

Welcome Call (KANNADA)

Namaste sir/madam

Nanu Kavana, Optimo Loans/ Nipun projects and finance Pvt Ltd inda madtha idini, Nanu nemma disburse agiro loanina welcome call hagu verification gagi call madutidini, 2 nimisa nima jothe mathad bahuda sir/madam?

Sir or madam modalnedagi nammanu nemma arthikka bhavishyakagi ayake madidakkagi danyawadagallu

Nemma loan amount bandu xxxxxxxx,
Rate of interest x.xx% agide,
Idara tenure xx thingalu
idake nema EMI xxxxx ide,
Idu correct idiya dayavithu confirm madi sir/madam?

Nemma EMI prathi thingalu #EMI date# nemma bank account inda auto-debit aguthe.

Dayavitu nemma bank account nalli EMI date inda ond dina munche ne EMI value ku jasti balanceanu maintain madi awaga matra EMI auto debit aguthe, illa andare bounce agi adake bounce charges athawa late payment charges anta sumne extra amount pay madabekaguthade.

Sir, Nima Loan jothe Loan gagi Rs XXXXX Insurance cover kuda madi agide.

Loan process madovaga Nemagge nama sales officer athawa credit manager yenadro extra money/duddu or commision kelidara?ee rithi yenadro kelidare namage report madabahudu hagge yarigu extra amount pay maduwa agatye illa

Sir nemma experience hegithu Nama optimo loans inda loan thagolodu, yenadro feedback kodoke ista padutira?

Innu yenadro mahithi bekka sir/madam nanakade inda nemma loan bage? Yenadaro feedback idiya nimage?

Optimo loan ayike madirodakke danyavadagalu sir/madam.

Contact no: 7996796796

Email: customercare@[optimoloan.com](mailto:customercare@optimoloan.com)

Welcome Call Script: (ENGLISH)

Hello Sir/Madam,

This is Kavana from Optimo Loans / Nipun Projects and Finance Pvt. Ltd. I am calling to conduct a welcome call and verification regarding your disbursed loan. May I take 2 minutes of your time to speak with you, Sir/Madam?

Sir/Madam, we sincerely thank you for choosing our services for your loan needs, and we appreciate the opportunity to serve you.

Your loan details are as follows:

- Loan Amount: **xxxxx**
- Rate of Interest: **x.xx%**
- Loan Tenure: **xx years/months**
- EMI Amount: **xxxxx**

Is this correct? Please confirm, Sir/Madam.

Your EMI will be auto-debited from your bank account on the **EMI date** every month. Kindly ensure that there is enough balance in your account at least one day prior to the EMI date to avoid any bounce or late payment charges.

Sir, your loan is also covered by an insurance of Rs. **XXXXX**.

During the loan process, did you encounter any instances where our sales officer or credit manager asked for any extra money or commission? If such an occurrence happened, please let us know as we can report it. This will help us ensure that no extra payments are requested from customers.

Sir, how was your experience with Optimo Loans in processing your loan? Would you be willing to share any feedback with us?

Is there any additional information or clarification you need regarding your loan? Do you have any feedback or concerns you'd like to share?

We sincerely thank you for choosing Optimo Loans for your loan needs.

For any further queries or assistance, feel free to contact us:

Contact No: 7996796796

Email: customercare@optimoloan.com

EMI Reminder (KANNADA)

Namasthe sir/madam

Nanu kavana, Nipun projects and finance inda call madthaidini
Janardan avra mathadtha erodu, edu nimma EMI reminder call

sir/madam nimma EMI amount is 10000rs ide nimma loan na
EMI xx/xx ge nimma account inda auto debit agatte,

Dayavittu nimma account alli sufficient amount maintain madi
incase account alli sufficient amount maintain madilla andre
bounce agi bounce charges athava late payment charges
madbekagatte

Danyavadagalu sir/madam

Bounce changes - rs. 750

Late payment charges - 0.1%+GST on EMI amount every day

EMI Reminder (ENGLISH)

Greetings Sir/Madam,

I am Kavana from Nipun Projects and Finance. I am calling on
behalf of Janardan to inform you about your EMI reminder.

Your EMI amount is ₹10,000, and your loan's EMI will be
auto-debited from your account on the due date (xx/xx).

