dista®

## Location Intelligence in Loan Origination

# A GAME CHANGER

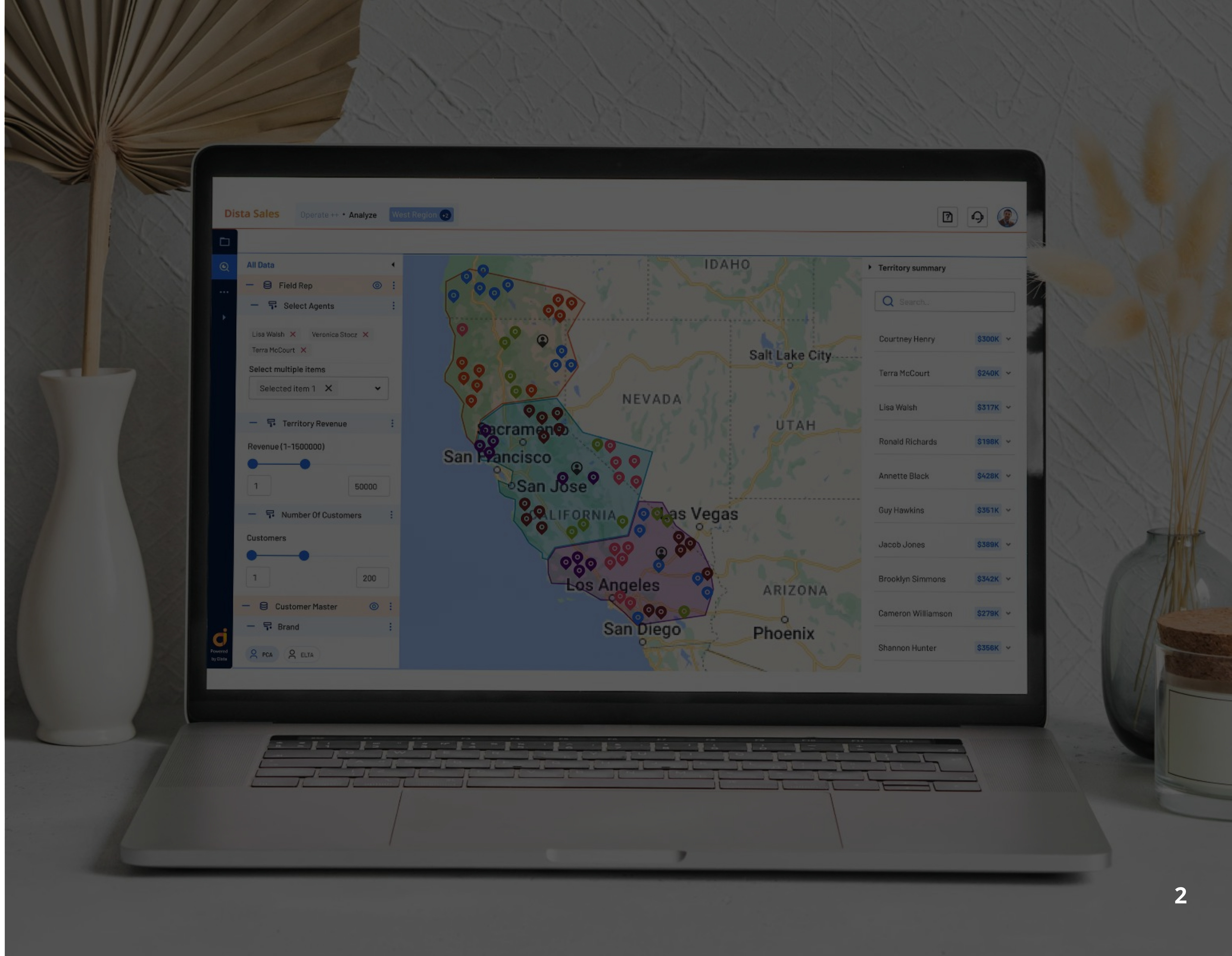
## FOR NBFCs AND MFIs

# Table of Contents



## Who Is This eBook For?

This eBook is for NBFC-MFI leaders, decision-makers, operations, and digital transformation teams. If you oversee loan disbursal, manage a field workforce, or are responsible for borrower experience, this guide is for you.



# What This eBook Delivers

This eBook is your playbook for turning a loan approval into a completed, verifiable disbursal without delays. Inside, you'll:

**Spot bottlenecks** that slow down field execution after loan approval.

**Understand why field ops** fail even with a fully digital LOS.

**See how location-first workflows** cut turnaround time and boost compliance.

**Learn proven field orchestration tactics** that top NBFCs and MFIs use to scale.

**Get rollout checklists and benchmarks** to act on immediately.

**Study real-world results** from leaders who've **improved visit compliance by 15–30% using Dista**.

If your field operations are costing you time, borrowers, and revenue — **this eBook shows exactly how to fix it.**


# Introduction

NBFCs and MFIs handle nearly 40% of India's microcredit portfolio, which hit **₹4.33 lakh crore** by March 2024. According to the MFIN Microfinance Review[1], **NBFC-MFIs alone manage ₹3.48 lakh crore of this, serving 6.6 crore borrowers** across more than 729 districts.

Although several NBFCs and MFIs in India use LOS and LMS tools, they still struggle with field operations, borrower engagement, and visit compliance. According to PwC[2], nearly **60% of NBFCs use digital LOS systems**, yet many still face bottlenecks in borrower verification and site visits. These steps often happen outside the system, with limited coordination and poor visibility.

It's time to fix the suboptimal field operations - where most delays still happen. This eBook shows how leaders like you are turning loan approval into verifiable action in the field - at scale, and without disrupting the LOS.

Section 1

# Your LOS Is Working. What About Your Field Operations?

**Loan origination systems (LOS and LMS)** handle approvals, documentation, and compliance well. But once a lead is approved, the process shifts offline and that's where things start to fall apart.

**Field operations** - everything from visit scheduling and route planning to verification and status updates - are still mostly manual in many NBFCs and MFIs. Agents get manual assignments or over calls or WhatsApp. Visits get delayed. Managers lack visibility into what's done, what's pending, and who's where. And borrower data is often entered much later - if at all.

This isn't just inefficient. It slows down your disbursals, drives up operational cost, and affects borrower experience. In fact, field productivity and visibility remain among the top three operational gaps for NBFCs even after adopting digital LOS platforms.

RBI's Financial Stability Report[3] adds more urgency: stressed assets in microfinance NBFCs rose from 3.9% in September 2024 to 5.9% in March 2025, making faster and cleaner loan execution more critical than ever.

You've solved the front end with LOS. Now it's time to fix what happens after approval - because that's where most of the delays still live.

Section 2

# How Location Intelligence Completes Your LOS?

Loan origination systems bring automation, compliance, and speed to approvals. But surprisingly, **most delays** don't happen in the system - they **happen in the field.**

## Challenges

### Offline workflow
Once a loan is sanctioned, field tasks move outside the system, causing processes to break.

### Limited visibility
Supervisors have little to no real-time insight into agent activities on the ground.

### Customer dissatisfaction
Missed appointments, slower turnaround times (TATs), and poor coordination frustrate borrowers.

### Unstructured lead assignment
Back-office staff rely on WhatsApp to allocate leads, resulting in inefficiency and lack of accountability.

