enterprises
- Non-Performing Loans
- Car Repossession

Cash Collection & CIT Services



- Cash Collection & CIT Services from remote areas
- Cash Collection & CIT Services from fixed locations
- Cash Collection & CIT Services on Public Holidays
- Safe Deposits Management

Technical Services



- Electricity Disconnection / Reconnection for Debts
- Gas Service Disconnection / Reconnection for Debts
- Recovery Vehicles Fleet Management

Legal & Compliance



- Utility Court
- Civil Court
- Recovery Suits
- High Court

Field Surveys Solutions



- Field Surveys of all kinds.
- Property Survey & Evaluation
- Machine Survey & Evaluation

Debt Recovery Solution

At FSL, we help businesses automate their debt recovery processes through intelligent, technology-driven solutions that enhance efficiency and accuracy. Our automation tools integrate seamlessly with your existing systems to track overdue accounts, send reminders, generate reports, and manage follow-ups—all in real time. By reducing manual effort and human error, we enable faster recoveries, improved cash flow, and complete visibility across all recovery stages.



Debt Recovery Strategy

Our clients are often surprised by the possibilities we present to them; by thinking outside the box we present exciting options:

- Customized Recovery Strategies
- Automated Recovery Tools
- Flexible Engagement Models
- Legal and Compliance Support
- Transparent Reporting

Why hire Debt Recovery Agency

Hiring a debt recovery agency allows companies to recover outstanding dues efficiently while staying focused on their core operations

- Faster and More Efficient Recoveries
- Focus on Core Business
- Higher Recovery Rates
- Legal and Compliance Expertise
- Preservation of Client Relationships
- Cost-Effective Solution

FSL

Cash Collection & CIT Solution

Our Cash Collection and Cash-in-Transit (CIT) Services ensure the safe, secure, and efficient movement of cash and valuables for businesses across industries. With a professional security team, armored vehicles, and real-time tracking systems, we guarantee complete protection and transparency throughout every transfer.



Cash Collection & CIT Planning

Our Cash Collection and CIT strategy ensures secure, timely, and efficient cash handling, minimizing risks and optimizing operations.

- Enhanced Security
- Timely Collections
- Operational Efficiency
- Expert Management
- Reduced Risk

Why outsource Cash Collection & CIT

Outsourcing cash collection and CIT services allows businesses to focus on their core operations while ensuring secure, timely, and efficient handling of cash.

- Enhanced Security
- Cost Efficiency
- Timely Collections
- Operational Focus
- Expert Management
- Reduced Risk & Compliance

Technical Services

We provide specialized Technical Services, including overhead line disconnections and electrical meter disconnections. Our trained technicians ensure these tasks are carried out safely, efficiently, and in compliance with all regulatory standards, minimizing downtime and maintaining operational reliability.



Technical Services Offerings

We provide expert Technical Services for electrical installations, maintenance, and disconnections, ensuring safety and efficiency. Our skilled team delivers reliable solutions that keep operations seamless and uninterrupted.

Overhead Line Disconnections

- Electrical Meter Disconnections
- Electrical Installations
- Maintenance & Troubleshooting
- Safety & Compliance Services

Key Considerations

When working on transmission lines, safety, power isolation, and use of proper PPE are critical to prevent accidents. Proper coordination, skilled personnel, and adherence to regulations ensure safe and efficient operations.

- Safety First
- Power Isolation
- Weather Conditions
- Qualified Personnel
- Use of Proper Tools
- Communication & Coordination

Legal & Compliance



Our Legal Dues Settlement Service ensures timely recovery of outstanding payments through proper legal channels. We handle documentation, court proceedings, and negotiations with full compliance and professionalism. With our expert legal team, your business can recover dues efficiently while maintaining transparency and credibility.

Responding Defaulters via Legal Route

To tackle a defaulter through legal channels, the process should begin with issuing a formal legal notice, clearly stating the amount due and allowing a reasonable time for payment. If the defaulter fails to respond, the next step is to engage a legal expert to file a recovery case in the appropriate court or tribunal.

