dista® Google Cloud Partner

Applying Location Intelligence

RUN
UNIFIED 360°
COLLECTIONS

An Implementable Toolkit for Banks, MFIs and NBFCs

Includes
3-Step Framework for
Ready Implementation

Learn How Collection Leaders Are
Improving Collection Throughput with AI and **Location Intelligence**

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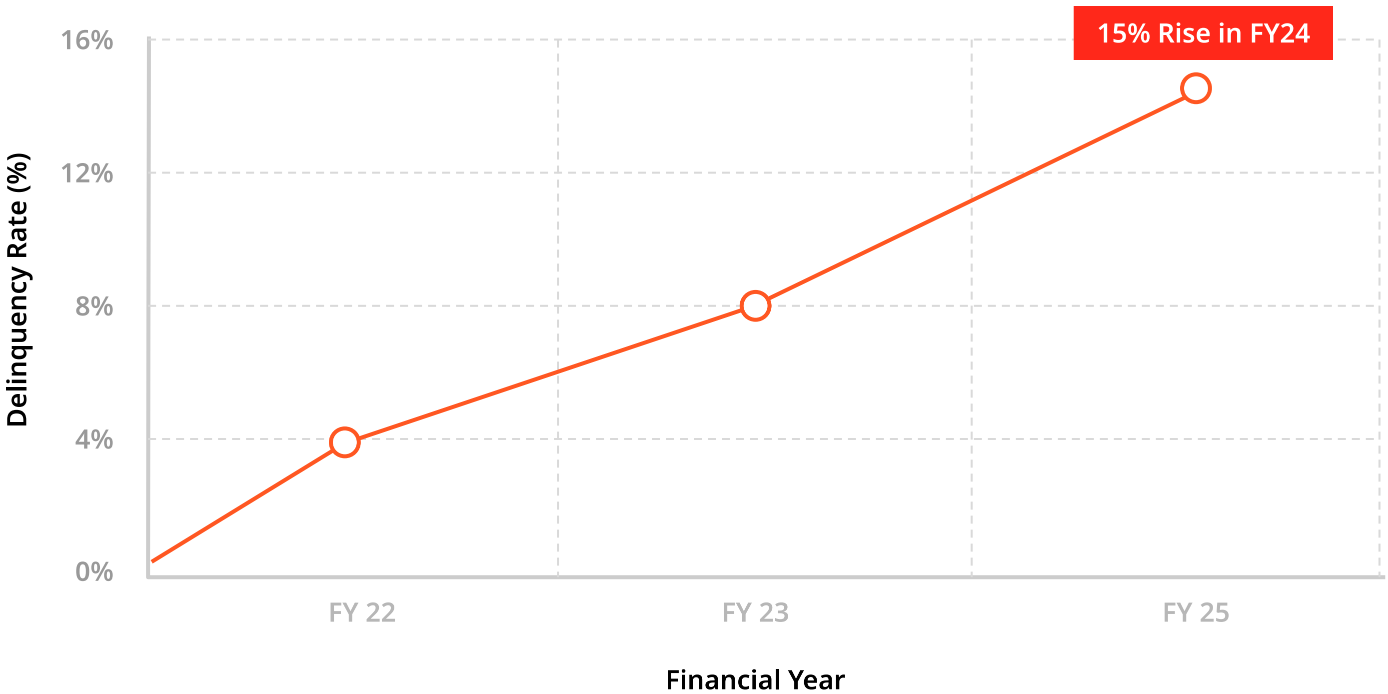
EXECUTIVE SUMMARY

This toolkit provides collection leaders with a practical framework to re-engineer debt collection using AI, location intelligence, and connected systems. It enables teams to shift from reactive, fragmented efforts to a unified, insight-driven collection model that improves agent productivity, enhances compliance, and accelerates resolution across geographies.

India's lending sector is at a critical inflection point. With retail loan delinquencies rising by 15% in FY 24 and over ₹2.3 lakh crore in overdue accounts; *(Source: Financial Express)*, the urgency to modernize collections has never been greater.

This toolkit offers you the strategy, tools, and foresight to take control and increase your debt resolution rate.



*Data Source - CRIF High Mark's Retail Credit Trends Report

02

INDIA'S COLLECTIONS LANDSCAPE: 2025 & BEYOND

India's credit boom is now contending with its biggest aftershock - a growing tide of loan delinquencies.

As of Q4 FY24:

- Delinquency rates in unsecured personal loans crossed **3.2%**
- Microfinance institutions saw 90+ DPD loans surge by over **22% YoY**[1]
- Vehicle finance, SME lending, and personal loan segments are under significant pressure

As collections heads and strategy leaders of banks, MFIs and NBFCs in India, you face insurmountable pressure to improve debt collection rates, reduce delinquencies, and reduce time to collect, all while adhering to strict RBI compliance. Traditional, manual methods often fall short, leading to inefficient operations, missed targets, and a lack of real-time visibility.

03

WHY TRADITIONAL COLLECTION PROCESSES FALL SHORT?

As portfolios expand and delinquency risks rise, many BFS companies are still relying on outdated and disconnected collection systems. Teams are stuck managing multiple tools, manually assigning cases, and operating without real-time visibility. **The result is missed follow-ups, low agent productivity, and growing compliance risks.**

Here's what's holding traditional models back.

Geographical Spread

Managing agents across tier 1,2 and 3 cities and/or customers deep in repeat delinquent areas.

Lack of Real-time Visibility

No system to determine true visit outcomes like RPC, non-RPC, etc.

Poor Performance

Missed follow-ups and low promise-to-pay (PTP) conversions.

Inefficient Routing

Suboptimal travel paths lead to wasted time, fuel, and fewer customer visits.

Data & System Silos

Disconnected systems (LOS, LMS, telephony) creating incomplete customer profiles and hindering holistic decision-making for campaign managers.

Compliance Burden

Ensuring adherence to stringent RBI guidelines and data security standards (e.g., VAPT, SOC 2 Type II, ISO 27001:2022).

Heavy Human Intervention

Discrepancies owing to manual intervention and processes.

Limited Strategic Planning

Inability to visualize regional insights, competitor presence, or customer segments on a granular, geographical level.

Collection leaders need a smart toolkit that replaces guesswork with foolproof framework.