### Ineffective follow-ups
Absence of proper tracking leads to delays and missed opportunities for borrower engagement.

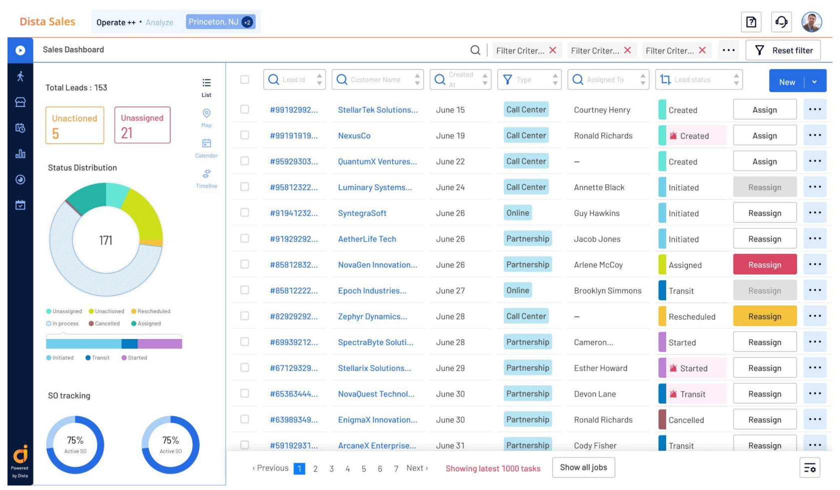
### Manual route planning
Agents plan their daily visits without optimization, leading to wasted time and effort.

### Operational inefficiencies
Duplicate visits and overlapping efforts between agents reduce overall productivity.

# How Location Intelligence Closes the Loop

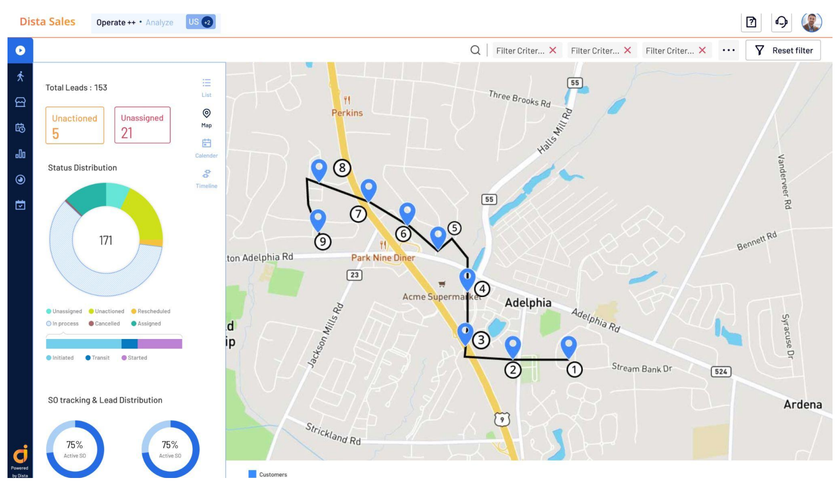
Location intelligence extends your LOS into real-world execution.

1



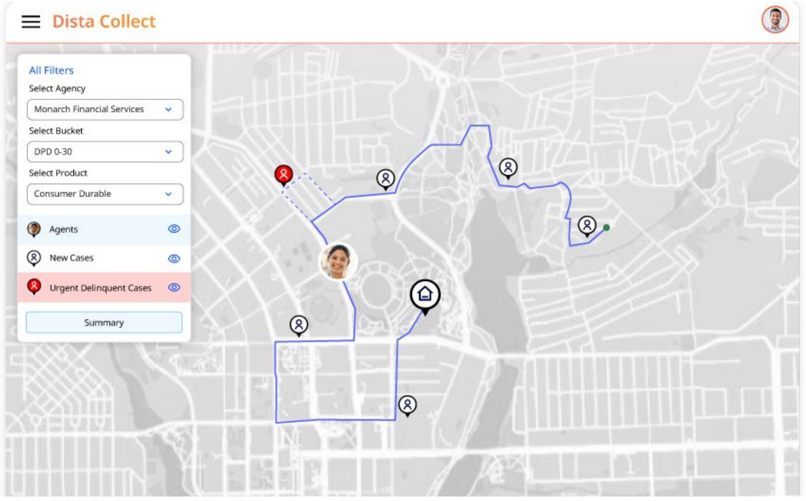

The system auto assigns leads to agents based on location and other business variables.

2



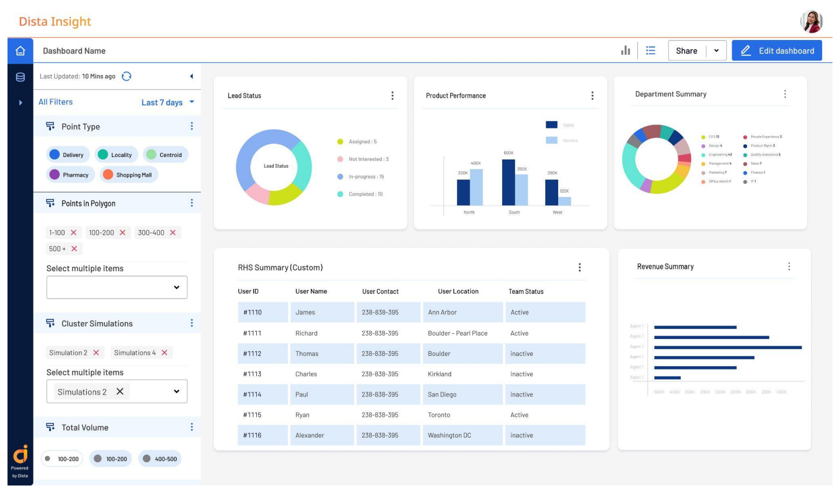

It creates location-driven beat plans to drive customer visits.

3




Offers real-time location tracking of agents to managers.

