Osoul Collection Department - Dashboards & Reports Specification

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1. Executive Dashboards

1.1 Executive Collection Dashboard

Purpose: High-level overview for C-suite executives
Update Frequency: Real-time
Key Metrics:

- Total Outstanding Amount (SAR)

- Collection Target vs Achievement (%)

- NPF Rate with trend

- Recovery Rate

- Top 10 defaulters

- Branch-wise collection performance

Visualizations:

- KPI cards with sparklines

- Trend charts (12-month rolling)

- Heat map of branch performance

- Gauge charts for critical metrics

1.2 CEO Dashboard

Purpose: Strategic overview for CEO
Update Frequency: Daily
Key Metrics:

- Portfolio health score

- P&L impact of collections

- Strategic initiatives progress

- Risk indicators

- Market comparison

2. Operational Dashboards

2.1 Daily Collection Dashboard

Purpose: Real-time monitoring of daily collection activities
Update Frequency: Real-time
Key Components:

Morning Snapshot Section

- Total Due Today

- Promise to Pay Due Today

- Field Visits Scheduled

- Legal Cases Updates

- Yesterday's Collection Summary

Live Tracking Section

- Collector Activity Status (Online/Offline/Break)

- Real-time Payment Received

- Failed Payment Attempts

- Customer Contact Success Rate

- PTP Obtained vs Target

Performance Metrics

- Hourly collection trend

- Top performing collectors

- Underperforming accounts alerts

2.2 Portfolio Aging Dashboard

Purpose: Monitor delinquency buckets and movement

Update Frequency: Daily

Bucket Structure:

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Current (0 DPD)
Bucket 1 (1-30 DPD)
Bucket 2 (31-60 DPD)
Bucket 3 (61-90 DPD)
Bucket 4 (91-180 DPD)
Bucket 5 (180+ DPD)
```

Key Features:

- Roll rate analysis

- Bucket movement trends

- Recovery probability by bucket

- Provision requirements

- Product-wise aging distribution

2.3 Collection Queue Management

Purpose: Optimize collector workload distribution

Update Frequency: Real-time

Components:

- Queue size by collector

- Priority case distribution

- Average handling time

- SLA compliance

- Workload balancing recommendations

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3. Performance Reports

3.1 Collector Performance Report

Purpose: Individual and team performance tracking
Frequency: Daily/Weekly/Monthly
Metrics Tracked:

Individual Performance

- Accounts Assigned vs Contacted

- Amount Collected vs Target

- Success Rate (%)

- Average Collection Time

- Calls Made/Visits Completed

- Promise Kept Rate

- Customer Satisfaction Score

Team Comparison

- Team ranking by collection

- Efficiency scores

- Best practices identification

- Training needs analysis

3.2 Collection Efficiency Report

Purpose: Measure operational efficiency
Frequency: Weekly
Key Metrics:

- Cost per SAR Collected

- Average Days to Collect

- First Call Resolution Rate

- Skip Tracing Success Rate

- Settlement Discount Analysis

- Channel Effectiveness

3.3 Branch Performance Report

Purpose: Compare branch-level collection performance
Frequency: Weekly/Monthly
Components:

- Branch ranking

- NPF rate by branch

- Collection efficiency

- Resource utilization

- Best/Worst performers

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4. Analytical Reports

4.1 Delinquency Analysis Report

Purpose: Understand root causes of delinquency
Frequency: Monthly
Analysis Components:

Root Cause Analysis

- Job Loss: % and amount

- Business Failure: % and amount

- Medical Emergency: % and amount

- Over-leveraging: % and amount

- Disputes: % and amount

- Others: % and amount

Predictive Analytics

- High-risk account identification

- Expected default rates

- Recovery probability scores

- Recommended collection strategies

4.2 Product-wise NPF Report

Purpose: Analyze NPF by product category
Frequency: Weekly
Products Covered:

- Auto Finance

- Personal Finance

- Home Finance

- SME Finance

- Credit Cards

Metrics per Product:

- Outstanding Amount

- NPF Rate (%)

- Recovery Rate (%)

- Write-off Rate (%)

- Vintage Analysis

- Loss Given Default (LGD)

4.3 Customer Segment Analysis

Purpose: Understand delinquency patterns by segment
Frequency: Monthly
Segments:

- By Income Level

- By Employment Type

- By Age Group

- By Geographic Location

- By Product Usage

5. Customer Management Reports

5.1 Customer Contact Report

Purpose: Track customer reachability
Frequency: Daily
Contact Analysis:

- Contactable Customers (%)
- Right Party Contact (RPC) Rate
- Invalid Contact Numbers
- Updated Contacts Count
- Best Time to Contact Analysis

Communication Log:

- SMS Sent/Delivered/Read
- Emails Sent/Opened/Clicked
- Letters Dispatched/Returned
- Legal Notices Served

5.2 Promise to Pay (PTP) Tracking

Purpose: Monitor PTP performance
Frequency: Real-time
Dashboard Components:

Active PTP Summary

- Total Active PTPs
- PTP Amount (SAR)
- Kept Rate (%)
- Broken PTPs Count
- Average PTP Amount

PTP Aging

- Due Today
- Due This Week
- Due This Month
- Overdue PTPs
- Partial Payment Tracking

Collector-wise PTP Performance

- PTP Obtained
- PTP Kept Rate
- Average PTP Value

5.3 Customer Behavior Report

Purpose: Analyze payment patterns
Frequency: Monthly
Analysis Includes:

- Payment pattern analysis

- Channel preference

- Response to collection efforts

- Seasonal payment trends

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6. Recovery & Legal Reports

6.1 Legal Action Dashboard

Purpose: Track legal proceedings
Update Frequency: Daily
Legal Pipeline Stages:

1. Pre-legal Notice Sent

2. Legal Notice Issued

3. Case Filed in Court

4. Judgment Obtained

5. Under Execution

6. Asset Attachment

7. Recovery/Settlement

Key Metrics:

- Success Rate by Stage

- Average Resolution Time

- Legal Cost vs Recovery

- Settlement Success Rate

6.2 Asset Recovery Report

Purpose: Track repossessed assets
Frequency: Weekly
Components:

Repossession Status

- Vehicles Repossessed

- Properties Under Auction

- Assets Sold

- Recovery Amount (SAR)

- Loss on Sale

Inventory Management

- Current Stock Value

- Aging of Repossessed Assets

- Storage Costs

- Depreciation Analysis

- Auction Schedule

6.3 Legal Cost Analysis

Purpose: Monitor legal expenses vs recovery
Frequency: Monthly
Analysis:

- Legal fees by case type

- Court fees

- Recovery rate post-legal action

- ROI on legal actions

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7. Sharia Compliance Reports

7.1 Islamic Finance Compliance Dashboard

Purpose: Ensure Sharia compliance in collection
Frequency: Daily
Compliance Metrics:

- Late Payment Charges to Charity (SAR)

- Profit Purification Amount

- Contract Compliance Rate

- Sharia Audit Findings

- Corrective Actions Status

7.2 Collection Methods Compliance

Purpose: Monitor collection practice compliance
Frequency: Weekly
Tracking:

- Approved Methods Usage (%)

- Violations Reported

- Training Compliance

- Customer Complaints (Sharia-related)

7.3 Charity Distribution Report

Purpose: Track late payment charges distribution
Frequency: Monthly
Components:

- Total Late Charges Collected

- Charity Distribution Status

- Approved Charities List

- Distribution Confirmation

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8. Strategic Reports

8.1 Vintage Analysis

Purpose: Analyze portfolio performance by origination
Frequency: Monthly
Analysis Dimensions:

- By Origination Month/Quarter

- By Product Type

- By Customer Segment

- By Branch/Channel

- By Risk Category

Key Metrics:

- Flow Rates

- Recovery Curves

- Loss Rates

- Seasonal Patterns

- Cohort Comparison

8.2 Provision & Write-off Report

Purpose: Monitor provision adequacy

Frequency: Monthly

Components:

Provisioning Analysis

- Required Provisions (IFRS 9)

- Current Provisions

- Provision Coverage Ratio

- Provision Movement

Write-off Analysis

- YTD Write-offs

- Recovery from Written-off Accounts

- Net Credit Loss

- Write-off Trends

8.3 Portfolio Quality Report

Purpose: Assess overall portfolio health

Frequency: Monthly

Metrics:

- Portfolio Quality Index