WHAT DOES THIS TOOLKIT OFFER?

This toolkit is built to help collections decision-makers rethink and redesign their operations using modern tools like AI and location intelligence.

You Will Get

- A blueprint to reimagine collections across your operations lifecycle and penetrating deep in rural regions.
- An implementation-ready step-by-step roadmap to activate AI and location-powered collection models.

Location Intelligence powered End-to-End Unified Collections to

Boost Collections Rate & Debt Resolution

Pre-due

Delinquency

Settlement

Repossession

Disposal

WHO IS IT FOR?

This toolkit is built for senior leaders across

Collections, Recovery, and Risk Strategy

Product, Digital Transformation, and Ops

Field Operations & Agency Management

Field Agents

Fintech Companies

Banks

Loan Services

Digital Lending Platform

NBFCs

Payment Gateways

Telecallers

CRM Platforms

Microfinance

Collection Agencies

Audit Teams

Data Analytics Teams

04

A 3-STEP FRAMEWORK

for Modern Collection Leaders

A practical framework to streamline debt collections, boost agent productivity, and stay ahead of delinquencies. It helps collections leaders move from fragmented approach to a streamlined, insight-led model - enabling **faster recoveries, smarter territory planning, and real-time agent visibility** with the power of a unified, location-based platform.

Phase 01 — Strategic Planning & Setup

Phase 02 — Operationalization & Agent Enablement

Phase 03 — Continuous Optimization & Scalability

Phase 01

Strategic Planning & Setup

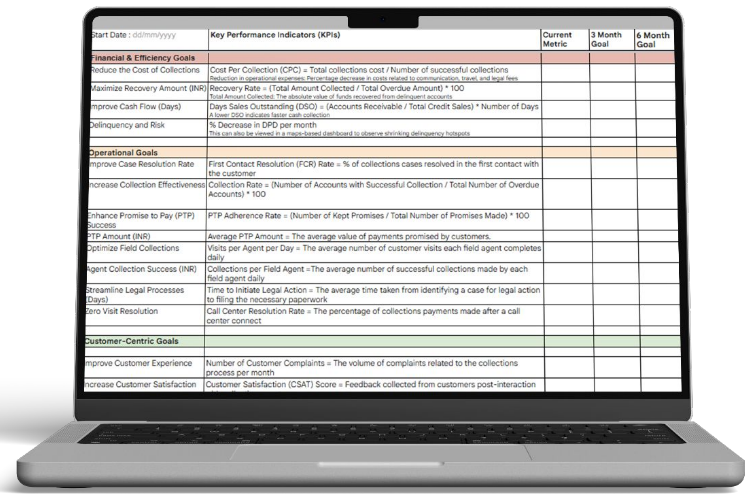
(Weeks 1-4)

1

Define Key Metrics and Baseline

Identify your current collection rate, PTP adherence, and cost per collection. Establish clear goals for improvement.

Get Free Template



2

Data Integration

Work with Dista Collect's implementation team to seamlessly integrate your existing LOS/LMS, telephony systems, and any other relevant data sources to create the unified 360° customer view

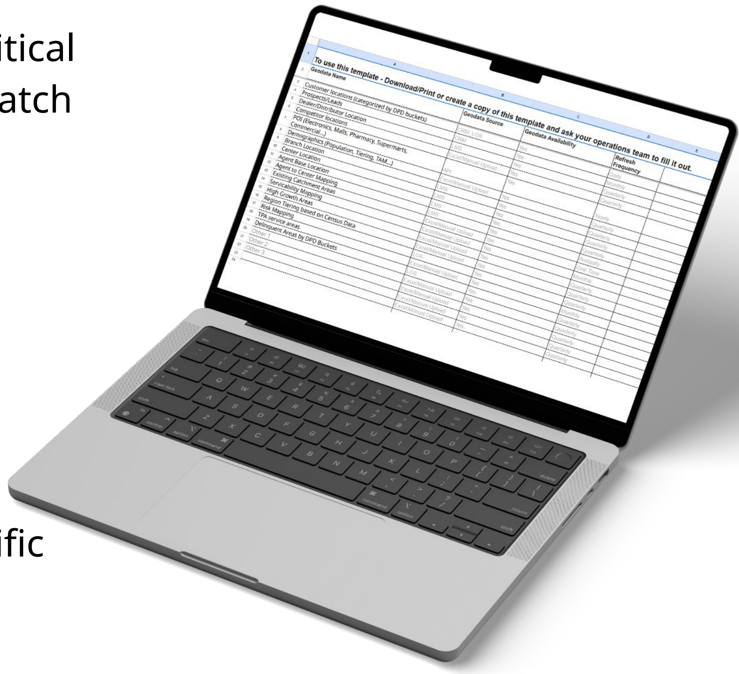
Get Free Template

3

Geospatial Data Layering

Collaborate to upload and visualize all critical data on the maps-based dashboard (in batch or realtime)

- Customer locations (categorized by DPD buckets).
- Existing agent POIs and territories.
- TPA service areas.
- Competitor locations (if available).
- Key geographical insights (e.g., high-growth areas, areas with specific customer demographics).



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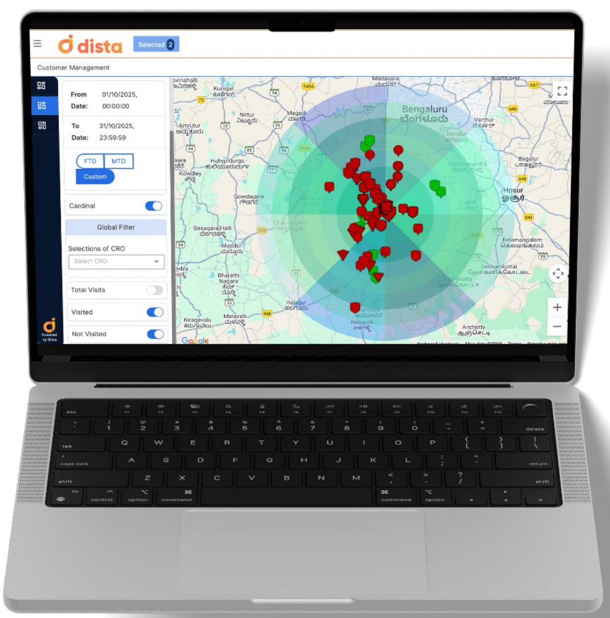
4

Initial Strategy Simulation



Use a maps-based dashboard to run initial simulations.
For example:

A. "If we re-align agent territories based on customer density, what's the projected reduction in travel time?"
B. "Which underserved areas have a high concentration of early DPD customers?"