- Work fewer hours — and make more money
- Attract and retain quality, high-paying customers
- Manage your time so you'll get more done in less time
- Hone sharp leadership skills to manage your team
- Automate your business, so you can leave for days

Key Benefits

Debt recovery through legal channels ensures a lawful, transparent, and enforceable process that strengthens your claim against defaulters. It enhances credibility, increases recovery success rates, and helps protect your business from future payment defaults.

- Legally Enforceable Process
- Credibility and Pressure
- Protection of Business Interests
- Documentation and Transparency
- Higher Recovery Success Rate
- Prevention of Future Defaults

FSL

Field Surveys

Our Field Survey Services provide accurate on-ground data collection and verification to support informed business decisions. We deploy trained field teams equipped with digital tools to conduct site inspections, customer verifications, asset assessments, and compliance checks. With a focus on accuracy, transparency, and timely reporting, our surveys help clients validate information, reduce operational risks, and enhance overall decision-making efficiency.



Survey Offerings

Our Field Survey Service delivers accurate and detailed on-site data to help businesses make informed and confident decisions. Through our trained field teams and modern digital tools, we conduct site inspections, customer verifications, asset assessments, and compliance checks efficiently.

- Customer Verification Surveys
- Asset Verification Surveys
- Site Inspection Surveys
- Market Research Surveys
- Compliance and Audit Surveys
- Risk Assessment Surveys

Key Benefits

Field surveys provide accurate, real-time data that help businesses make informed and confident decisions. They enhance transparency, reduce risks, and ensure reliable verification of on-ground information.

- Accurate Data Collection
- Better Decision-Making
- Verification & Validation
- Risk Reduction
- Improved Planning
- Compliance Assurance

Recovery Recepie





Alliance Partners & Customers



Our Settlements



S. No	Name of Company	Description	Amount Recovered	Recovery Rate
1	K-Electric Limited	(a) Special Recovery Project (Recovery from Chronic Defaulters)	Rs. 874.00 Millions	65%
		(b) Bills Collection Project (Recovery from Regular Defaulters)	Rs. 940.00 Millons	85%
		(c) Legal Defaulter Project (Recovery from Defaulters unders Court)	Rs. 54.00 Millions	48%
2	Careem Networks	Recovery of Careem Captains	Rs. 18.00 Million	66%
3	A.F Fergusons (PwC)	Recovery from write off cases	Rs. 295.00 Millions	92%
4	Sui Southern Gas Co	Recovery of overdue Gas bills from Disconnected Customers.	Rs. 138.00 Millions	76%
5	United Bank Ltd	(a) Recovery of 1398 Non Performing Loans	Rs. 850.00 Millions	73%
		(b) Searching Impounding and Auctioning 5600 "Yellow Cabs"		
		(c) Repossession of Leased Autos		
		(d) Non-agricultural NPLs.		
6	Habib Bank Ltd	(a) Searching Impounding and Auctioning of 238 "Yellow Cabs"	Rs. 28.959 Millions	87%
		(b) Repossession of 20 Leased Autos		
7	Allied Bank	(a) Recovery of Non-Performing Loans	Rs. 46.50 Millions	77%
		(b) Recovery of Overdue Credit Cards		
8	Citi Bank N.A	(a) Recovery of Consumer Loans	Rs. 6.925 Millions	66%
		(b) Recovery of Overdue Credit Cards		
9	Pakistan Industrial & Leasing Ltd	(a) Recovery of Overdue Rentals	Rs. 11.824 Millions	82%
		(b) Repossession of Autos and Machinery		
10	Askari Leasing	(a) Recovery of Overdue Loans.	Rs. 11.285 Millions	87%
		(b) Repossession of Leased Autos		
11	Saudi Pak Com.	(a)Recovery of Non-performing Loans	Rs. 12.00 Million	45%
		(b)Repossession of Autos		
12	NIB Bank Limited	(a) Recovery of NPLS	Rs. 30.00 Millions	74%
		(b)Repossession of 151 Leased Autos		
13	Pak Gulf Leasing Co	(a) Repossession of Leased Autos	Rs. 8.60 Millions	57%
		(b)Recovery of NPLS		
14	Samba Bank Ltd	(a) Recovery of NPLS Loans	Rs. 0.45 Million	35%

Our Clients – Recovery Business Portfolio















































THANK YOU





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