4



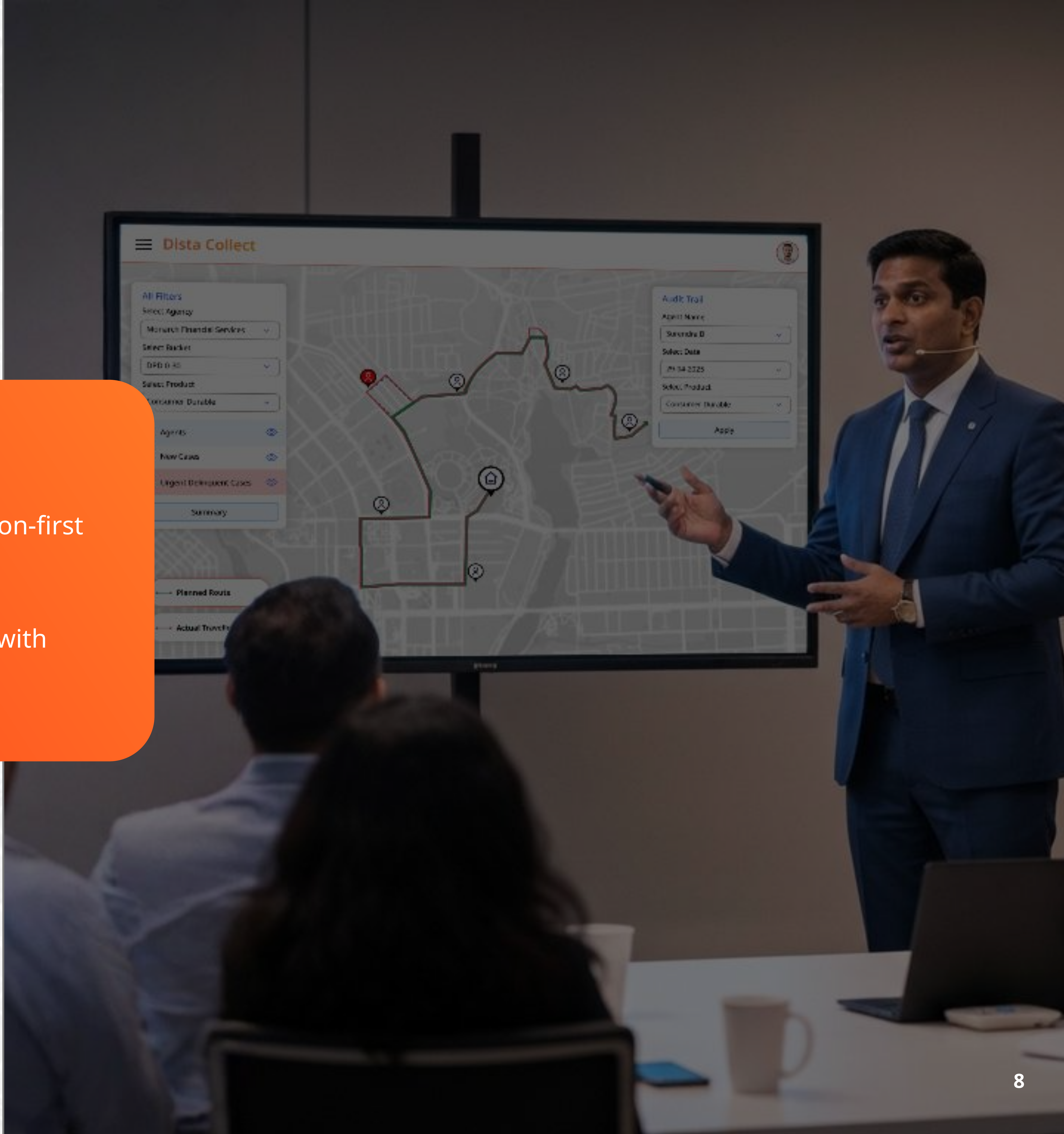

Visit disposition and status updates flow back to dashboards in real time.

**This transforms field tasks into measurable outcomes. And it ensures consistency - no matter the branch, region, or workload.**

## Takeaway for Leaders

You don't need to replace your LOS. You need to extend it - with location-first orchestration that puts control in real time.

When this happens, field operations no longer feel disconnected or impossible to scale. They become predictable, auditable, and aligned with your field operational strategies.



Section 3

# How to Integrate Location Intelligence with Your LOS

Close the gap between LOS and field execution.

Most NBFCs and MFIs have digitized loan origination with LOS and LMS platforms. Yet, delays often creep in after approval - during address verification, document collection, and borrower meetings.

> A 2025 Moneycontrol report shows that while over 75% of personal loans now come from fintech NBFCs, field execution remains a bottleneck for many lenders (Moneycontrol).

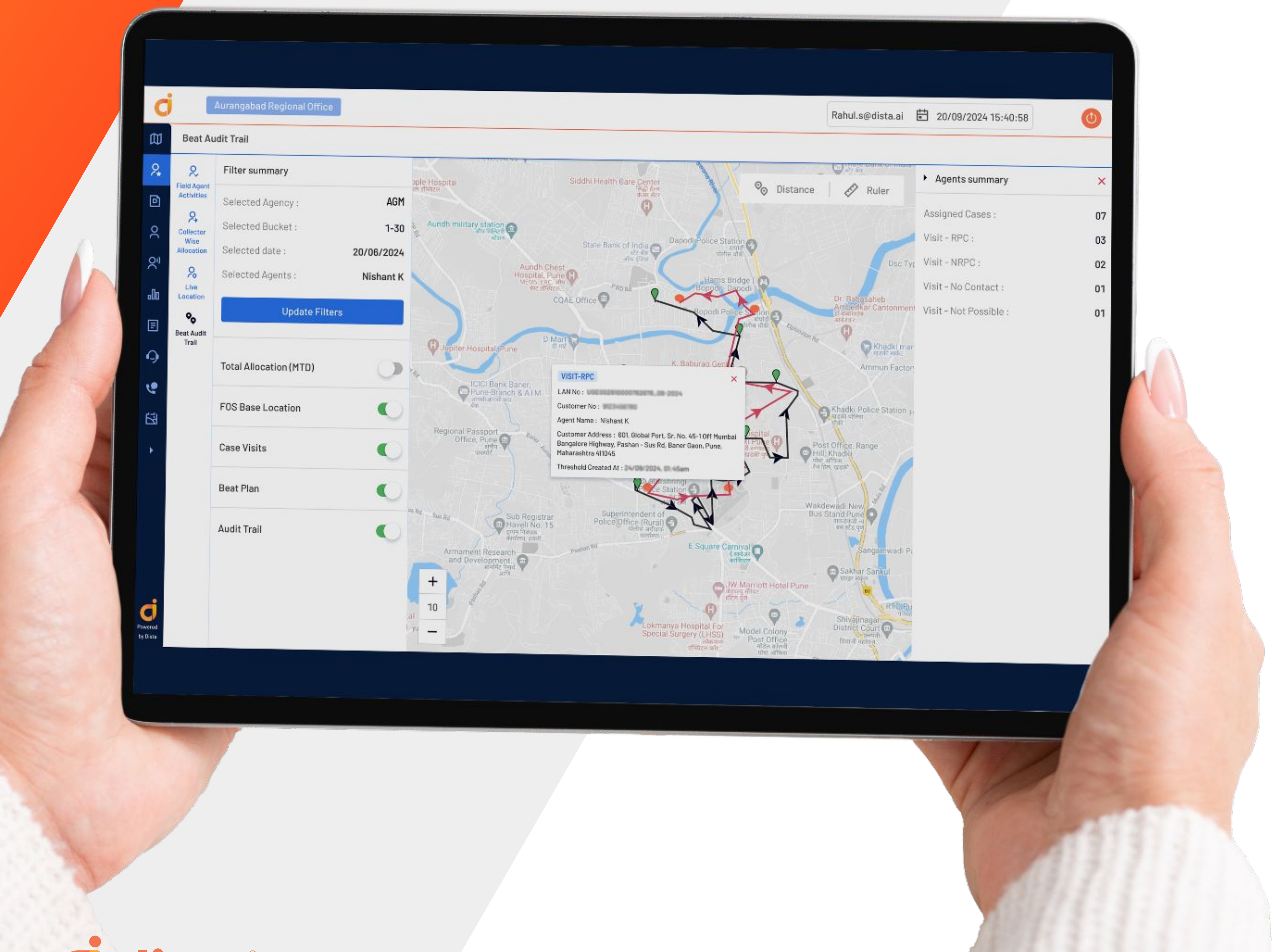
Location intelligence bridges this gap. It doesn't replace your LOS - **it extends it into the field**, where timelines, compliance, and borrower experience are at stake.

## Integrate in Days, Not Months

Adding location-first workflows to your LOS is straightforward

- **Define auto-assignment rules based on geography, skill, and priority.**
- **Sync borrower geo-coordinates and branch locations.**
- **Deploy a mobile app for agents with routing, check-ins, and offline access.**

Many NBFCs have piloted this in under two weeks, starting with just a few branches before scaling across regions.




## Strengthen Compliance with Geo-Verified Visits

Every visit is geo-tagged, time-stamped, and synced back to the LOS, creating a tamper-proof audit trail. This aligns with RBI's push for better documentation in loan recovery and borrower engagement. Managers can track in real-time without constant follow-up calls.

## Customer Success

# See Proven Impact from Indian Lenders

A leading Indian MFI integrated Dista's location-intelligence-driven field management with their LOS to track and validate every center meeting. Within just a few weeks, they:

- **Achieved 100% center meeting visit compliance**
- **Increased agent productivity through optimized routes and reduced idle time**
- **Gained real-time visibility into field operations without manual follow-ups**

This move transformed compliance tracking from a manual burden into an automated growth driver (Read the full case study).


## Turn Every Field Visit into Measurable ROI

With location intelligence built into your LOS, every lead is allocated to the right agent, routed efficiently, and closed with verified proof. The result?

**Faster loan disbursal**

**Lower operational costs**

**Higher borrower satisfaction**

# How Dista Sales Brings It All Together

Dista Sales, a location-first field force management software helps lenders embed location intelligence into their existing LOS stack—without disruption. Whether you're running group lending, individual verification, collections, or village surveys, everything is mapped, routed, and visible in real time.