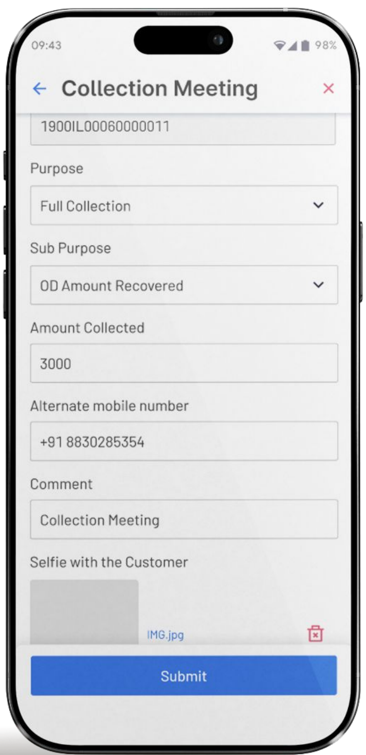
Phase 02

Operationalization & Agent Enablement (Weeks 1-4)

1

Configure AI-Powered Routing & Scheduling

Set up rules for dynamic case allocation, automated beat route planning, and real-time route interlacing based on the strategic simulations.



2

Field Agent Training & Onboarding

Train agents and telecallers on using the new systems (like the location intelligent Dista Collect mobile app and web interface) for:

A. Accessing 360° customer profiles and case details
B. Navigating optimized routes
C. Capturing real-time visit outcomes and dispositions
D. Facilitating digital payments

3

Rollout in Pilot Zones

Begin implementation in selected pilot territories or with specific agent teams to refine processes and gather feedback.

4

Monitor Live Operations

Utilize the centralized dashboard to actively track agent activity, collection progress, and real-time performance against established KPIs.

Phase 03

Continuous Optimization & Scalability (Month 3 onwards)

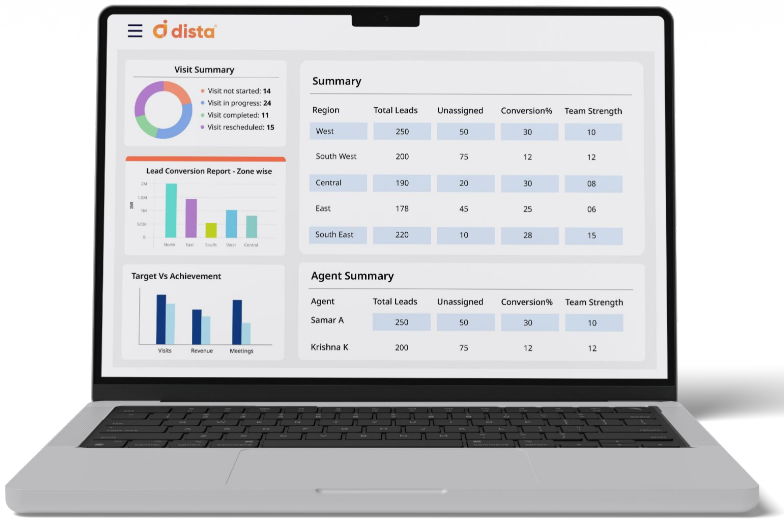
1

Performance Analysis & Iteration

Regularly analyze reports and dashboards to compare actual performance against simulated outcomes.

A. Identify top-performing field agents/agencies and understand their strategies.

B. Pinpoint areas with perpetual delinquencies.



2

Strategic Planning & Refinement

Continuously use the maps-based dashboard for strategic decisions

A. Agency Network Planning & Expansion: Based on market analysis and delinquency patterns, decide where to open new branches or expand agent presence.

B. Resource Forecasting: Leverage prescriptive analytics to forecast future agent and resource needs, ensuring readiness for growth.

3

Compliance Assurance

Utilize the system's compliance features to generate audit trails, monitor adherence to RBI guidelines, and proactively mitigate risks.

Google Cloud Scalability	**SOC 2 Type II Compliant**	**VAPT Certified**
1400 and 1600 Telephony Compliance	**Integration (TRAI)**	**DRA Certification**
Digital ID Card for Verification	**Fair Practice Code**	**Patented Algorithms**

Augment Debt Recovery with a Location-powered Unified Debt Collection CRM

High-performing banks and NBFCs are moving to unified debt collection CRMs like **Dista Collect.** Its low-code/no-code design and built-in location intelligence transform the entire collections workflow from start to finish.

It transforms the vast amount of geodata generated by your operations into actionable insights, enabling strategic decisions, and seamless execution.

05

HOW DISTA COLLECT TRANSFORMS COLLECTIONS

1. Unified 360° Customer View

Seamless Integration with Existing Systems

Integrates with existing LOS, LMS, Legal Ops and telephony systems.

