

Chief Collection and Customer Service Officer's Centre

Filters

HL/NHL
Vertical
Channel
Collections Hierarchy
Geo State
Branch Vintage Type
Geo Branch

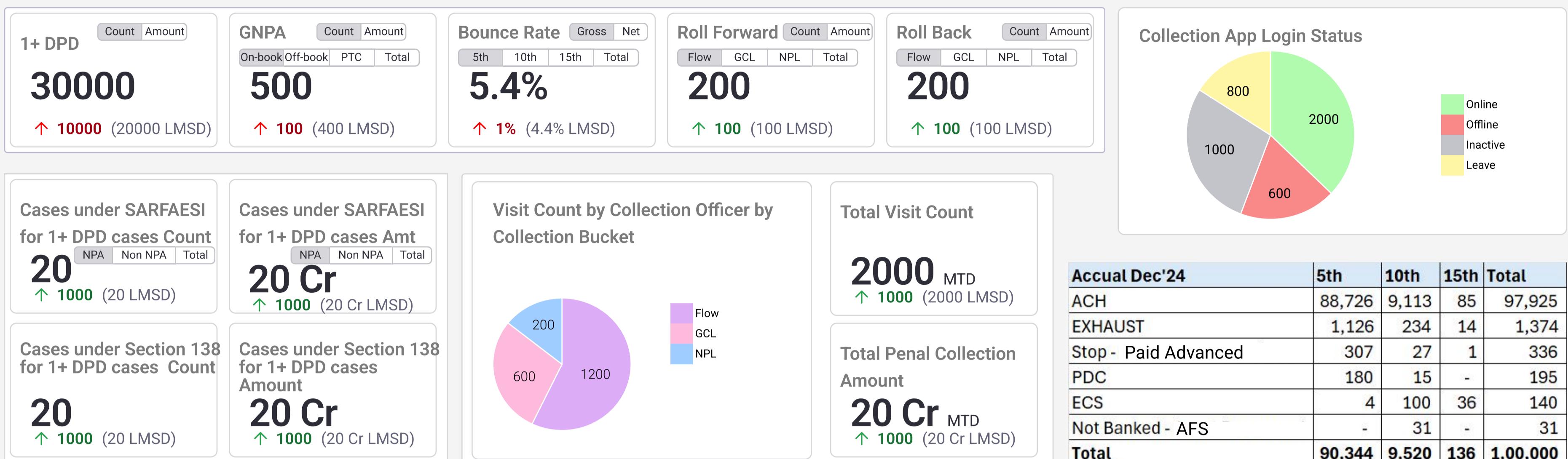
All
Select
Select
VH Name
Select
Select
Select

List
Select

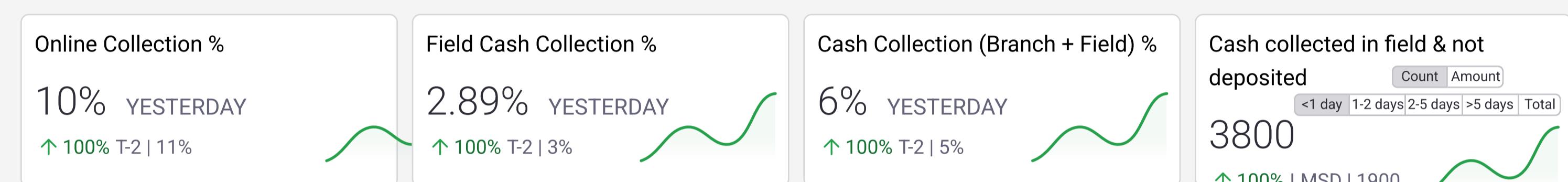
Timeline
Yesterday
Today
MTD
PMTD
2 M PMTD

CM - Current Month
 MTD - Month to Date
 LMSD - Last Month Same Date
 QTD - Quarter to Date
 YTD - Year to Date

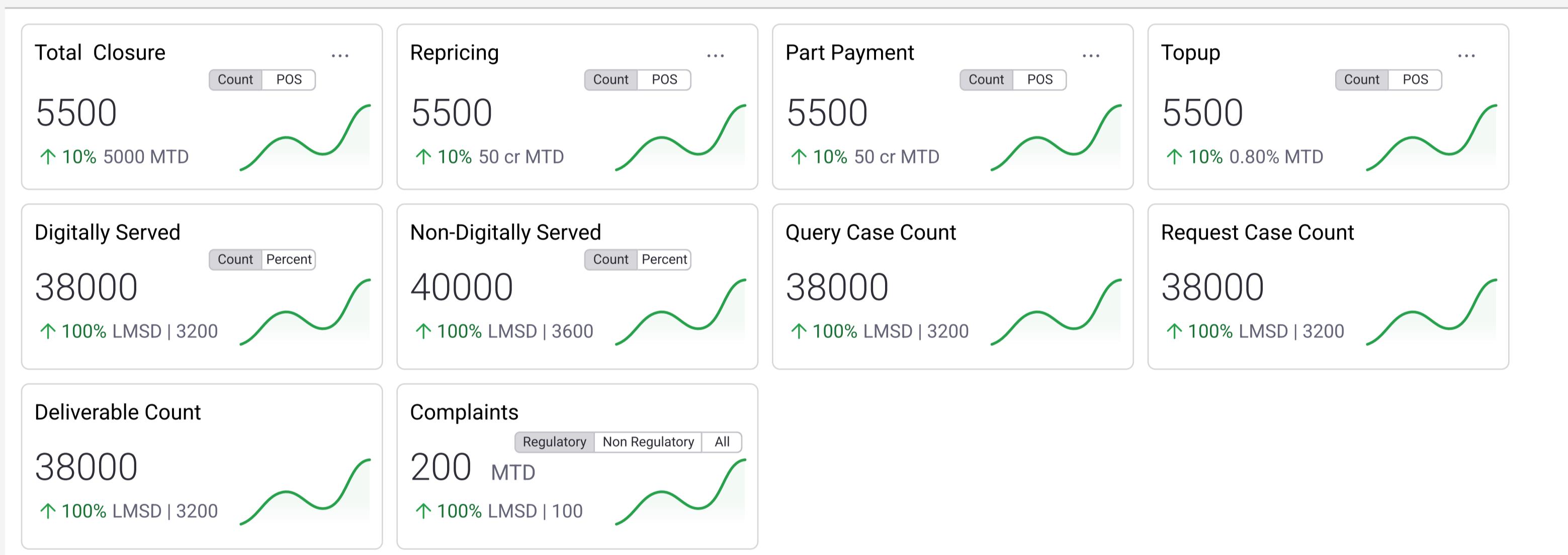
Where do we stand this month?



How are our daily Collections performing?