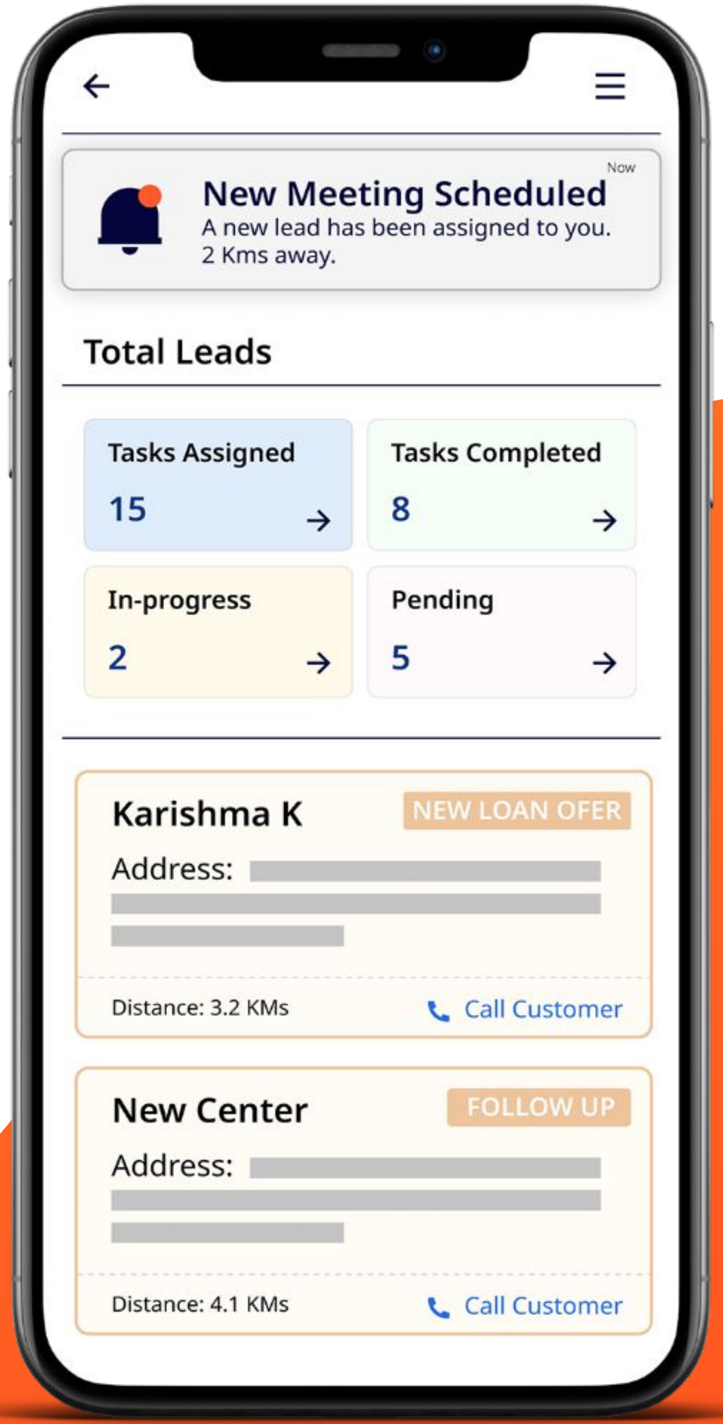
From lead allocation to address verification, center meetings to compliance tracking, Dista connects every field event back to your systems. It's cloud-native, mobile-ready, and integrates through standard APIs. That means faster rollout and real ROI—within weeks, not months.

Section 4

# How Field Force Management Optimizes Loan Origination System

Your LOS can approve loans. Location intelligence can assign visits. But field performance still depends on how well agents are managed on the ground.

Let's learn how a location-first field force management platform like Dista Sales improves every part of that execution—from daily targets and route planning to meeting compliance, incentives, and coaching. These tools help NBFCs and MFIs turn everyday fieldwork into consistent, trackable outcomes.




## 1. Quota and Target Management

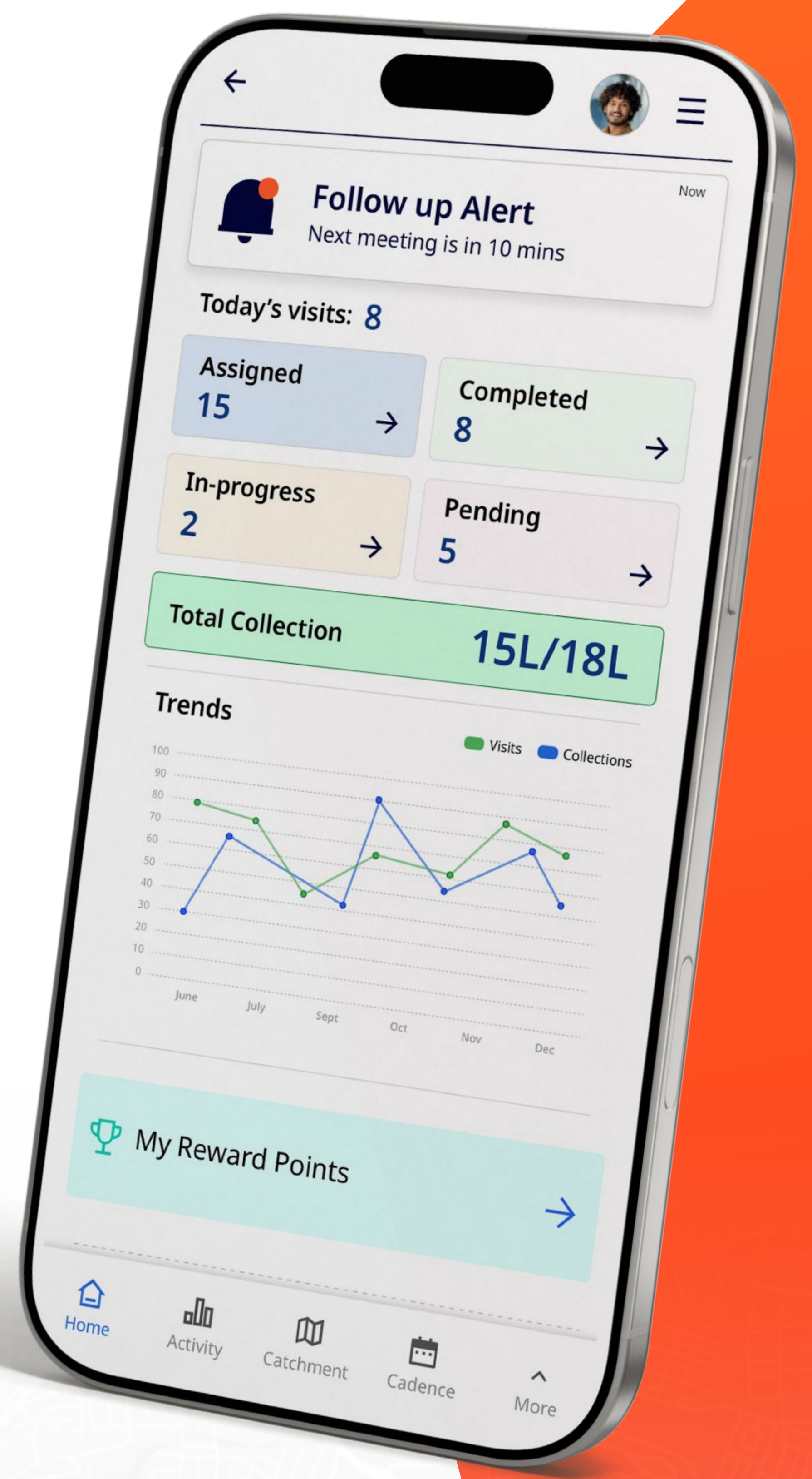
Field force apps now double as mobile offices. Agents can view their daily targets, customer pipeline, and task status—all in one place. Managers, in turn, set targets by region or role, track goal progress, and adjust quotas in real time.