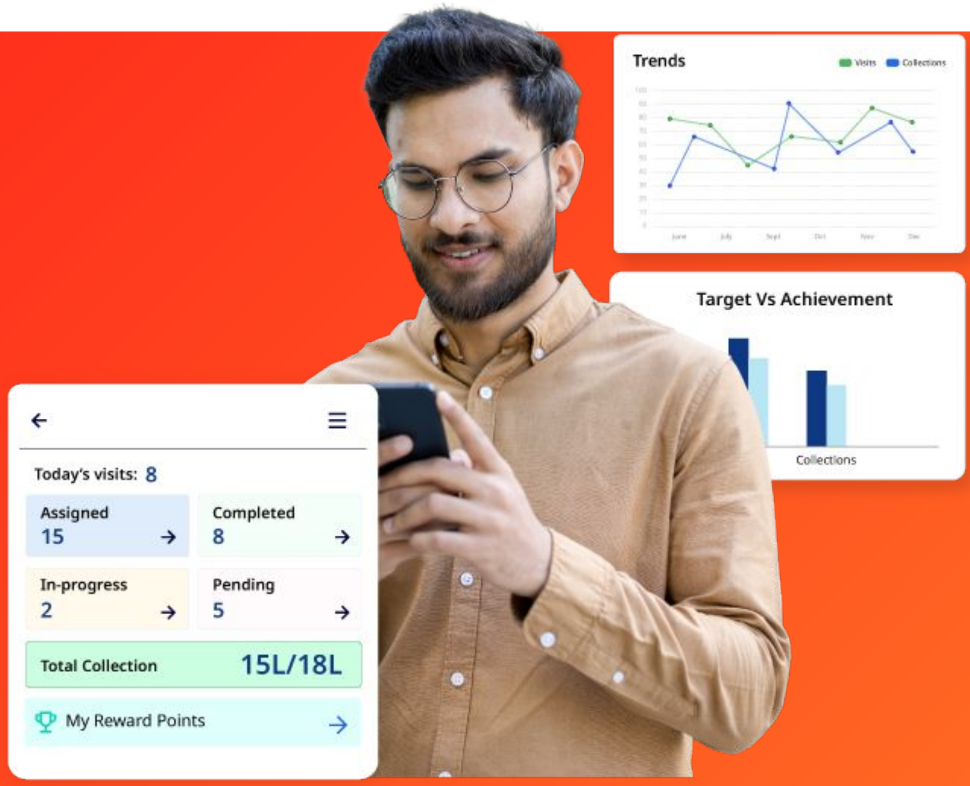
Single Source of Truth

Consolidates all customer data (payment history, communication logs, demographics, location, promises-to-pay, DPD etc.) into a single, comprehensive profile - by case ID and by customer ID.

Role-based Access for Ease of Use

Accessible to all stakeholders: campaign managers, collections leaders, field agents, telecallers, Third-Party Agencies (TPAs) and others based on role and geo-based access.

2. Location-Powered Collections & Agent Productivity



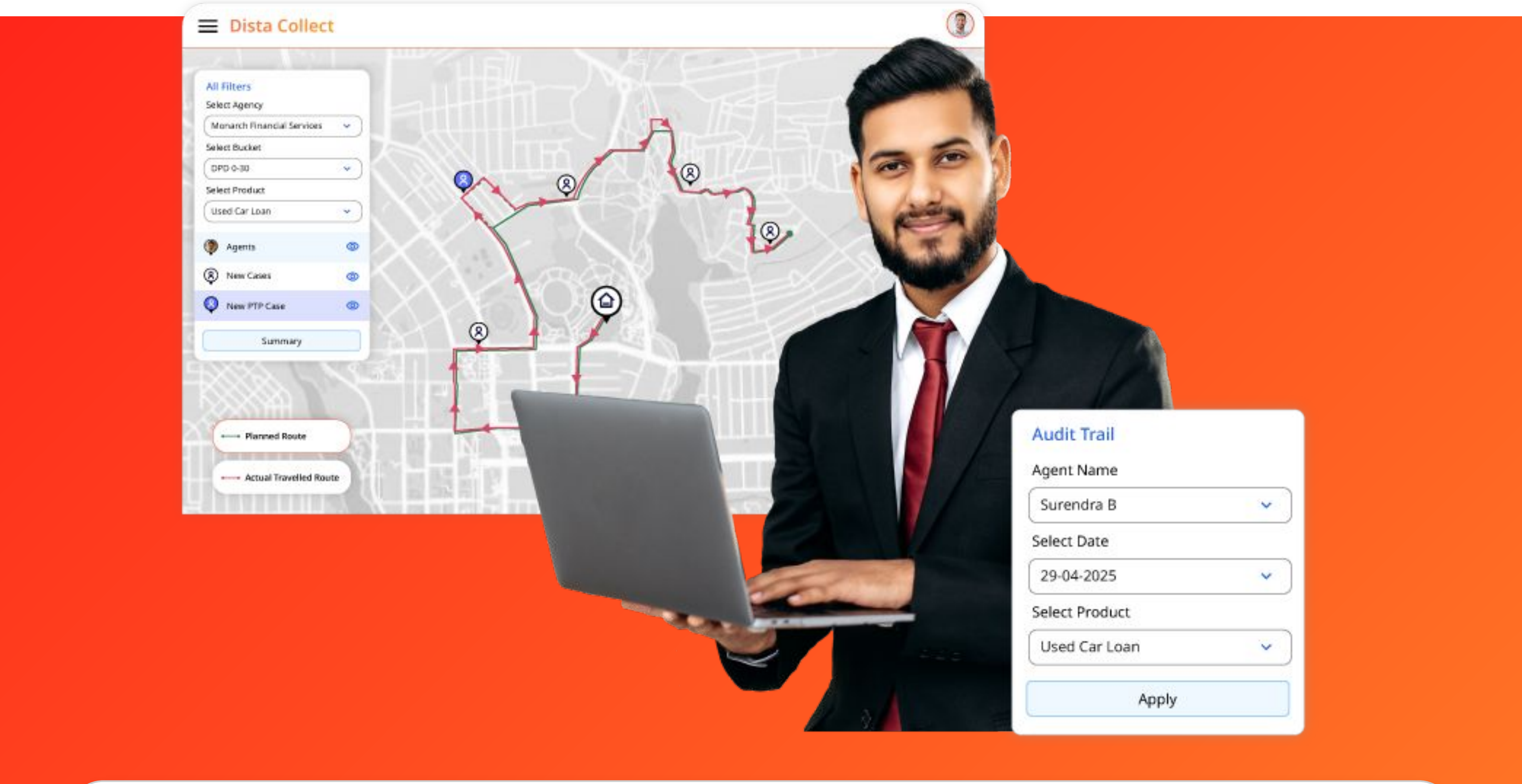
AI-Powered Beat Planning & Optimization
Dynamically plans the most efficient routes for field collection agents based on customer location, urgency (DPD buckets), PTP cases, agent availability, and proximity. Reduces travel time and increases daily visits.

Dynamic Scheduling & Case Allocation
Assigns cases to agents based on their current location, skills, and workload, ensuring the right agent reaches the right customer at the right time.

Real-time Agent Tracking & Performance Monitoring
Provides live visibility into agent locations, visit status, and collection outcomes, enabling compliance and safety of the agents

Increased Daily Customer Reach
Enables agents to meet more customers in a day, especially in remote areas, leading to higher collection rates.