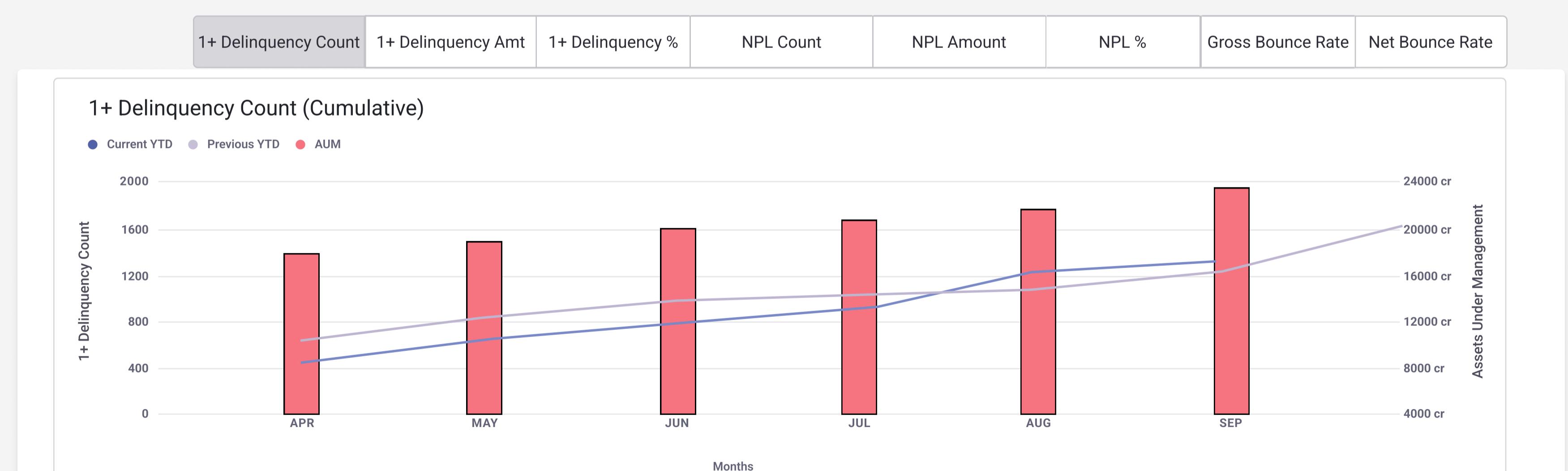
How do our Customer Service and Retention metrics look?



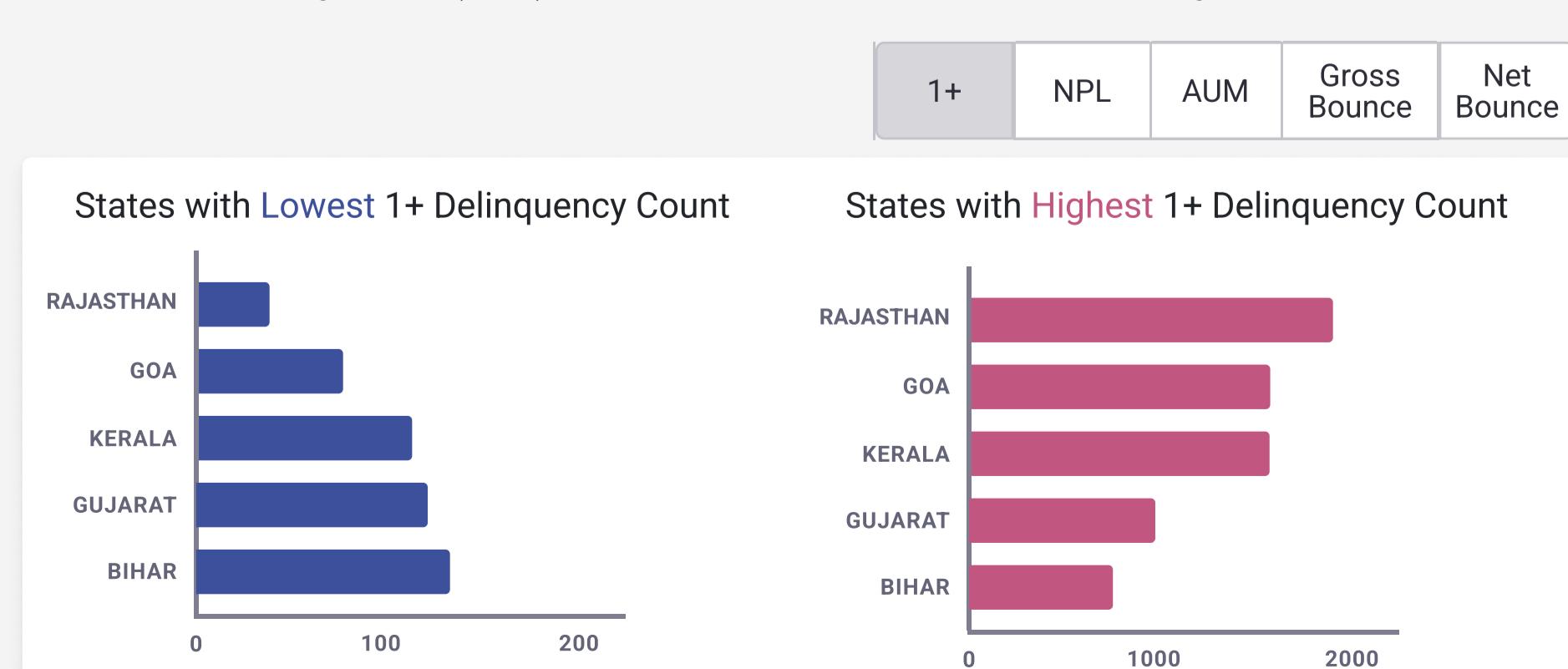
I want deep dive into:

People & Productivity | Delinquency | Collection through Legal Initiation | Customer Service and Retention

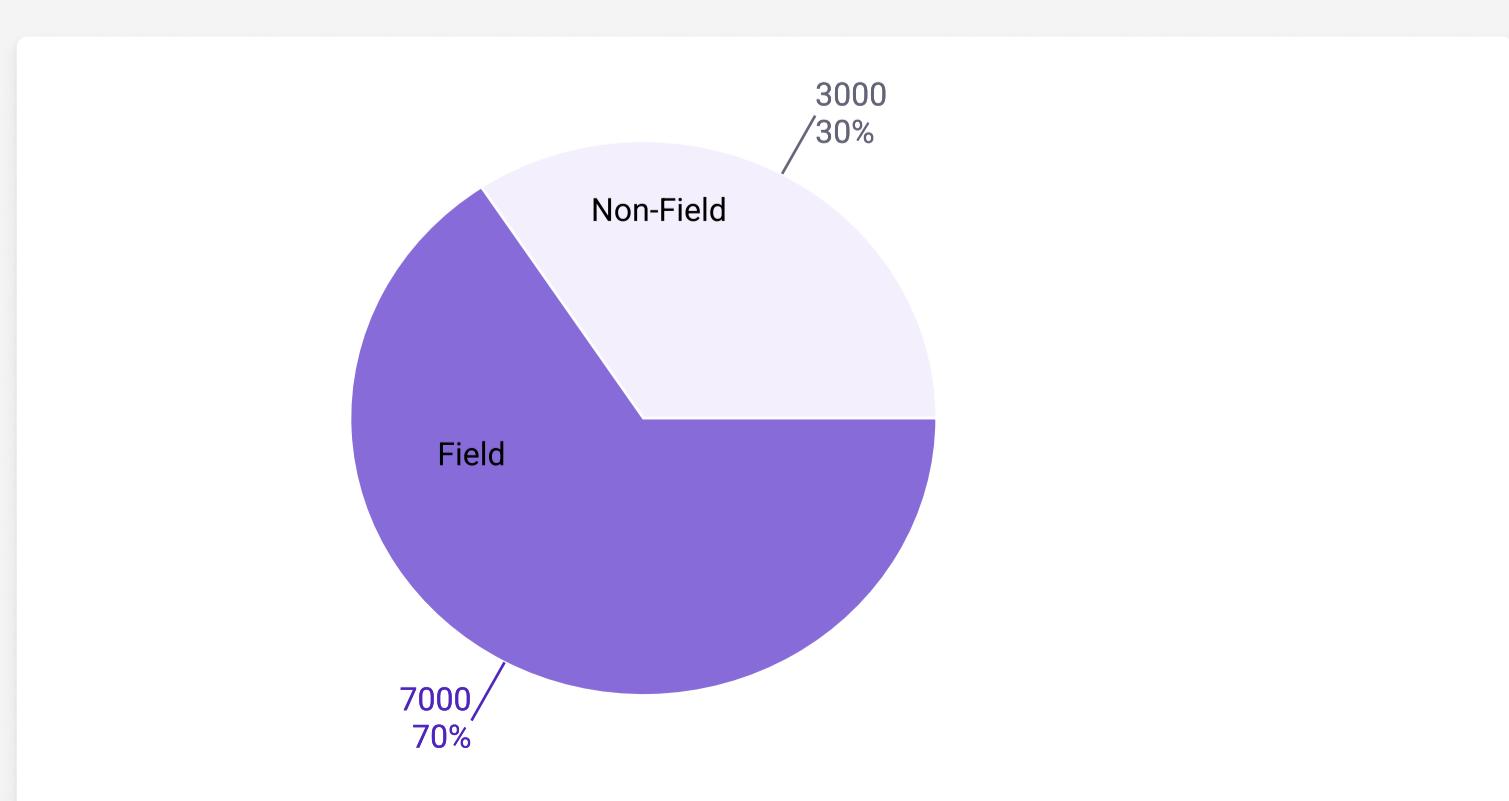
How do our Collection metrics look?