This creates a direct link between field performance and revenue outcomes, helping managers coach teams effectively and act early on underperformance.

## 2. Incentive Management

Incentives are no longer managed in spreadsheets or silos. Agents can now view incentive buckets—linked to collection targets, group or individual loan conversion, and delinquency performance - directly in their app.

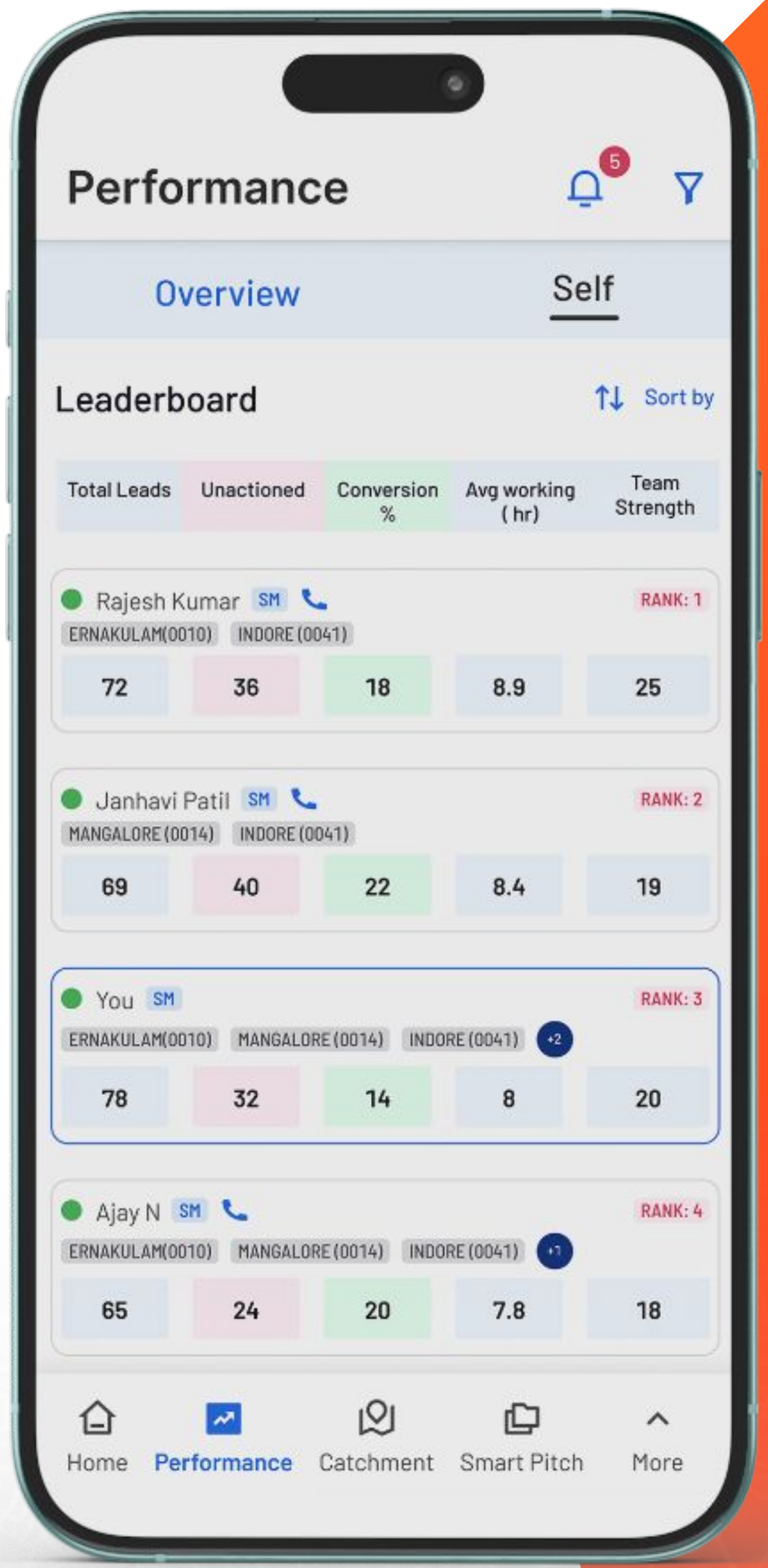
This transparency motivates agents and helps leadership track payouts, link incentives to actual performance, and drive frontline momentum.



## 3. Gamification and Leaderboards

Dashboards now show real-time rankings, leaderboards, and top performers by region or metric. Agents can track how they rank based on number of visits, total loan disbursals, or collections.

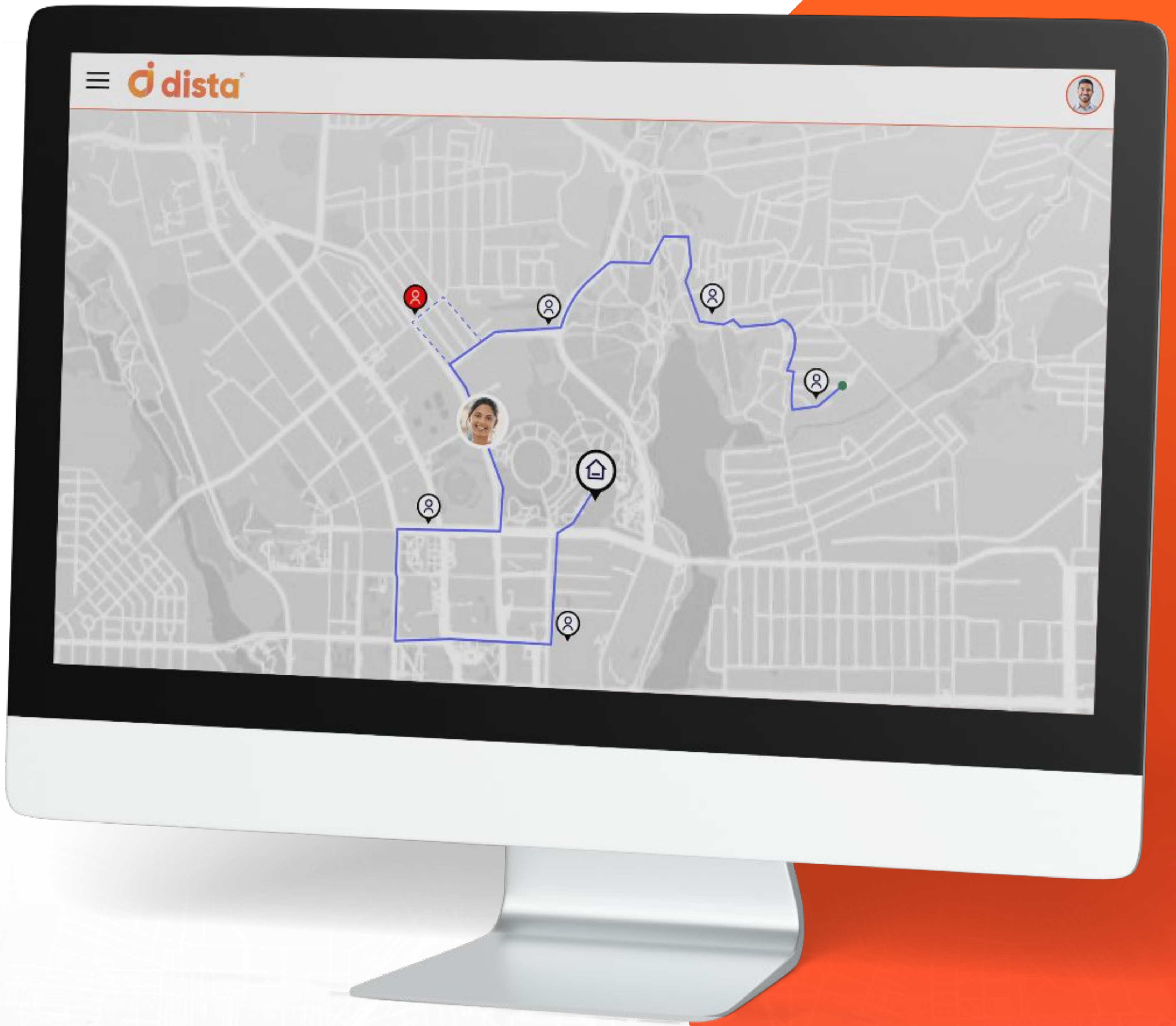
This fosters healthy competition, boosts morale, and gives managers a live view into team engagement and effectiveness.