3. Strategic Decisions with Maps-Based Intelligence



Visualizing Data on a Maps Layer

Collections heads can overlay crucial customer data points on interactive maps

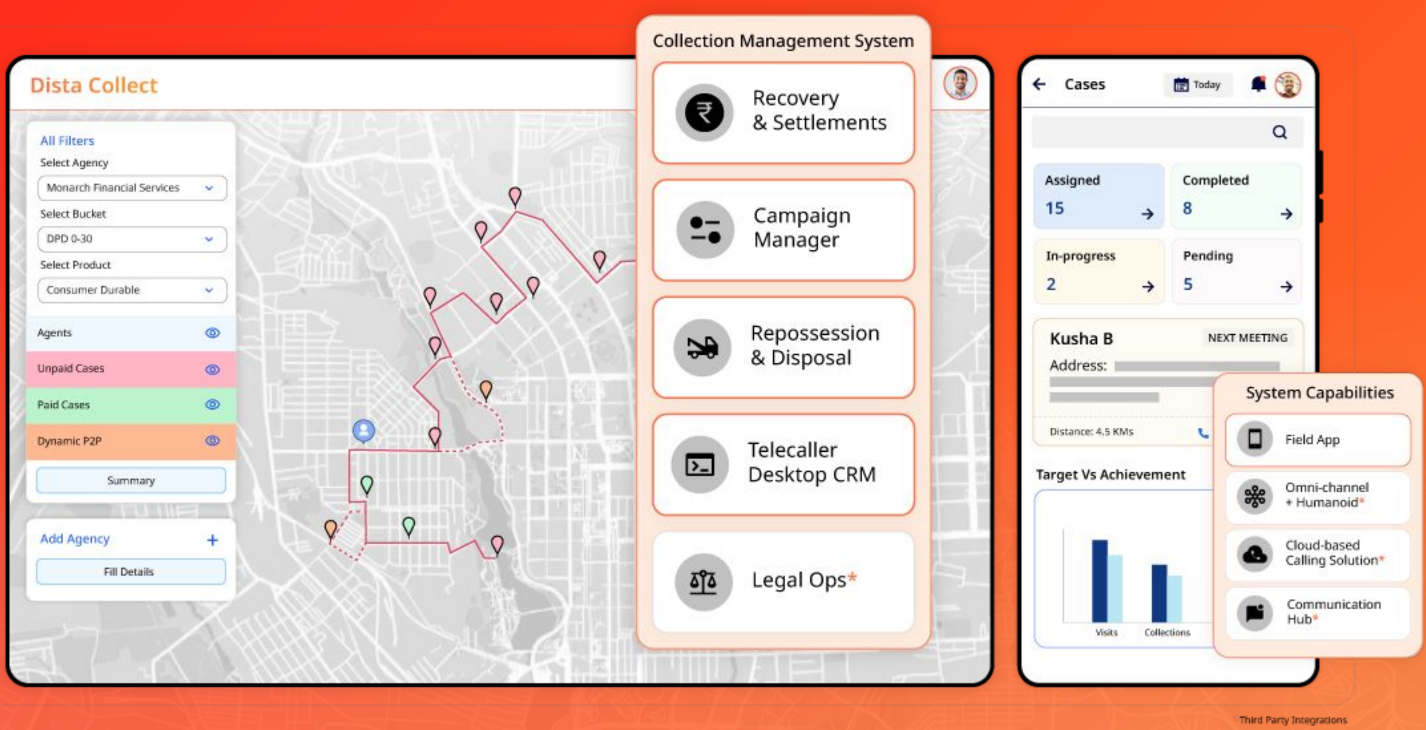
- **Customer Distribution by DPD Buckets**: Identify clusters of high-risk or delinquent customers.
- **Competitor Presence**: Understand market saturation and competitive intensity in specific regions.
- **Agency Network Design & Planning**: Monitor TPA performance geographically.
- **PTP (Promise-to-Pay) Cases**: Visualize active commitments and follow-ups.

3. Strategic Decisions with Maps-Based Intelligence (Contd.)

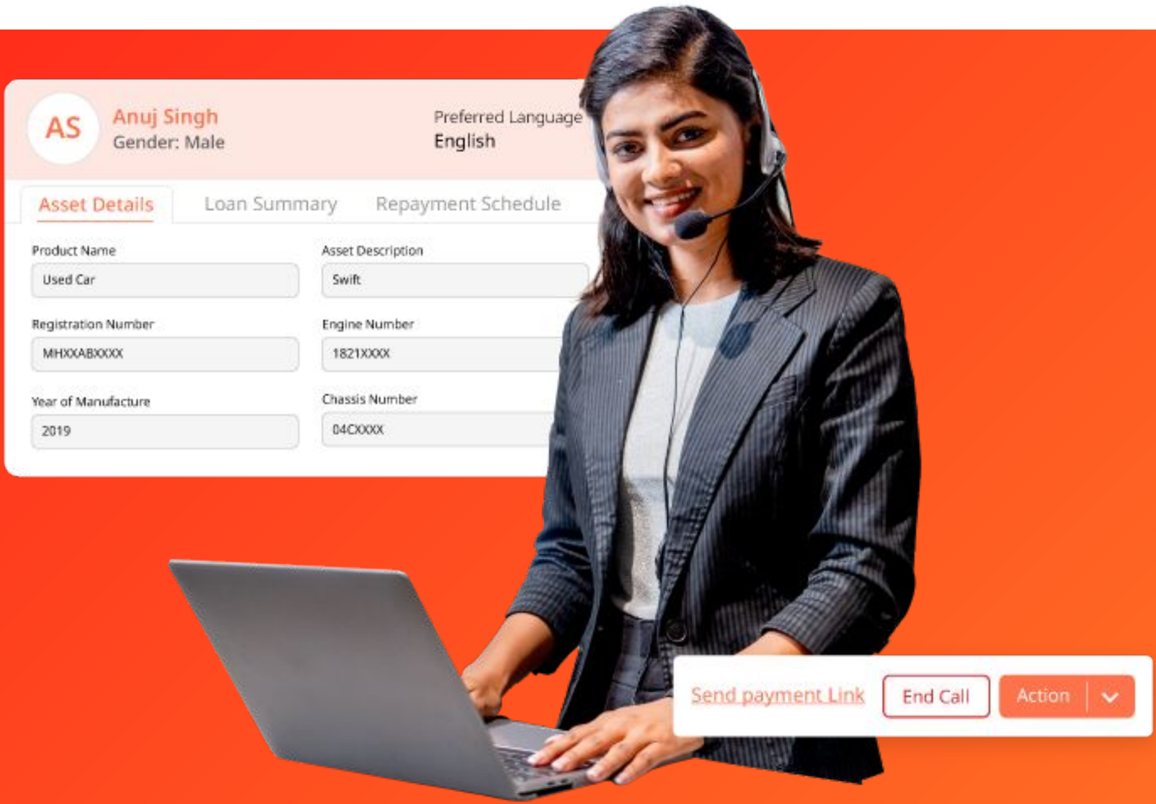
Simulations & Outcome Prediction

The maps-based dashboard allows leaders to:

