

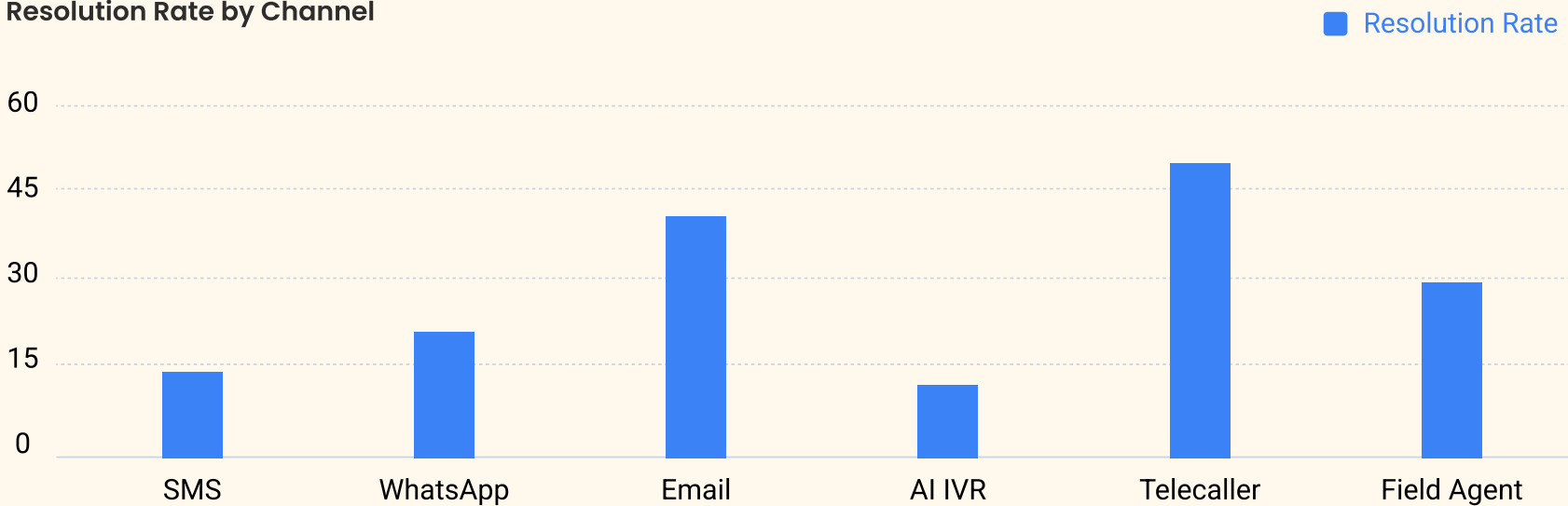
Collection Orchestration Engine

Executive Dashboard - Live Intelligence View

Performance and Channel Analytics

Priority	Channel	Total Attempts	Successful	Cost per Attempt	Total Cost	Field Agent Cost	Savings vs Field
P1	SMS	18,420	2,760	₹0.15	₹2,763	₹690,000	₹687,237 ₹249.00 per case
P2	WhatsApp	12,305	2,707	₹0.25	₹3,076.25	₹676,750	₹673,673.75 ₹248.86 per case
P3	Email	8,420	674	₹0.10	₹842	₹168,500	₹167,658 ₹248.75 per case
P4	AI IVR	1,000	180	₹2.50	₹2,500	₹45,000	₹42,500 ₹236.11 per case
P5	Telecaller	3,250	1,138	₹25.00	₹81,250	₹284,500	₹203,250 ₹178.60 per case
P6	Field Agent	890	401	₹250.00	₹222,500	₹100,250	₹0

Resolution Rate by Channel



Risk Profiling

DPD Band Distribution

Portfolio spread by days-past-due (current snapshot)

0 DPD	2,840 (56.8%)
1-30 DPD	980 (19.6%)
31-60 DPD	620 (12.4%)
61-90 DPD	380 (7.6%)
90+ DPD	180 (3.6%)

Bounce Rate by Profession

Segments ranked by ECS/NACH bounce frequency

Farmer	33.5%	High
Self Employed	27.39%	High
Trader	22.1%	High
Daily Wage	18.6%	Med
Salaried	9.4%	Low
Teacher	5.1%	Low
Government	4.2%	Low

Hotspot Branches

Branches with highest bounce concentration

Branch	Bounce %	Count
Branch 010 South 145 loans	31.7%	35 high-risk
Branch 007 South 320 loans	28.4%	58 high-risk
Branch 022 South 320 loans	24.1%	44 high-risk
Branch 004 North 195 loans	19.8%	31 high-risk
Branch 017 West 410 loans	12.3%	28 high-risk
Branch 001 North 380 loans	8.9%	18 high-risk

Collection **Orchestration** Engine

Orchestrate Smarter Collections. Maximize Recoveries.

20%

Digital Channel
Resolution Rate

40%

AI, VR & TC Channel
Resolution Rate

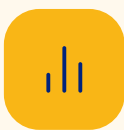
40%

Field Resolution
Rate

↓ **35%**

Cost Per
Collection

Key Capabilities



Cost Analytics

- Compare SMS, WhatsApp, Email, IVR, Telecaller and Field.
- Benchmark channel effectiveness to allocate budgets smartly.



Performance & Channel Analytics

- Channel-wise spend, savings trend and ROI visibility.
- Optimize collection costs across every recovery channel.



Resolution Analytics

- Measure recovery outcomes and strategy success.
- Identify top-performing strategies and replicate results.



Vintage Analysis

- Customer journey, cohort and DPD-bucket movement.
- Track portfolio ageing to pre-empt delinquency escalations.



Pre-Legal Notice Management

- DLN, LRN and Pre-SARFAESI automation with tracking.
- Strengthen compliance through automated legal notice management.



Customer Segmentation

- Segment customers by behaviour, delinquency and recovery potential.
- Improve recovery rates with data-driven strategies.



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