## 4. Route Optimization

Rather than relying on manual plans, route optimization engines automatically calculate the fastest, most efficient visit paths based on business logic, location clusters, and time windows.

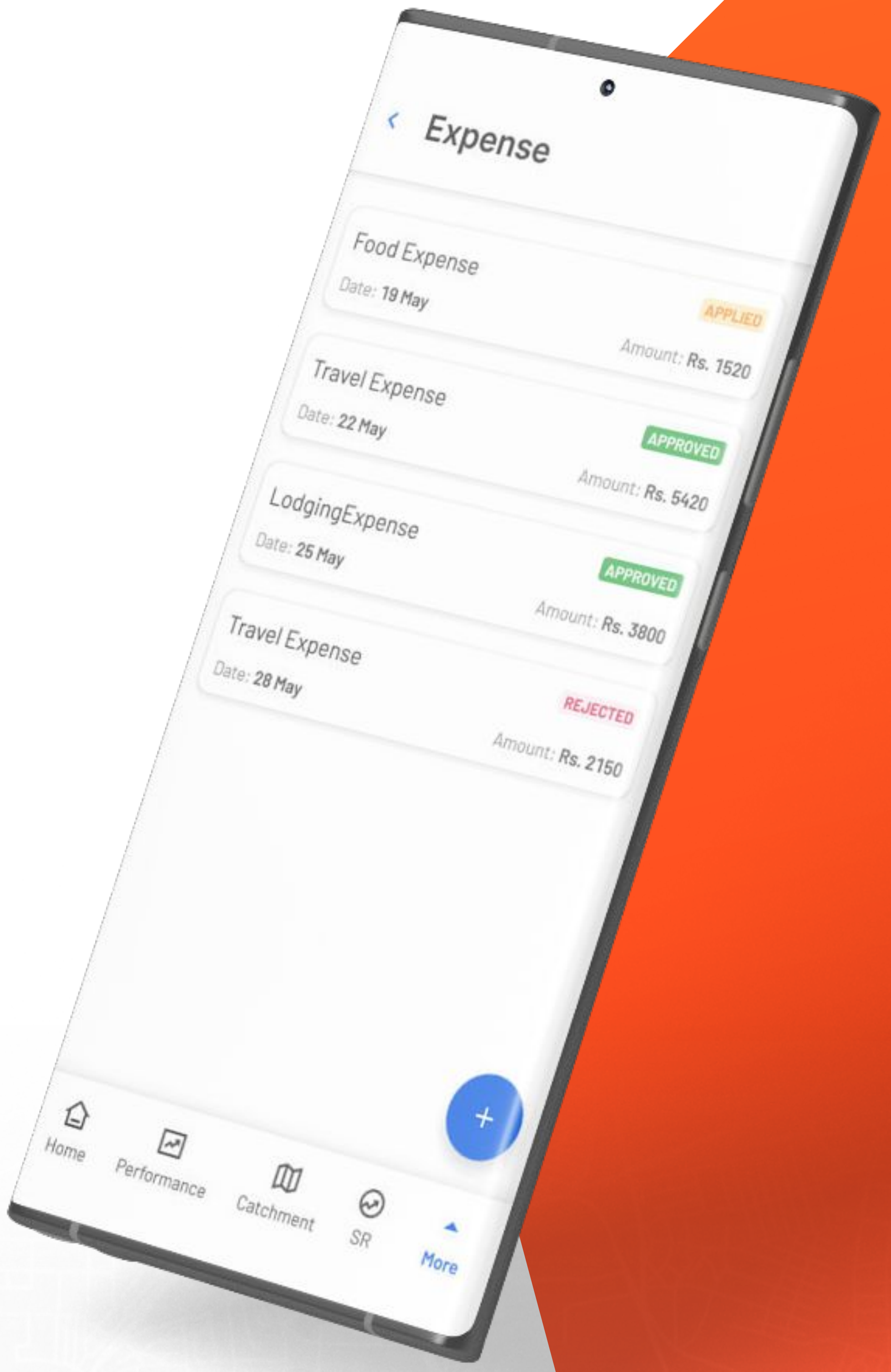
This minimizes dead runs and ensures agents spend more time engaging customers and less time traveling or overlapping center visits.



## 5. Expense and Reimbursement Automation

Manual fuel claims and travel logs are time-consuming. Field force management tools automatically calculate total distance travelled and generate accurate expense reports—ready for reimbursement.

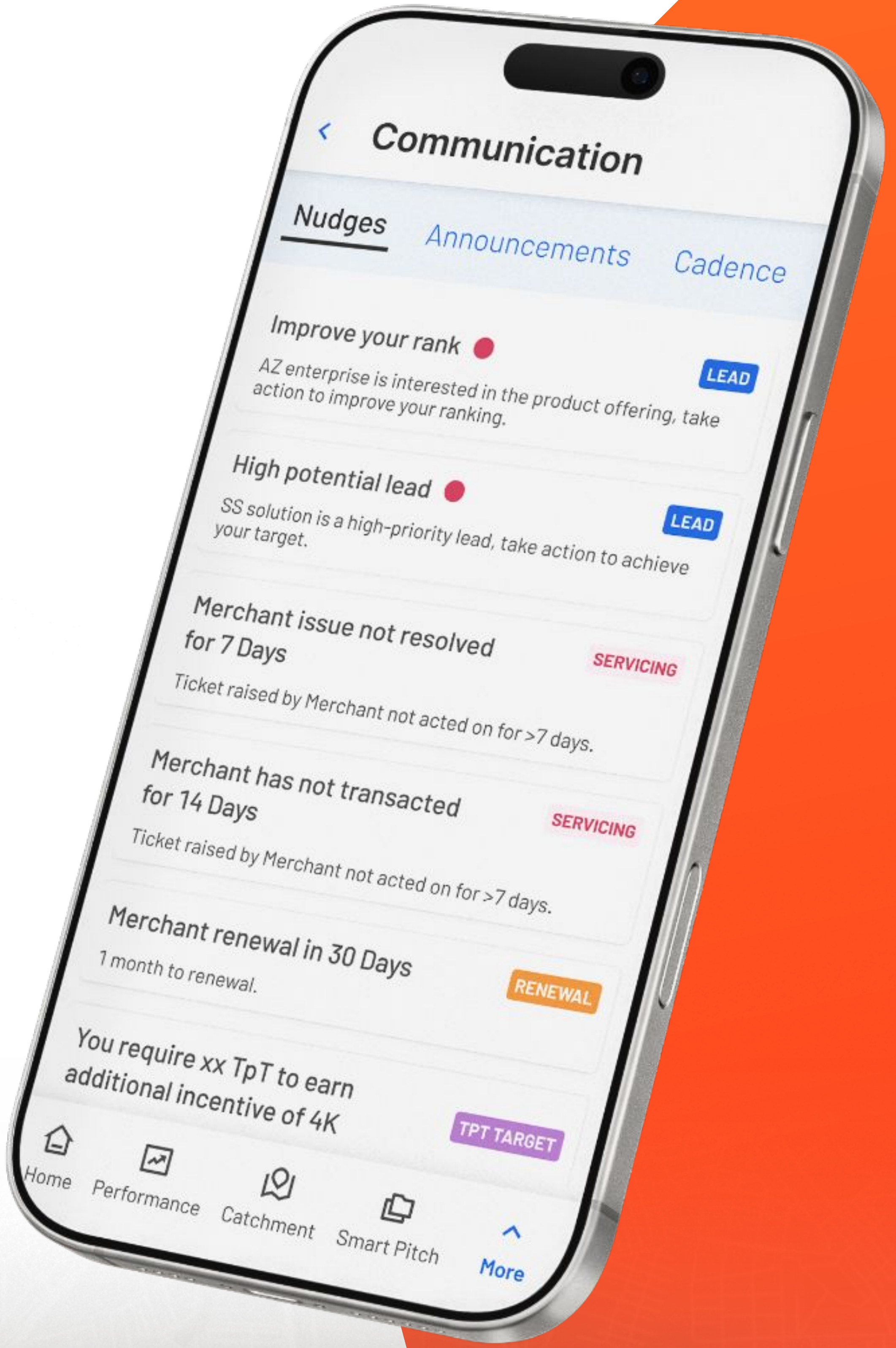
This cuts admin work, reduces disputes, and helps agents stay focused on borrower engagement.