- **Tweak Parameters**: Adjust variables like agent availability, case priority, or dynamic collection strategies.
- **Run Simulations**: Test different scenarios (e.g., adding agents to a zone, changing visit frequency) to predict their impact on collection rates, resolution times, and operational costs.
- **Network Planning**: Strategically plan new collection agencies or reallocate resources based on demand and delinquency hotspots.
- **Agency Onboarding & Performance**: Identify optimal locations for TPA partnerships and monitor their performance against targets.
- **Resource Forecasting**: Forecast future agent needs based on projected delinquencies and geographical potential.
- **Market Expansion**: Identify new areas for optimizing collection efforts based on unserved or underserved customer segments.



4. Enhanced Debt Resolution & Recoveries



Personalized Engagement

With a 360-degree customer view, telecallers and field agents can have more informed and empathetic conversations, increasing the likelihood of successful repayment and debt resolution.

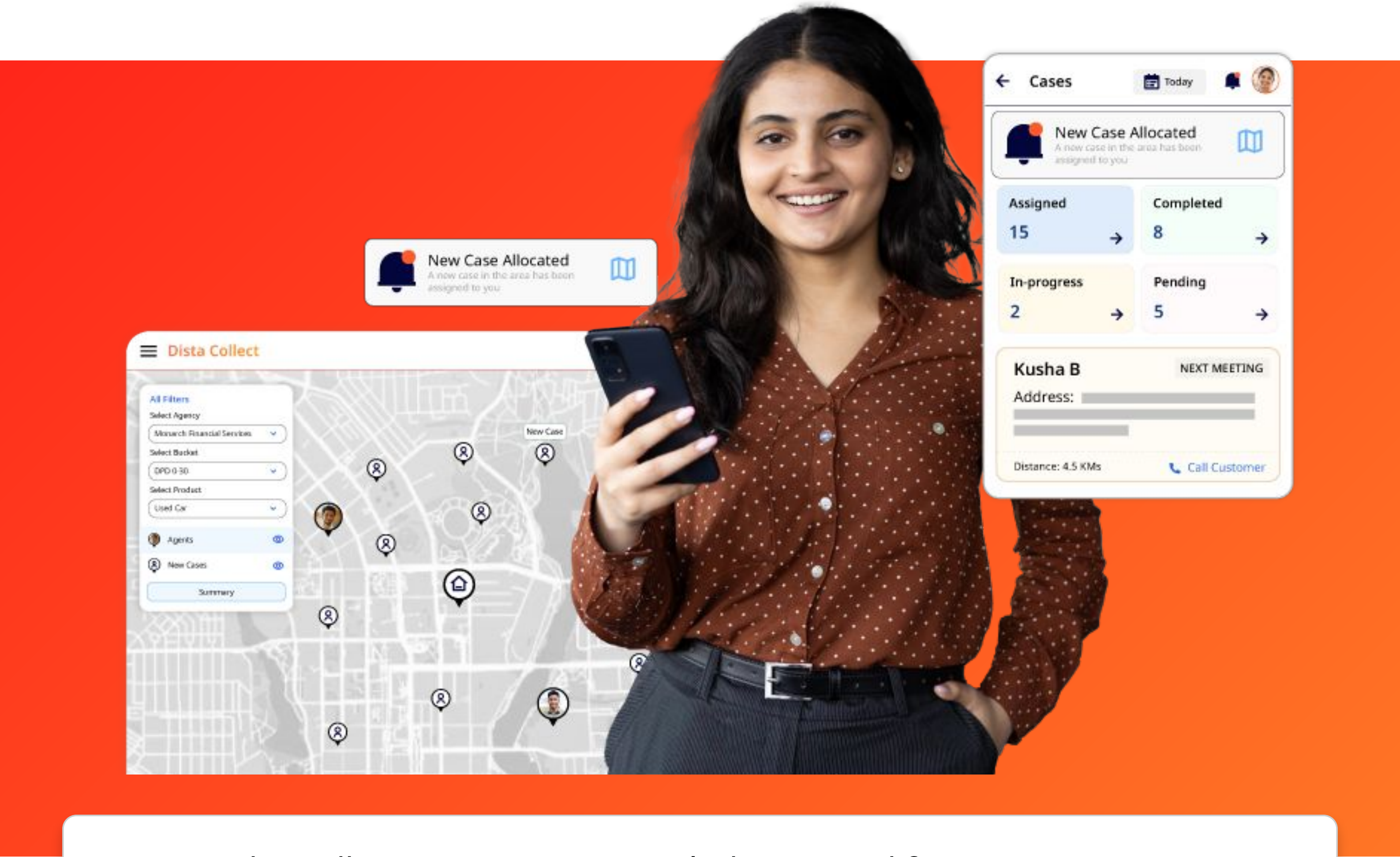
Early Intervention

AI can predict potential defaults, allowing for proactive outreach and prevention before accounts escalate to severe delinquency.

Digital Settlements

Offers seamless, secure digital payment options to customers, making it easier for them to fulfill their commitments.

5. Robust Compliance & Security



Designed to adhere to RBI norms, including record for every customer interaction.

Provides secure data handling with certifications like VAPT, SOC 2 Type II, and ISO 27001:2022.

Ensures audit trails and transparent reporting for regulatory requirements.