1+ Delinquency Rate(PM): Top and Bottom Performers by State



Field vs Non-Field Paid Collections Split % on Portfolio



People & Productivity

Filters

Geo State
Geo Branch

Select
Select

Timeline

Yesterday	Today	MTD	PMTD	2 M PMTD
-----------	-------	-----	------	----------

[Back to Home](#)

Are we adequately staffed?

Avg. Distance Travelled by
Collection Officer

5KM YESTERDAY

↑ 100% T-2 | 4KM

Collectors with no visits

Percentage Count

2% YESTERDAY

↑ 100% T-2 | 3%

Collectors with <5 visits

Percentage Count

14% YESTERDAY

↑ 100% T-2 | 10%

Collectors with no collection
for the past 4 days

25

Avg. Visits per Collection
Officer

50 YESTERDAY

↑ 100% T-2 | 44

State	Collection Officer	Team Leader	ACM	SH NPL	ZH	NH	Business Head
-------	--------------------	-------------	-----	--------	----	----	---------------

Collectors with no collections from the past 4 days

ZH	Collection Officer Count	% of Total Collection Officer
ZH1	2	50%
ZH2	3	50%
ZH3	3	50%
ZH4	5	50%
ZH 5	5	50%

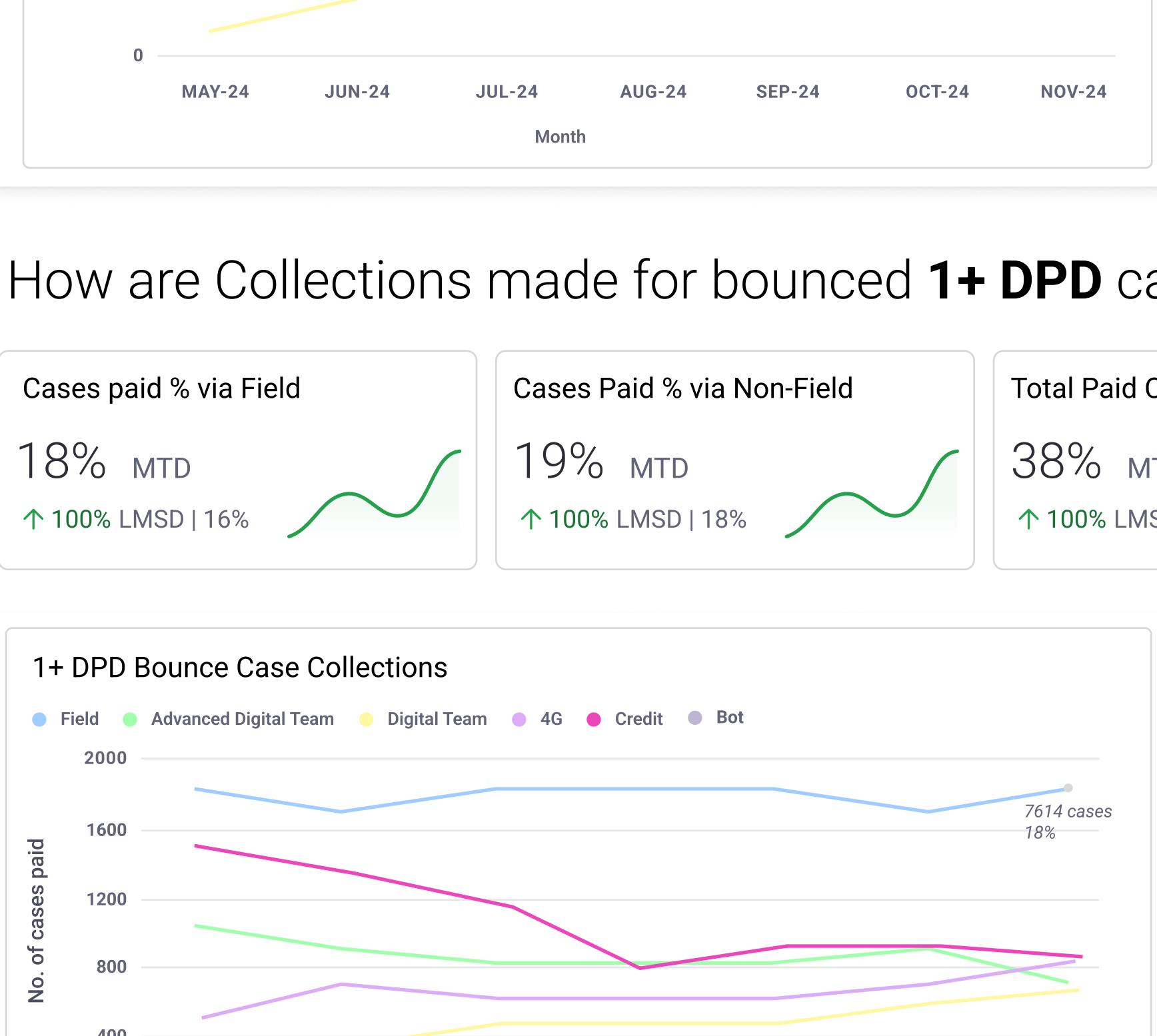
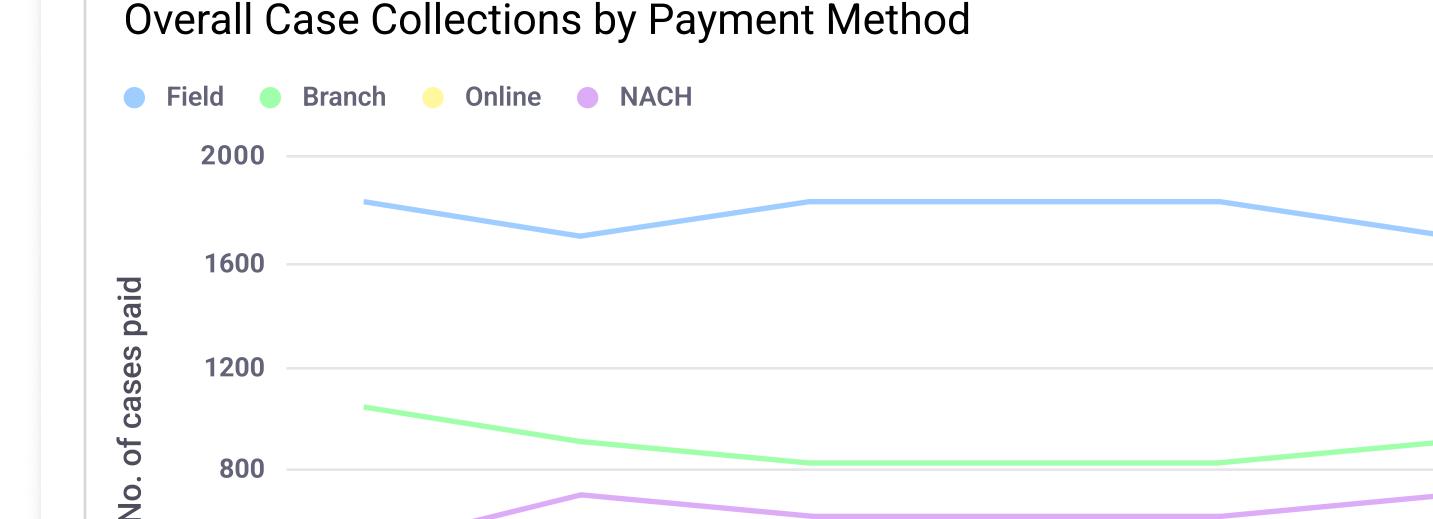
Collection Employees with >3 year Vintage