## 6. Contextual Nudges and Alerts

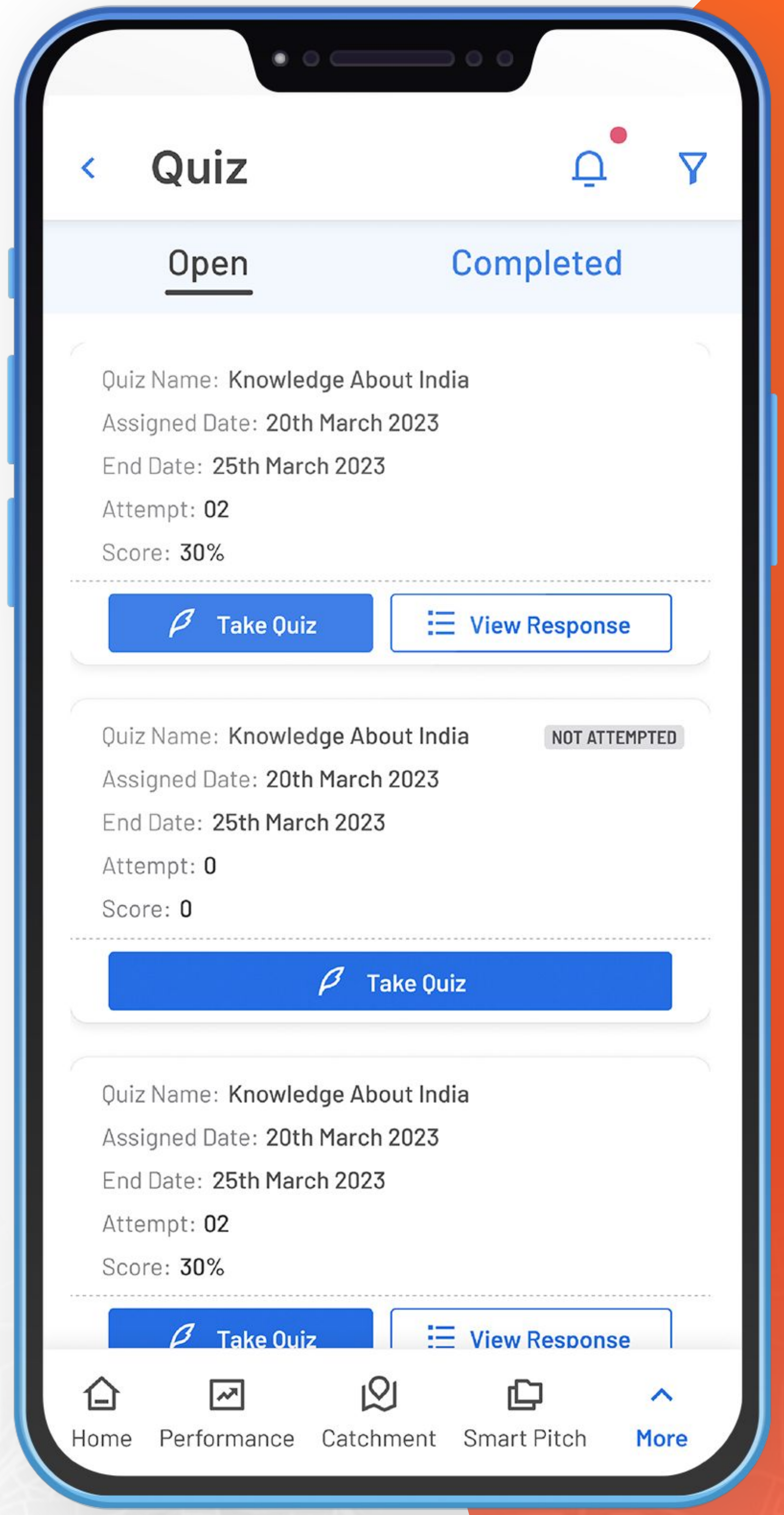
AI-powered nudges remind agents of next-best actions—like pending document collection, delayed visits, or priority leads.

These contextual prompts help agents complete tasks on time, reduce manual oversight, and improve the overall pace of execution.



# 7. Chat and Coaching

Built-in chat features let managers instantly connect with agents. Training videos, task reminders, and even quizzes can be shared through the app, making field coaching easier and more scalable.



## 8. Meeting Compliance and Verification

Geo-fencing ensures that center and customer meetings are validated with precise location data. Longer meeting durations signal higher agent engagement, and idle time can be tracked to optimize efficiency.

Managers receive alerts if visits are missed or incomplete, ensuring compliance without micromanagement. Together, these capabilities turn field execution from an operational burden into a competitive advantage. But how ready is your current system to make that leap?

Section 5

# Field Readiness Scorecard: Can Your LOS Deliver Beyond Approval? [Print this]

Most loan disbursal delays happen in the field, not in your LOS. This scorecard helps NBFC and MFI leaders assess if their operations are ready for a location-first upgrade. Use it to spot gaps, set priorities, and cut turnaround time.

| | Questions | Yes | No |
|---|---|---|---|
| 1. Lead Assignment & Routing | • Are visit assignments still manual or chat-based?<br>• Do agents plan routes without digital mapping? | ☐<br>☐ | ☐<br>☐ |
| 2. Field Visibility & Follow-Up | • Is visit tracking still via calls or messages?<br>• Can't see visit status in real time? | ☐<br>☐ | ☐<br>☐ |
| 3. Visit Compliance & Accountability | • No instant geo-tagged proof for every visit?<br>• No consistent process to capture borrower confirmation? | ☐<br>☐ | ☐<br>☐ |
| 4. Tech Stack & Adoption | • Do agents use multiple apps for field work?<br>• Can agents work offline and sync later? | ☐<br>☐ | ☐<br>☐ |

## Scoring & What it Means

### 0–3 YES

You're doing well, but scaling may strain your ops. Start a small pilot to build real-time visibility.

### 4–6 YES

Gaps are increasing costs and TAT. Move toward a location-first model for quick wins.

### 7–8 YES

Field ops are limiting growth and raising risk. Act now before scaling makes it harder to fix.