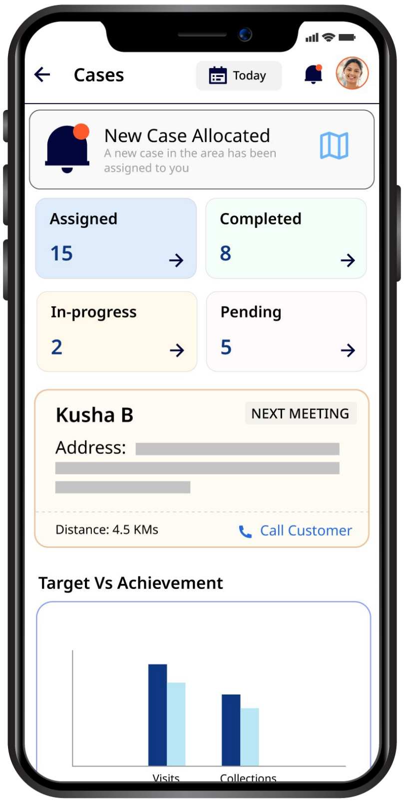
100% RBI Compliance

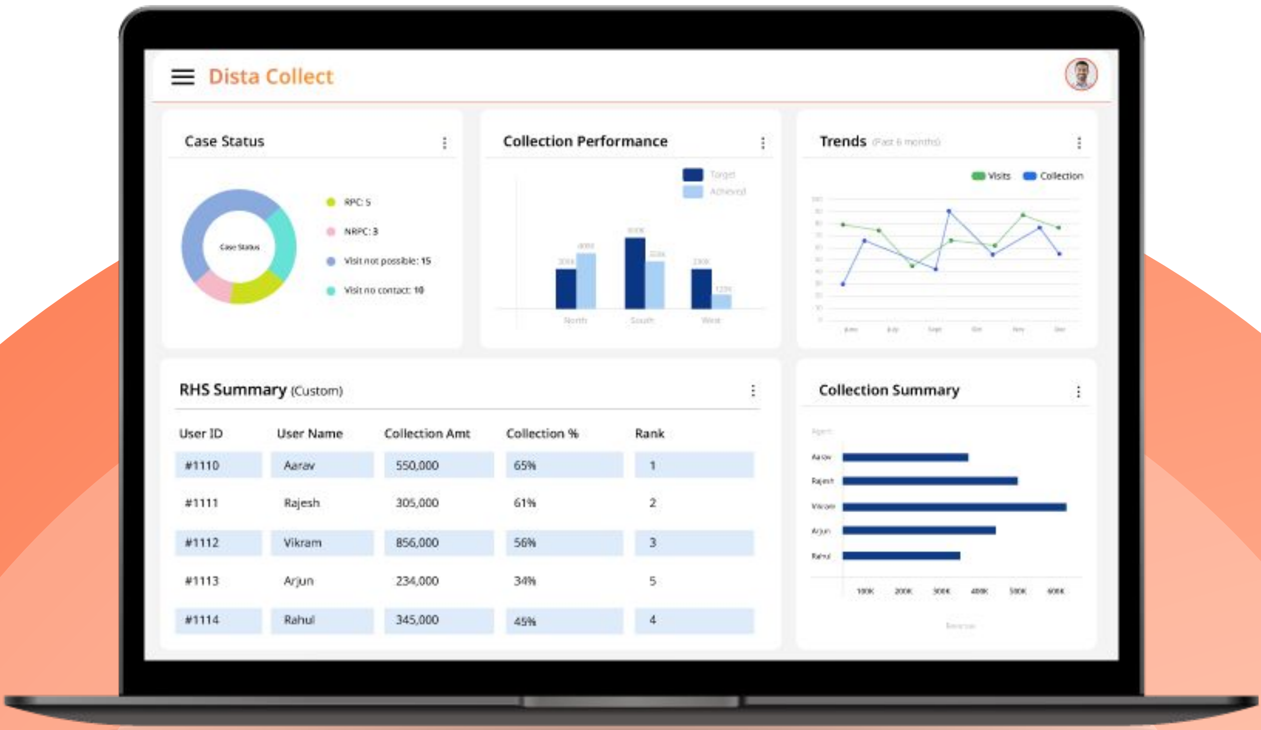
06

REAL WORLD SUCCESS STORIES

1. Streamlined End-to-End Collections

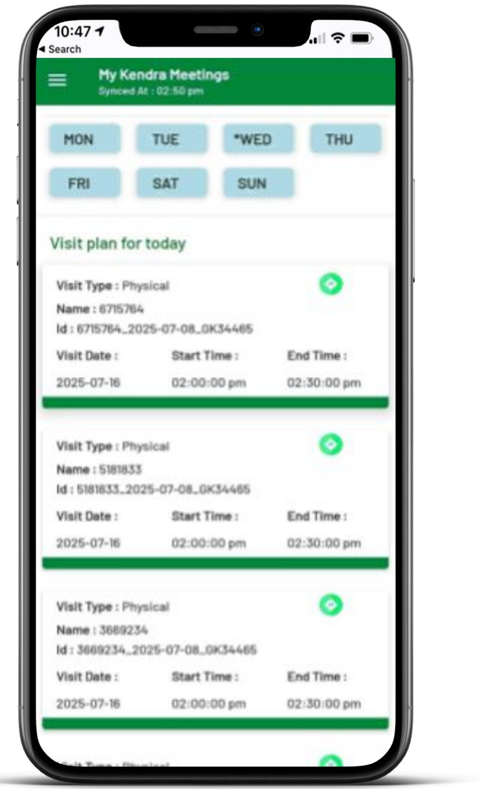
- 4000+ field collection agents managed
- 1 lakh+ customer data processed
- 100+ integrations with third party agencies
- 2 lakh+ cases allocated to agents monthly
- Agent-to-agency network mapping
- Unified system with real-time case visibility & collection status
- Dynamic simulations for case prioritization
- Centralized dashboards with end-to-end visibility
- Field force orchestration with higher field agent productivity