ZH	Collection Officer Head Count
ZH1	2
ZH2	3
XH3	3
ZH4	5
ZH5	5

Delinquency

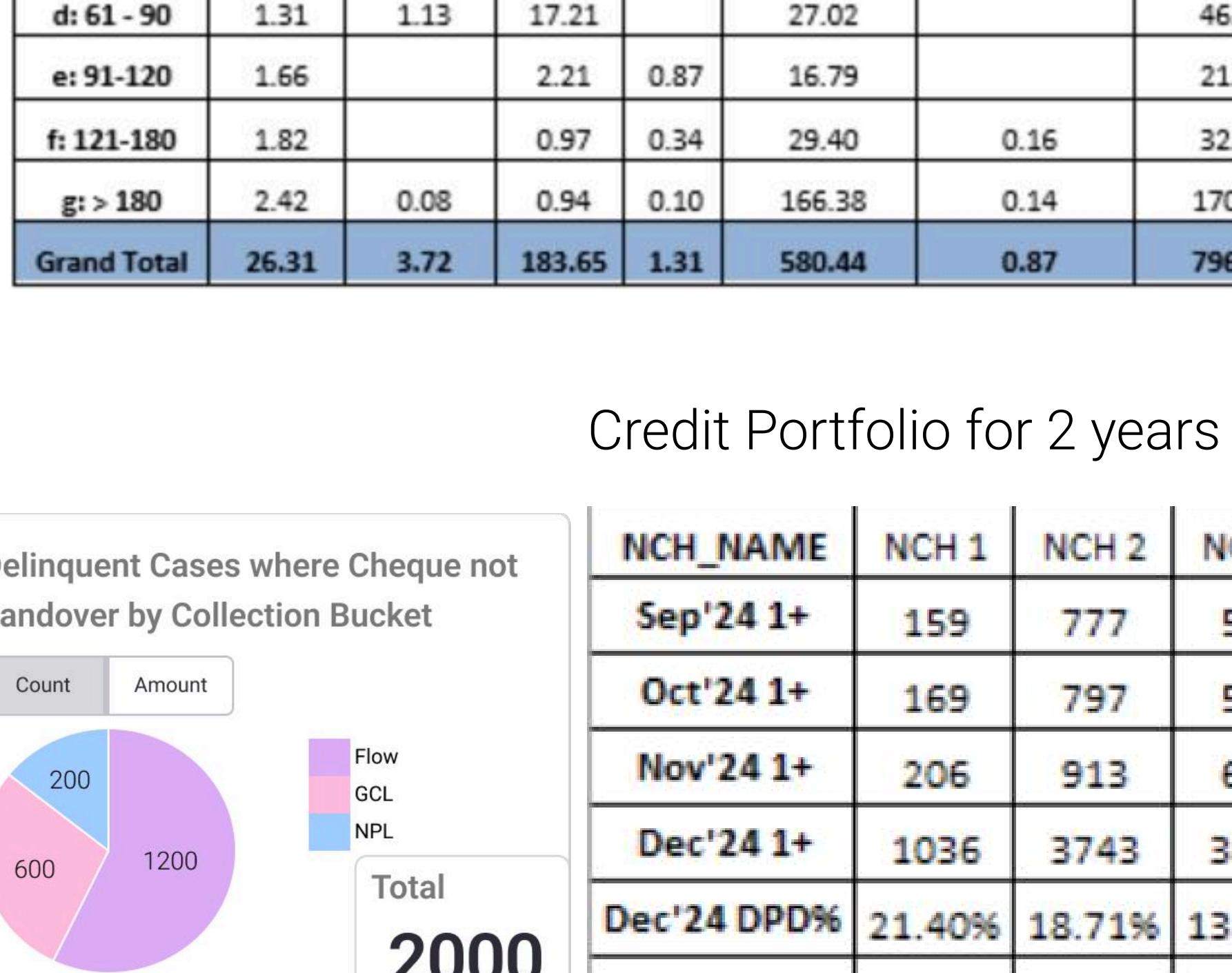
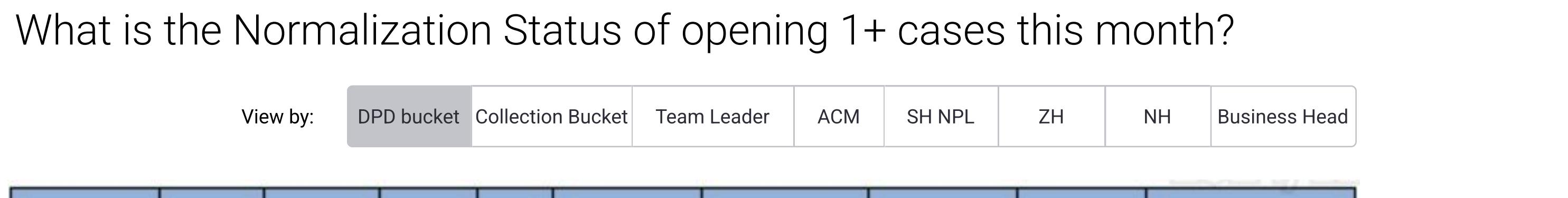
Collections Hierarchy	Bucket	Channel	Vertical	Geo State	Geo Branch	Timeline	Yesterday	Today	MTD	PMTD	2 M PMTD
SH Name	Loan Ticket Size	Select	Select	Select	Select						
List	Select	List	Select	Case Managed by	Select						

How are our **overall** Collections performing?



Mode of Payment	Nov' 24
NACH	830
Online Collection	106
Branch Cash Collection	31
Field Cash Collection	29
Knock off adj	4
Total portfolio	1000
Online Collection %	8.3%
Field Collection %	1.70%
Cash count (Branch + Field)	13569
Cash Collection %	6.03%

How are Collections made for bounced **1+ DPD** cases?