Take Online Survey

# Industry Benchmarks for Field Collections

| Metric | Industry Average | Top Performers |
|---|---|---|
| Loan sanction-to-disbursal TAT (NBFCs) | 4–10 days for approval and disbursal (IFC/MSME environment study – page 85) | Sub-48 hours with digitized field workflows |
| Loan proposal turnaround time | Approval takes 38–41 days, depending on borrower type (IFC Financial Inclusion for Women-Owned MSMEs – processing days table) | Significantly shorter in digitally-enabled systems |
| Portfolio growth and resilience | Approval takes 38–41 days, depending on borrower type (IFC Financial Inclusion for Women-Owned MSMEs – processing days table) | Higher with better field coverage and efficiency |

# Location-First Rollout Checklist

For NBFC and MFI leaders piloting and scaling Dista's field force management software

## Phase 1 Pilot Deployment (Recommended: 2–3 Branches)

### System Readiness

- [ ] LOS platform integrated with Dista via APIs
- [ ] Geo-coordinates uploaded for customer addresses, centers, and branches
- [ ] Target user roles (agents, branch managers, ops heads) mapped

### Feature Configuration

- [ ] Auto-assignment logic defined (geo + skill + availability)
- [ ] Visit routing and beat plan templates set
- [ ] Geo-verification and check-in/out flows enabled
- [ ] Real-time dashboards activated for pilot branches

### Data Flow Validation

- [ ] Lead-to-field allocation tested with live cases
- [ ] Field check-ins successfully syncing back to LOS
- [ ] Dashboards showing real-time agent movement, visit status

### Success Metrics Defined

- [ ] Baseline TAT, visit compliance, and agent productivity recorded
- [ ] Pilot goal: ≥15% improvement in visit compliance
- [ ] Pilot goal: ≥20% reduction in turnaround time (TAT)

## Phase 2 Post-Pilot Evaluation

### Performance Review

- [ ] Analyze pilot data against baseline metrics
- [ ] Capture branch feedback on usability and adoption
- [ ] Identify blockers in sync, app adoption, or routing logic

### Adjustments & Optimization

- [ ] Fine-tune routing logic or check-in parameters
- [ ] Update agent training material based on feedback
- [ ] Add high-traffic locations to geo-database if needed

## Phase 3 Scale-Up to 10–20 Branches

### Regional Rollout Plan

- [ ] Prioritize high-volume or high-default regions
- [ ] Cluster rollouts geographically for support efficiency
- [ ] Align rollout with loan cycle milestones (e.g., disbursal weeks)

### Expansion Readiness

- [ ] Scalable dashboard views by region and ops hierarchy
- [ ] Central team trained to onboard new branches
- [ ] Field support SLAs defined for larger teams

### Success Metrics for Scale

- [ ] Target 90%+ check-in compliance rate
- [ ] Aim for 30% increase in effective visits per agent
- [ ] Track operational cost reduction per disbursal (target: ≥12%)

## Phase 4 Organization-Wide Rollout

### Unified Operations Layer

- ☐ All branches live on location-first workflows
- ☐ Central dashboard giving leadership live visibility across regions
- ☐ Compliance alerts and escalations configured

### Continuous Improvement

- ☐ Monthly reviews on route efficiency, idle time, and productivity
- ☐ Smart nudges and gamification modules tuned based on usage
- ☐ Field data used for incentive and target planning

## Strengthen Your LOS with Smarter Field Operations

NBFC-MFI portfolios now stand at over ₹3.48 lakh crore, serving millions of customers across hundreds of districts. Scale like this needs more than digital loan origination; it needs disciplined, location-first execution on the ground.

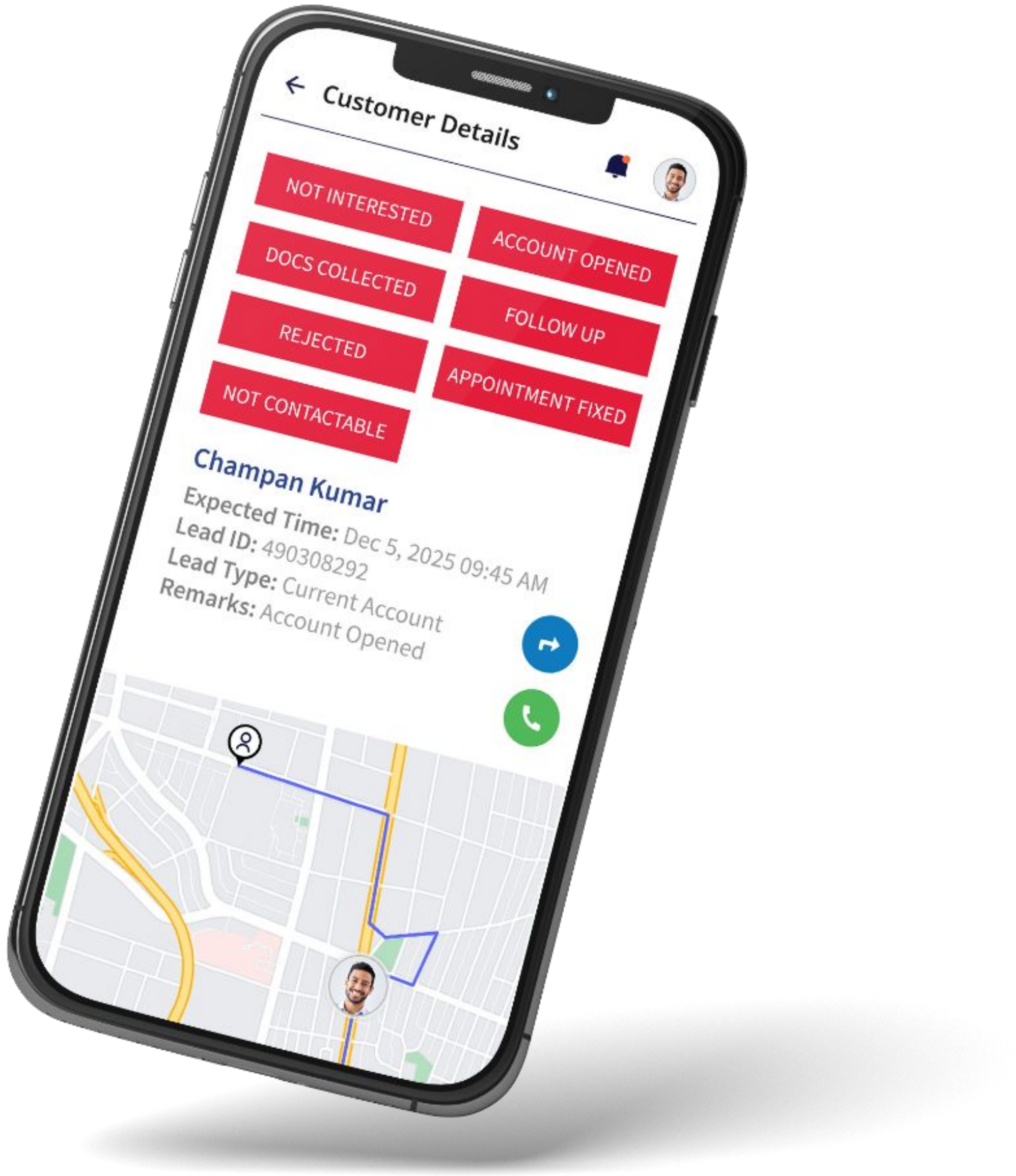
Leaders who get this right will protect margins, reduce risk, and build stronger borrower relationships.

**Schedule a demo and see how Dista helps you make that shift.**

Start Today

## About Dista Sales

Dista Sales is a location-powered field sales software that empowers sales teams to close more deals. It enables smart territory planning to identify high-potential leads, optimize sales rep routes, and track sales performance.



## Glossary

**Sneha Bokil**
Writer

**Ninaad Raj**
Designer

## Resources

(1) What is a Loan Origination System? How Does it Work?
(2) Group Loan Origination System and Individual Loan Origination System
(3) NBFC Firm Boosts Customer Visits by 230% for Effective Debt Collection

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