Kindly ensure that there are sufficient funds in your account. If
there are insufficient funds, the payment may bounce, and
bounce charges or late payment charges will be applicable.

Thank you, Sir/Madam.

Bounce charges: ₹750

Late payment charges: 0.1% + GST on the EMI amount per day

Bounce calling

Namaste sir/madam

Nanu Kavana, Optimo Loans/ Nipun projects and finance Pvt Ltd inda mathadtha idini, Nanu nemma disburse agiro loanina recent EMI bounce agide, adara call madtidini, 2 nimsha nima jothe mathadboda sir/madam?

Customer: [Customer's Response]

Agent: Nimge eno samasye agide anta namge artha aguthe sir/madam, naavu nimage sahaaya madalu esta padthivi , Dayavittu nimma bounce agiruva EMI amount na link kalstini iga pay madtira sir?

Customer: [Customer's Response]

Nivu EMI amount na ega pay madok sadhyavagadiddare , nanu nimage ondu online link kalisuttene , nivu a link balasi easy agi amount pay madbodu.

Link na nimma mobile number ge kalstini, Dayvittu link use madi amount pay madi.

Customer:

Danyavadalu sir/madam, Dayavittu EMI amount annu sadhyavadastu bega pay madi, nimge enadru questions or help bekadre namma customer support number ge call madi.

Danyavadagalu.

Bounce calling

Greetings Sir/Madam,

I am Kavana from Optimo Loans / Nipun Projects and Finance Pvt Ltd. I am calling regarding the recent bounce of your disbursed loan's EMI. I am reaching out to inform you about this. Could we speak for a couple of minutes, Sir/Madam?

Customer: [Customer's Response]

Agent:

I understand there seems to be an issue, Sir/Madam, and we are here to help you. Let me assist you with this. Would you be able to pay the bounced EMI amount now? I can send you a payment link right away, and you can use it to make the payment easily.

Customer: [Customer's Response]

If you're able to make the payment now, I will send you an online payment link. You can use the link to pay the amount easily. I will send the link to your mobile number. Please use the link and make the payment.

Customer: [Customer's Response]

Agent:

Thank you, Sir/Madam. Please ensure that the EMI amount is paid as soon as possible. If you have any further questions or need assistance, please feel free to call our customer support number.

Thank you!

EMI DATE CHANGE (Kannada)

Namaste sir/madam

Nanu Kavana, Optimo Loans/ Nipun projects and finance Pvt Ltd inda mathadtha idini, 2 nimsha nima jothe ondu important vishaya matadbekagittu, nemma loan EMI date change madabekagide,

RBI kadde inda hosdagi ondu Regulation kalsidare, addarinda Nimma EMI date change madbek agide, adu Prathii thingallu 5th date nalle deduct aggi EMI transaction agbekagide, so nimma EMI date change __date inda 5th ge change madta idivi,

Iduna madure actually nimge benefit ide en andre Incase EMI pay madodu late adre nimge 10 dinada grace time eratte pay madoke credit reporting madokku munche.

EMI date change du simple agreementment baratte SMS agi sir/madam, nivu adke ondu E-sign madbek agatte adralli nimge enadru doubt edre navve nimage contact madi sir guide madtivi.

SMS kalisida nantara nanu mathe nimage call madi nanu guide madutini in case nimage gothagalila andare

Dhanyavadagalu sir/madam

EMI DATE CHANGE (English)

Hi Sir/Madam,

I am Kavana, speaking from Optimo Loans / Nipun Projects and Finance Pvt Ltd. I am calling to discuss an important matter regarding the change of your loan EMI date. Could I have 2 minutes of your time to explain?

The RBI has recently introduced a new regulation due to which your EMI date needs to be changed. Going forward, your EMI transaction must be deducted on the 5th of every month. Therefore, we are in the process of changing your EMI date from __date to the 5th.

This change will actually benefit you. In case there is a delay in paying the EMI, you will have a 10-day grace period to make the payment before it gets reported to the credit bureau.

The process of changing the EMI date requires a simple agreement which you will need to e-sign. If you have any doubts or questions, please feel free to contact us, and we will guide you through the process.

I'll also give you a call when the SMS for e-sign is sent to assist you with it if required

Thank you, Sir/Madam.