Total Non NPA Cases for Dec' 24	41333	100%
By Field Cash Collection	7614	18.42%
By Advance Digital team	288	0.70%
By Digital team	1903	4.60%
by 4G	3187	7.71%
By Credit	1908	4.62%
Knock off	703	1.70%
Paid by Bot	219	0.53%
Total paid	15822	38.28%
Total unpaid	25511	61.72%
Field	18.42%	19.86%
Non Field		

What is the Normalization Status of opening 1+ cases this month?

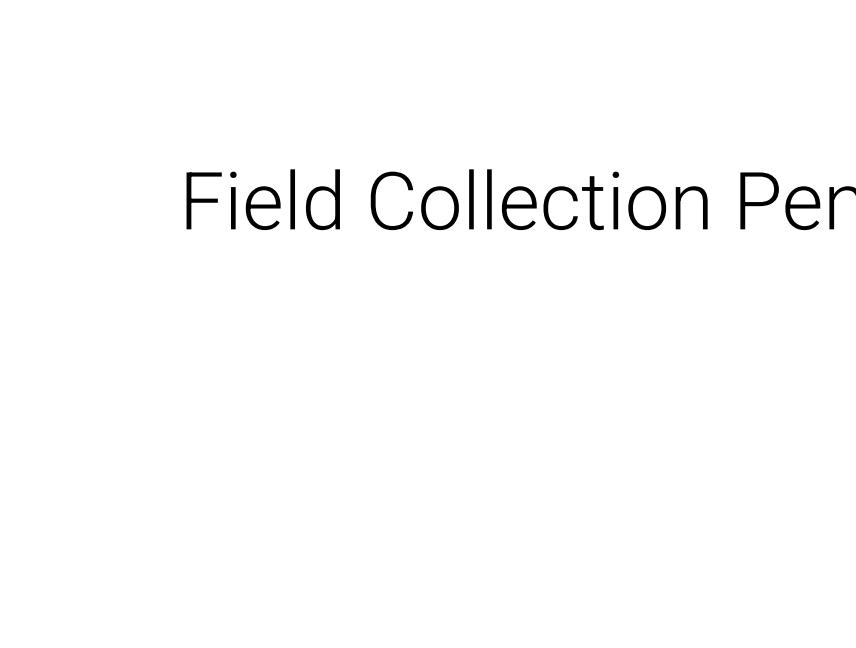
View by: DPD bucket Collection Bucket Team Leader ACM SH NPL ZH NH Business Head

OP DPD	Normal	Rollback	Stable	RTD	Rollforward	Chq in Transit	Grand Total	Normal %	Mar'24_Normal %
b: 1 - 30	16.24		107.86		199.90	0.54	324.54	5.01%	5.79%
c: 31 - 60	2.85	2.51	54.47		140.94	0.03	200.81	1.42%	1.33%
d: 61 - 90	1.31	1.13	17.21		27.02		46.67	2.81%	9.75%
e: 91-120	1.66		2.21	0.87	16.79		21.54	7.70%	18.99%
f: 121-180	1.82		0.97	0.34	29.40	0.16	32.69	5.57%	4.99%
g: > 180	2.42	0.08	0.94	0.10	166.38	0.14	170.05	1.42%	2.23%
Grand Total	26.31	3.72	183.65	1.31	580.44	0.87	796.30	3.30%	4.10%

Credit Portfolio for 2 years till March 24 - Delinquency Status

NCH ZCH SCM

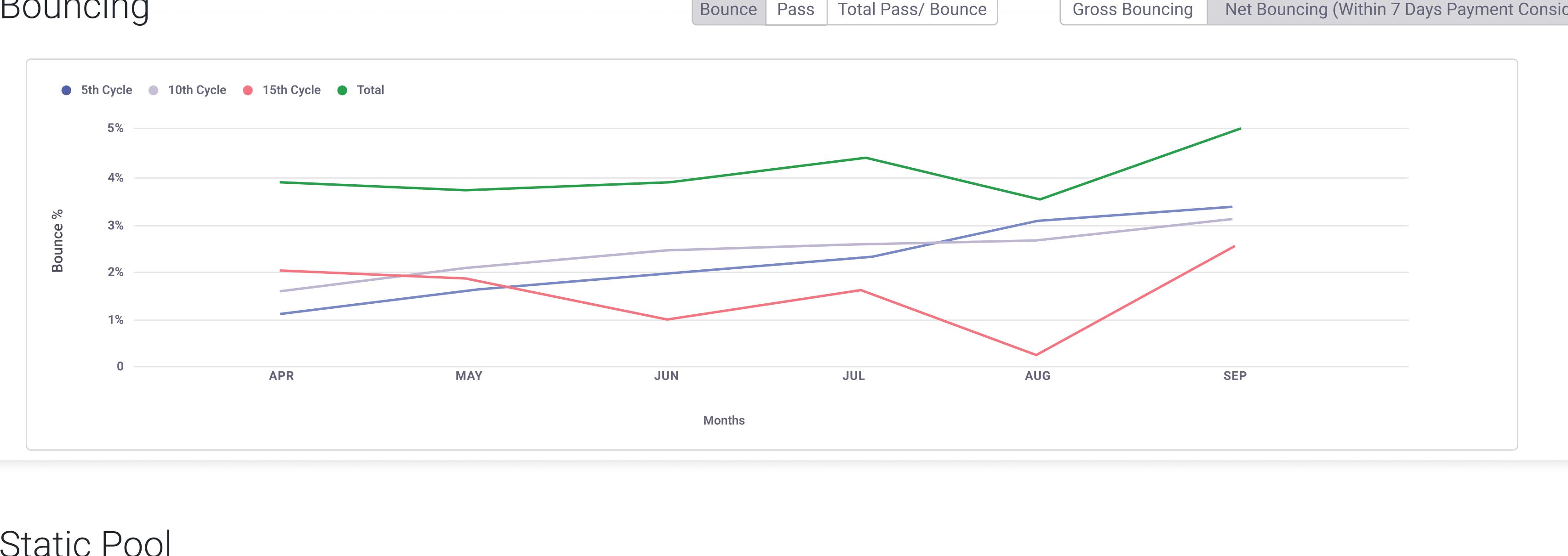
Delinquent Cases where Cheque not handover by Collection Bucket



NCH_NAME	NCH 1	NCH 2	NCH 3	NCH 4	NCH 5	NCH 6	NCH 7	NCH 8	NCH 9	Total
Sep'24 1+	159	777	545	61	374	323	4	12	0	2260
Oct'24 1+	169	797	542	54	351	306	3	17	0	2247
Nov'24 1+	206	913	605	68	390	372	13	2	19	2588
Dec'24 1+	1036	3743	3891	395	1545	1539	173	55	196	12573
Dec'24 DPD%	21.40%	18.71%	13.45%	12.90%	12.01%	11.54%	8.35%	7.96%	6.04%	14.12%
Total Count	4840	20002	28929	3062	12863	13341	2071	691	3243	89042

How is my bounce rate moving?

