Finsoft Technology
LIMITED

FinSoft Recovery Agency Module:

This product has the functionality of clients due management and recovery agency management.

Key features of this Client due Management- Recovery Agency Module are:

Dynamic Dashboard:

- Information of enlisted recovery agencies
- Total lending Portfolio
- Classification Status-wise Portfolio
- Recovery Agency-wise portfolio & Performance
- Loan Recovery Progress Report
- Account Monitoring
- Payment tracking

Classification Consideration & Risk Assessment

Use credit scoring and risk assessment models to determine the likelihood of repayment and the appropriate collection strategies Classify borrowers based on their creditworthiness and delinquency status, allowing for tailored collection strategies. Loan Bucketing & Distribution rules will be followed by-

- Overdue will be displayed by number of installments
- By type of Loan
- Amount of overdue installment
- By profession of the borrower
- Days past due (DPD)
- Branch or Zone wise overdue list.

Resource Allocation/Distribution

A system generated list of non-performing loan will be shown in a dashboard of user based on user role defined. The list of non-performing will be distributed to a specific user group. The list of non-performing will be distributed to a specific user group in the following manners-

- Auto distribution
- Manual distribution

Reporting and Analytics

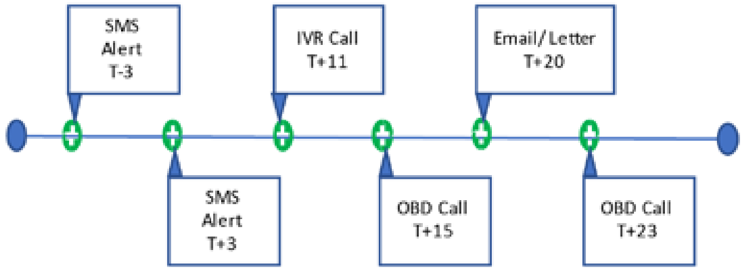
Provide comprehensizve reporting and analytics on the status of accounts, collection efforts, and overall debt recovery performance.

Keeping Track and Recording Actions

- Negotiation and Settlement
- Offer payment plans
- Payment tracking
- Escalation & relocation process
- Document Management

Multichannel Communication/Notification Management

Utilize various communication channels, including email, SMS, letters, and phone calls, to reach borrowers. Sending automated reminders and notifications to customers about upcoming payments, missed payments, or outstanding balances to encourage timely repayment



360 View of Customer

- Information required for Borrower(s)-
- Information required for Co-borrower(s)-
- Information required for Guarantor(s)
- Loan Information
- Security Information
- Transaction Information

Performance KPI

- Set up target for Collectors and team leaders
- Daily performance review
- Analyze team performance
- All previous Performance rating will be available in same dashboard