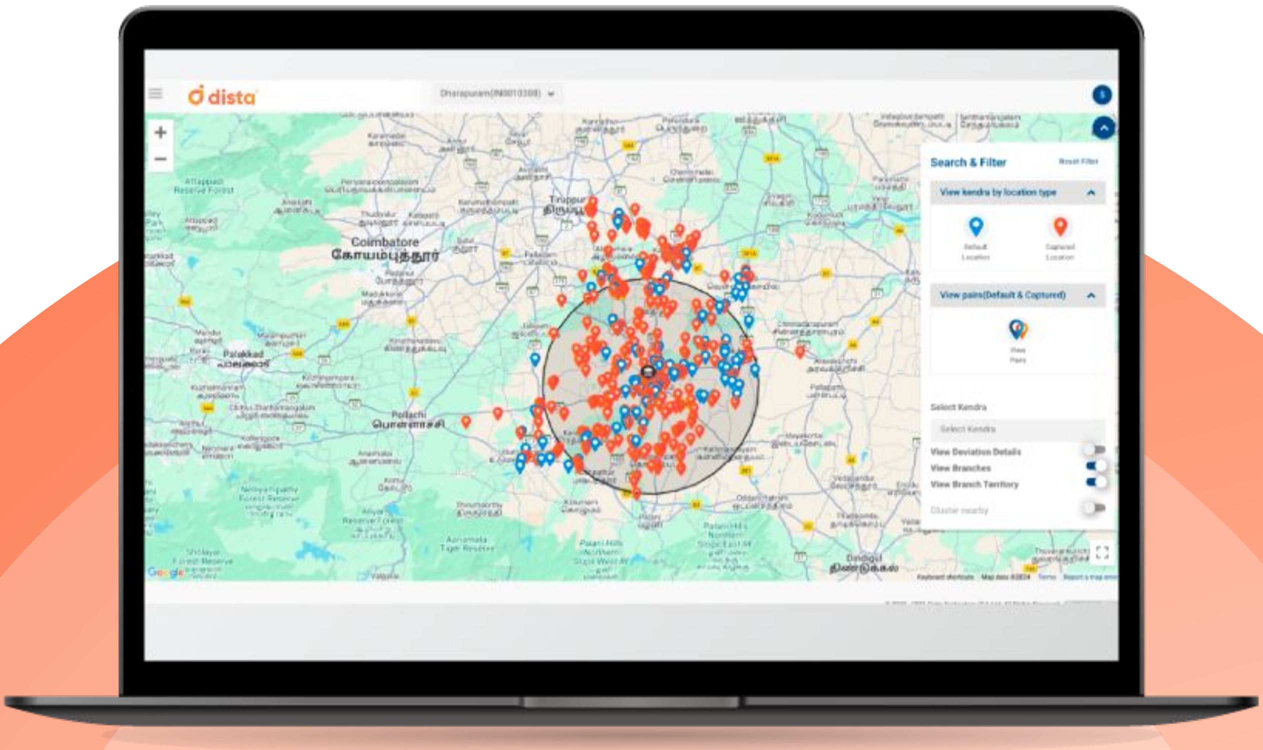




2. Transformed Collection Strategy with Location-Powered Clustering and Verification

- Deployed patented algorithms for intelligent Branch-to-Kendra clustering and dynamic, DPD-based case prioritization.
- Captured and verified location data for 10 lakh customers, delivering true visit verification and complete on-ground visibility.
- Launched a unified Super App and web dashboards with role-specific views for all levels of management (Branch, Kendra, Area).
- Significantly increased collection throughput through intelligent case allocation and real-time disposition tracking.





Accelerate Recovery.
Cut Delinquency.
Lead with Location Intelligence.

High-performing banks, MFIs and NBFCs use location intelligence to strengthen their debt collection process. Bid adieu to fragmented systems, and embrace the power of a unified, location-intelligent platform like Dista Collect to accelerate debt resolutions and recovery.

Dista Collect has enabled our clients to unlock...

90%	Higher Agent Productivity
25%	Higher True Visits
90%	Collection Rate

OUR CUSTOMERS

Self Assessment

Collection Tech Stack Short Test

Take this 10 Question Test

If you consistently selected the last survey response to each question, your collections tech stack meets industry standards. However, if you chose the first or second option for any (even one) question, it's time to evaluate a modern Collections CRM.

Resources

https://www.crifhighmark.com

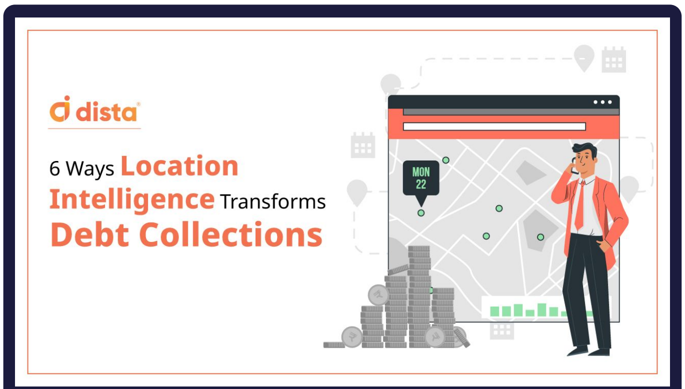
Let’s Get in Touch

See How Location Intelligence Transforms Your Business.

Get a Free Demo

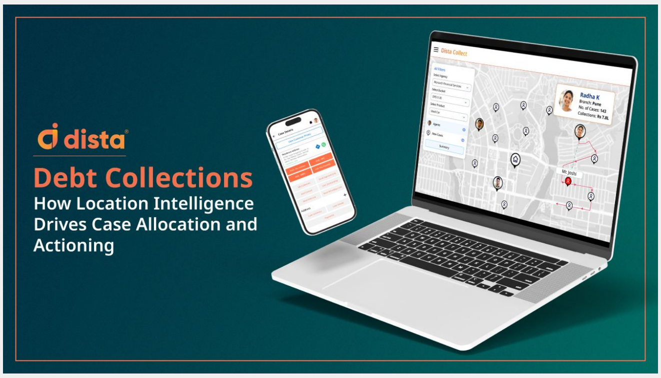
Know More

BLOGS



6 Ways Location Intelligence Transforms Debt Collections

9 Tips for Collection Heads to Boost Recovery Rates



Debt Collection: How Location Intelligence Drives Case Allocation and Actioning

Top 5 Debt Collection Software for 2025

About Dista Collect

Dista Collect empowers Banks, NBFCs, and MFIs to streamline RBI-compliant debt collections. With location-aware field operations and centralized agency controls, managing collections becomes smarter and more efficient.

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