Average Bounce Rate for loans taken in the current year



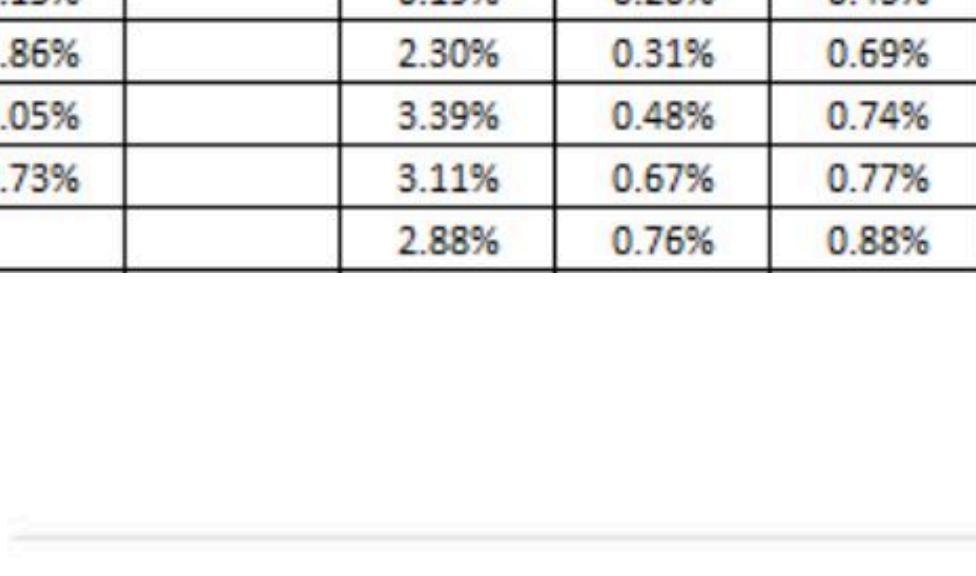
Branch Wise Bounce Summary

Branch State

BRANCH	Total 1+	per
WAIDHAN-SINGRAULI	2	50.00%
	1426	44.31%
WASHIM	58	32.58%
SHRIRAMPUR	95	31.99%
YAVATMAL	38	31.40%
KARJAT	37	30.83%
RATNAGIRI	54	29.83%
KALYAN -VALLIPEER ROAD	69	29.74%
WARDHA	91	29.64%

Field Collection Penal Penetration

Total Allocation Paid Penal Account Penal Amount Penal Percentage

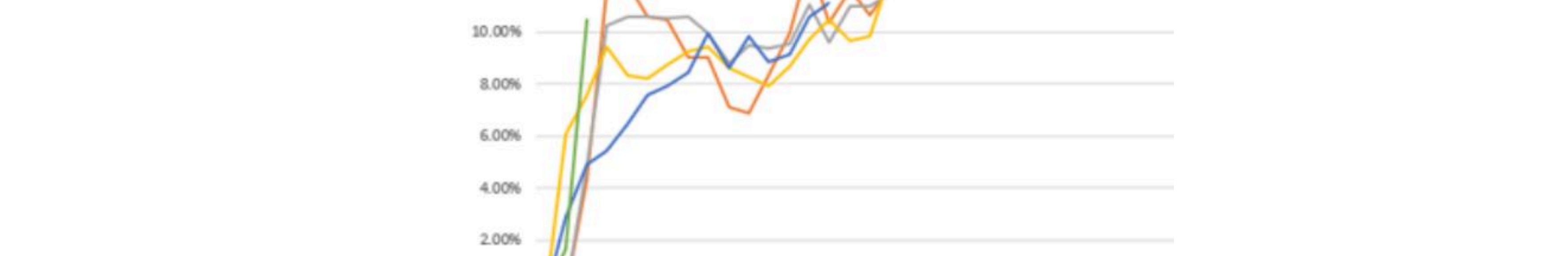


Flow
GCL
NPL

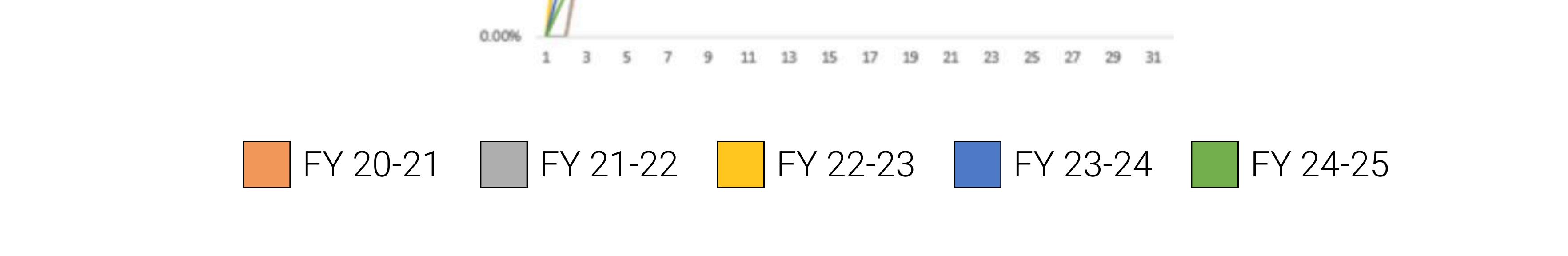
Bouncing

Bounce Pass Total Pass/Bounce

Gross Bouncing Net Bouncing (Within 7 Days Payment Consider)



FY 20-21 FY 21-22 FY 22-23 FY 23-24 FY 24-25



Collection through Legal Initiation

Collections Hierarchy	Bucket	Channel	Vertical	Geo State	Geo Branch	Select time period
SH Name	Loan Ticket Size	Select	Select	Select	Select	YTD QTD MTD
List	Select	List	Select			

What is the SARFAESI status of our cases?

Legal Officer	Area Legal Manager	Zonal Legal Manager	NPA	Non NPA
---------------	--------------------	---------------------	-----	---------

Zonal Legal Manager	Symbolic Possession Count	Symbolic Possession POS	For DM Order Count	For DM Order POS	DM Order Pass Count	DM Order Pass POS	AFS Count	AFS POS	Sold and Settlement Count	Sold and Settlement POS
ZLM1	100	100	100	100	100	100	100	100	100	100
ZLM2	100	100	100	100	100	100	100	100	100	100
ZLM3	100	100	100	100	100	100	100	100	100	100
ZLM4	100	100	100	100	100	100	100	100	100	100
ZLM5	100	100	100	100	100	100	100	100	100	100

Zonal Legal Manager	Symbolic Possession Ageing (Days)	For DM Order Ageing (Days)			DM Order Pass Ageing (Days)			Assets for Sale Ageing			Sold And Settlement Ageing (Days)
		<= 1 month	1 to 3 month	> 3 month	<= 1 month	1 - 3 month	>3 month	0 - 12 mnths	12 - 36 mnths	>36 mnths	
ZLM1	100	100	100	100	100	100	100	100	100	100	100
ZLM2	100	100	100	100	100	100	100	100	100	100	100
ZLM3	100	100	100	100	100	100	100	100	100	100	100
ZLM4	100	100	100	100	100	100	100	100	100	100	100
ZLM5	100	100	100	100	100	100	100	100	100	100	100

What is the current execution status of cases with bailable and arrest warrants?

View by:	DPD bucket	Collection Bucket	Legal Officer	Area Legal Manager	Zonal Legal Manager	NH	Business Head
----------	------------	-------------------	---------------	--------------------	---------------------	----	---------------

Zonal Legal Manager	Bailable Warrant Active Count	Arrest Warrant Active Count	Execution Completed Count
ZLM1	100	100	100
ZLM2	100	100	100
ZLM3	100	100	100
ZLM4	100	100	100
ZLM5	100	100	100

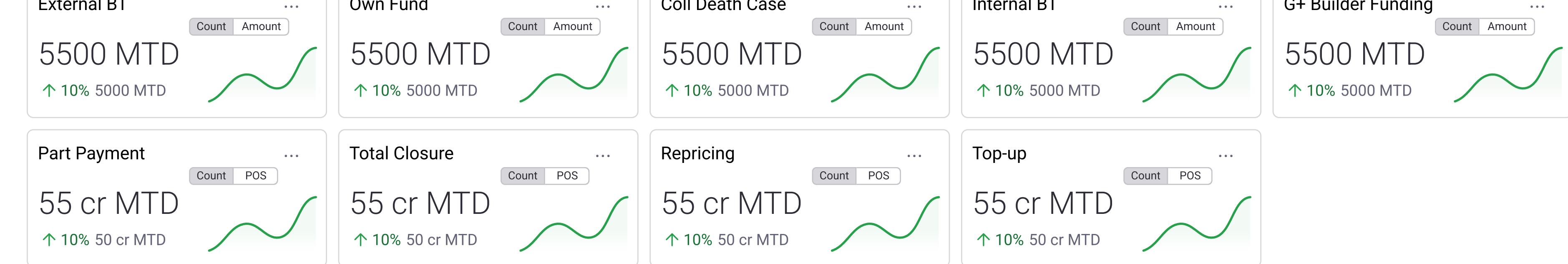
What is the current status for cases with Section 138 offence?