- Risk Migration Analysis

- Concentration Risk

- Early Warning Indicators

9. Operational Efficiency Reports

9.1 Call Center Analytics

Purpose: Monitor call center performance
Frequency: Daily
Call Metrics:

- Total Calls Made

- Connected Calls

- Average Call Duration

- Conversion Rate

- Abandoned Call Rate

Quality Metrics:

- Call Quality Score

- Compliance Score

- Customer Complaints

- Escalation Rate

9.2 Field Collection Report

Purpose: Track field collection effectiveness
Frequency: Daily
Field Activity Metrics:

- Visits Planned vs Completed

- Success Rate (%)

- Amount Collected

- Cost per Visit

- Safety Incidents

Effectiveness Analysis:

- Customer Located Rate

- Payment Collection Rate

- PTP Obtained Rate

- Average Collection per Visit

9.3 Digital Collection Performance

Purpose: Monitor digital channel effectiveness
Frequency: Daily
Channel Performance:

- IVR Payment Success Rate

- Online Payment Portal Usage

- Mobile App Collections

- SMS Payment Links Performance

- Auto-debit Success Rate

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10. Management Information System (MIS)

10.1 Weekly Management Report

Purpose: Weekly performance summary for management
Distribution: Every Monday
Contents:

Executive Summary

- Weekly Collection vs Target

- NPF Movement

- Critical Accounts Update

- Major Recoveries

- Challenges & Action Plans

Detailed Analysis

- Branch Performance Ranking

- Product Performance Analysis

- Team Performance Summary

- Legal Update

- Compliance Status

10.2 Monthly Board Report

Purpose: Comprehensive monthly update for board
Distribution: 5th of each month
Sections:

Strategic Overview

- Portfolio Health Scorecard

- Recovery Trends (6-month)

- Risk Assessment

- Compliance Status

- Market Benchmarking

Financial Impact

- P&L Impact Analysis

- Provision Movement

- Capital Adequacy Impact

- ROA/ROE Impact

- Budget vs Actual

Forward Looking

- Next Month Projections

- Risk Mitigation Plans

- Strategic Initiatives Update

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11. Specialized Dashboards

11.1 Early Warning Dashboard

Purpose: Identify accounts at risk of default
Update Frequency: Daily
Risk Indicators:

- First Payment Default

- Irregular Payment Pattern

- Multiple Loan Customers

- High DTI Customers

- Industry/Employer Risk Alerts

- Behavioral Score Changes

11.2 Customer Hardship Dashboard

Purpose: Monitor and support distressed customers
Update Frequency: Daily
Tracking Categories:

- COVID-19 Impact Cases

- Job Loss Cases

- Medical Emergency Cases

- Business Closure Cases

- Natural Disaster Impact

Support Programs:

- Restructuring Applications

- Payment Holiday Requests

- Reduced Settlement Cases

- Charity Support Referrals

11.3 Collector Mobile Dashboard

Purpose: Mobile app for field collectors
Features:

- Today's Visit Schedule

- Customer Location Map

- Payment Collection

- Real-time Case Updates

- Document Capture

- Safety Check-in

12. Regulatory & Compliance Reports

12.1 SAMA Reporting Dashboard

Purpose: Regulatory compliance monitoring
Frequency: As per SAMA requirements
Reports Include:

- NPF Report (Monthly)

- Provision Report (Quarterly)

- Write-off Report (Monthly)

- Recovery Report (Monthly)

- Restructuring Report (Monthly)

12.2 Compliance Monitoring

Purpose: Internal compliance tracking
Frequency: Daily
Monitoring Areas:

- SAMA Guidelines Adherence
- Customer Protection Compliance
- Fair Practice Compliance
- Data Privacy Compliance
- Collection Practice Compliance

12.3 Audit Trail Report

Purpose: Maintain complete audit trail
Frequency: On-demand
Captures:

- All system actions
- User activities
- Customer interactions
- Decision changes
- Override approvals

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13. Technology & Automation Reports

13.1 Digital Collection Dashboard

Purpose: Monitor digital collection channels
Update Frequency: Real-time
Digital Channel Metrics:

Payment Channels

- IVR Payments
- Online Portal Payments
- Mobile App Payments
- WhatsApp Pay
- Auto-debit Success

Automation Impact

- Auto-dialer Effectiveness

- SMS Campaign Success Rate

- Email Campaign ROI

- Chatbot Resolution Rate

- Self-service Adoption

13.2 System Performance Dashboard

Purpose: Monitor collection system health

Update Frequency: Real-time

Monitoring:

- System Uptime

- Response Time

- Integration Status

- Error Rates

- User Activity

13.3 Innovation Metrics

Purpose: Track new initiative performance

Frequency: Monthly

Tracking:

- AI Model Accuracy

- Predictive Analytics ROI

- Process Automation Savings

- Digital Adoption Rates

Report Distribution Matrix

Report Type	Frequency	Primary Audience	Distribution Method
Executive Dashboard	Real-time	C-Suite	Web Portal
Daily Collection	Daily	Operations Team	Email + Portal
Weekly MIS	Weekly	Management	Email
Monthly Board Report	Monthly	Board Members	Secure Portal
Regulatory Reports	As Required	SAMA	Secure Upload
Performance Reports	Daily/Weekly	Team Leaders	Portal + Mobile

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Key Features for All Reports

Standard Features

- **Export Options**: PDF, Excel, CSV

- **Scheduling**: Automated generation and distribution

- **Filters**: Date range, Product, Branch, Collector

- **Drill-down**: From summary to detail level

- **Benchmarking**: Internal and industry comparisons

- **Multilingual**: Arabic and English support

Advanced Features

- **Predictive Analytics**: ML-based forecasting

- **What-if Analysis**: Scenario planning

- **Mobile Responsive**: Access on any device

- **Real-time Alerts**: Threshold-based notifications

- **API Integration**: Connect with external systems

- **Role-based Access**: Secure data access control

Implementation Roadmap

Phase 1 (Month 1-2): Foundation

- Daily Collection Dashboard

- Portfolio Aging Dashboard

- Basic Performance Reports

- PTP Tracking

Phase 2 (Month 3-4): Enhancement

- Analytical Reports

- Legal Dashboards

- Sharia Compliance Reports

- Mobile App

Phase 3 (Month 5-6): Advanced

- Predictive Analytics
- AI Integration
- Complete MIS
- Full Automation

Success Metrics

Operational KPIs

- Reduce NPF rate by 20%
- Improve collection efficiency by 30%
- Increase digital collection to 40%
- Reduce operational cost by 25%

Strategic KPIs

- Improve customer satisfaction by 15%
- Achieve 95% Sharia compliance
- Reduce write-offs by 30%
- Improve collector productivity by 40%

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