Status	a: 0 - 0	b: 1 - 30	c: 31 - 60	d: 61 - 90	e: 91-120	f: 121-180	g: > 180	Total
For Summon	34	73	94	76	18	12	69	376
Summon Issue For Service	60	112	148	119	20	38	67	564
B/W Issue For Service	70	123	204	189	28	32	191	837
For Bailable Warrant	35	27	25	15	4	1	21	128
3rd B/W Issue For Service	3	6	15	23	4	2	39	92
For Evidence - Jirah							3	3
B/W Issue For Service (Reissue)	10	26	70	80	12	12	129	339
A/W Issue For Service	2	3	3	9	1	1	15	34
For Cognizance Argument	32	61	84	68	10	28	52	335
A/W Issue For Service (Reissue)	1	1	1			1	9	13

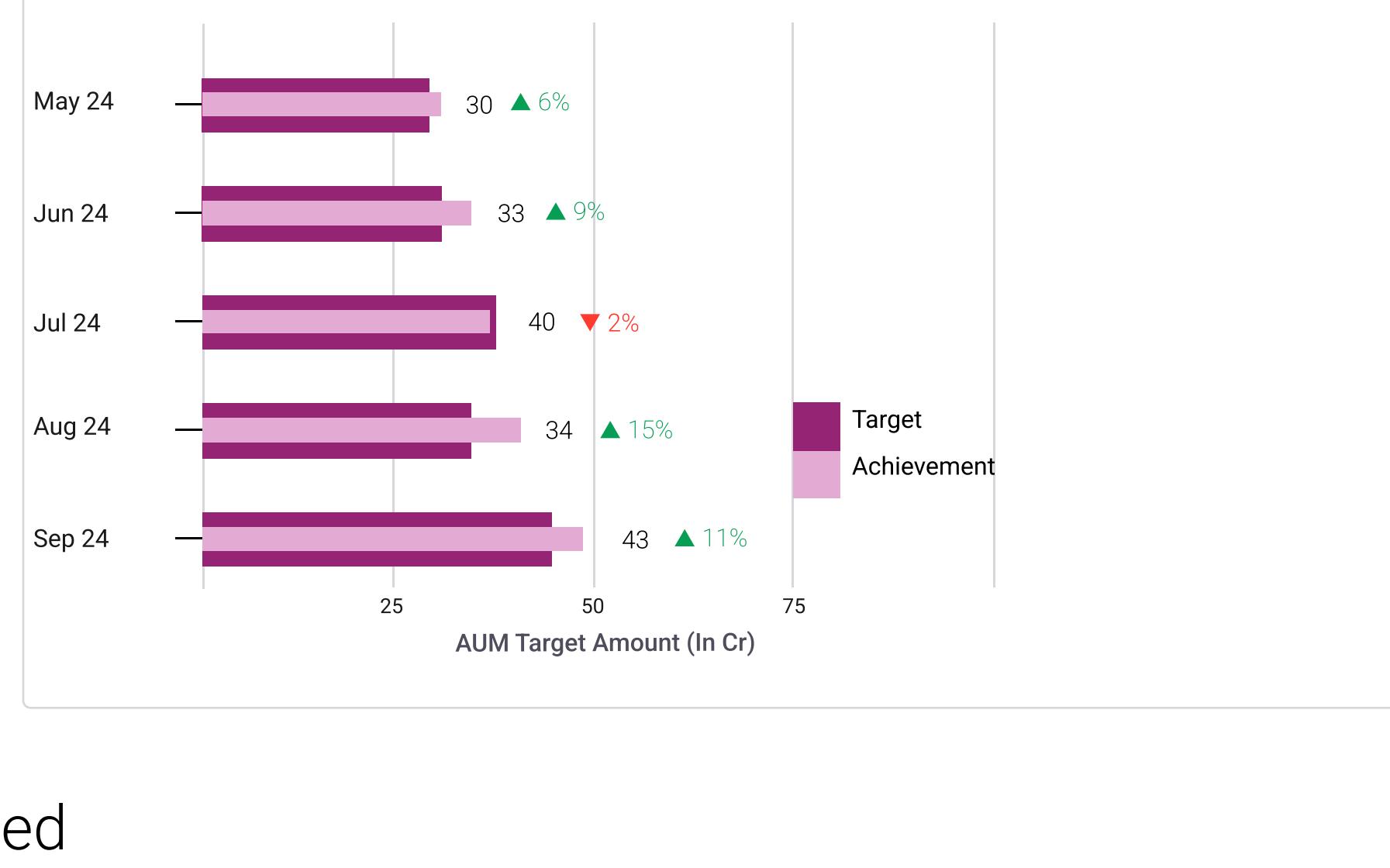
Customer Service and Retention

Collections Hierarchy	Bucket	Channel	Vertical	Geo State	Geo Branch	Select time period
SH Name	Loan Ticket Size	Select	Select	Select	Select	YTD QTD MTD
List	Select	List	Select			

How do our customer retention metrics look?



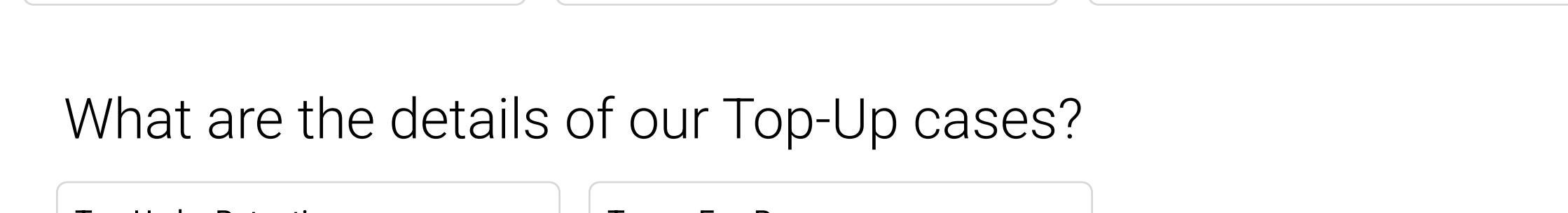
Trend of BT around AUM



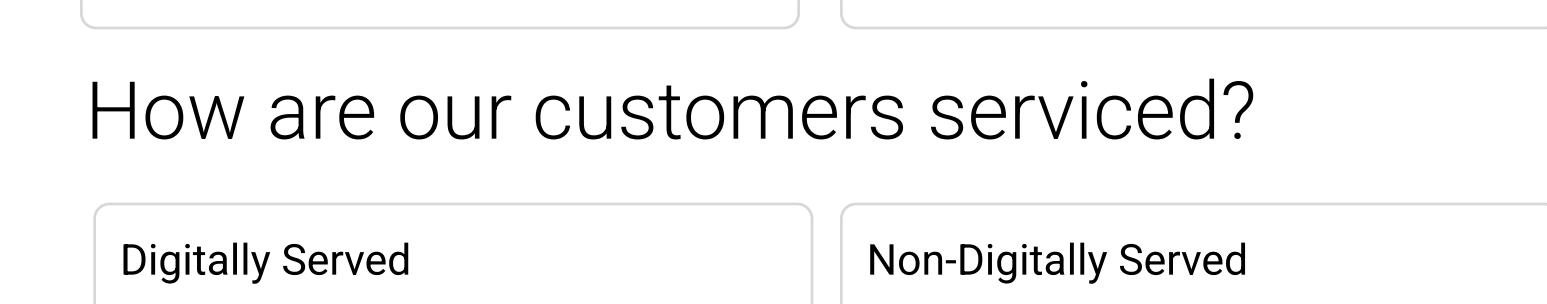
Amount Deposited / Realized

Amount Stat	Deposited		Realized		Total	
	Count	POS	Count	POS	Count	POS
External BT	86	8.95	74	10.42	160	19.37
Own Fund	75	5.19	73	5.52	148	10.71
Other	39	2.3	108	9.14	147	11.44
Total	200	16.44	255	25.08	455	41.52

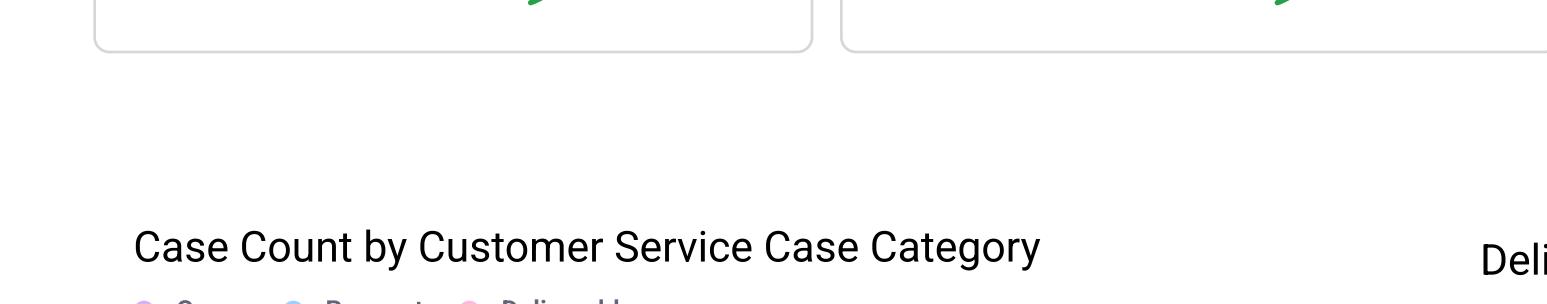
What are the details of our repricing cases?



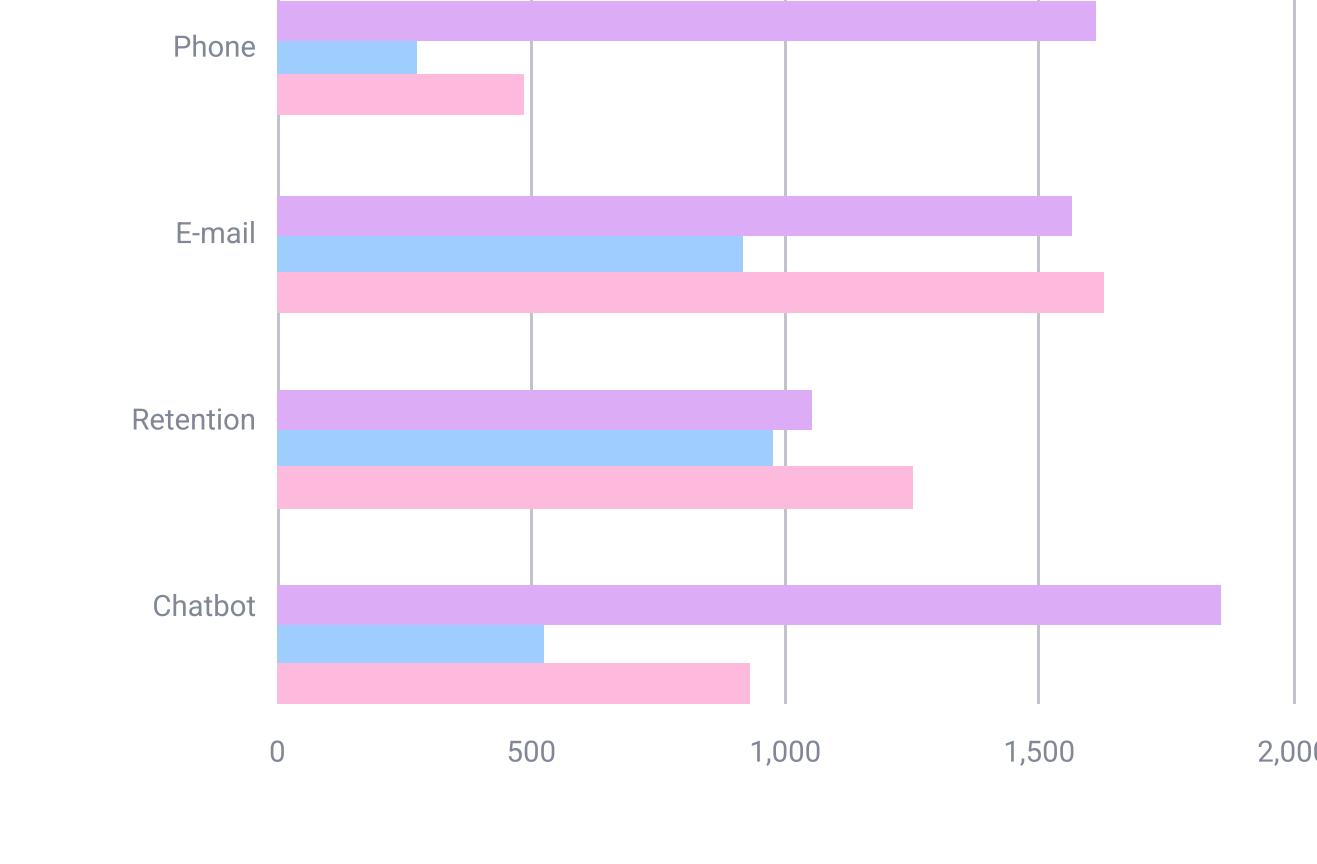
What are the details of our Top-Up cases?



How are our customers serviced?



Case Count by Customer Service Case Category



Deliverables Count by Type

Deliverable	Total
Foreclosure Statement	20585
List of Documents	16425
Statement of Account	10395
Copy of Insurance Policy	8728
Interest Certificate	4988
Copy of Documents	4390
Repayment Schedule	2818
Welcome Letter	349
Provisional Certificate	258
MITC	53
Aavas PAN Card	43
NOC	43
Loan Summary (for customer)	32
Repricing Report	16
Bouncing Memo	5
Document Retrieval Request	4
Total	69132

Property Paper Release Ageing

State	<= 7 Days	8 - 15 Days	16 - 30 Days	>30 Days
Rajasthan	100	100	100	100
Karnataka	100	100	100	100
Maharashtra	100	100	100	100
Gujarat	100	100	100	100
Madhya Pradesh	100	100	100	100