



CASCADE

Comprehensive Feature Overview



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Cascade™ Loan Lifecycle Management Platform

Intuitive and Business-Oriented UI/UX

While developing UI/UX for Cascade suite we followed the design methodology which included several aspects leading to a human centered design which eventually contributes to a UI/UX that users can relate to in terms of productivity in their daily operations. We did design research which can be done as either primary, secondary, exploratory, or evaluative research. We used a combination of exploratory research and primary research techniques to define the problem accurately. This was done by interviewing participants to explore different design concepts and think outside the box.

Channels

The entire digital banking journey is available on all channels with a uniform customer targeting user interface.

The channels covered include mobile app, tablet app, web interface. Each front-end journey component can be viewed (based on security settings) by the bank team at the back office.

Integration with SMS, email, and WhatsApp banking platforms allow notifications to be configured at any stage.

A journey that begins on one channel can be continued on any other channel.

Captures the Complete Customer Journey

Cascade™ covers the entire journey from customer prospecting to digital onboarding, to loan origination, to loan management, and ending on collections and recoveries.

Cascade™ Originations

The product consists of an end-to-end loan origination system that covers all aspects of the origination journey. These aspects are mentioned in detail in the following sections.

Prospecting and Lead Generation

The system has the ability to cover the lead generation process where prospective customers can be considered by prescreening them for a potential loan offer and conversion. This involves capturing data of future customers and applying specific rules, and pre-checking them before passing them on to the next stage for exposure management and further processing. Lead generation is accompanied by reports that specify prospective customers' conversion rates into converted loans.

Using the above-mentioned Lead Generation, Workflow Enquiry & Filters, an end-to-end Lead Management can be carried out using the system.

Data Capturing

This module covers the data capturing process throughout the application's lifecycle during all stages of the application processing and approvals. This module governs all the data entry-related operations, including field validations, interdependencies, and associated calculations.

Small Business Finance (SBF) (3000592) | [Help](#)

Back [Move to Previous Stage](#) [Save](#) [Validate](#) [Proceed](#)

Relationship Manager (RM) | Credit Analyst

Business Information | Borrower Detail | Facility Detail | **Assets** | Limit | Collateral Details | Financial Evaluation | Other Information | Verification | Assets Details | Credit | SBP-Other Information

LEGEND: Computed Field Input Field

CNC 44545-45545-4 ✓ Customer ID / Prime Code 403453 ✓ Borrower Name Unkew Solutions ✓ Type of Facility Running Finance X

Specify if Other (Type of Facility) Specify if Other (Type of Facility)

Other Bank Detail

NAME OF BANK	NAME OF THE BORROWER	TYPE OF FACILITY	SPECIFY IF OTHER (TYPE OF FACILITY)	AMOUNT OF LIMIT	TENOR (IN MONTHS)	RATE %	SECURITY
HBL	Faisal	Running Finance	N/A	PKR 1,000,000	240	1	1
HBL	Asim	Demand Finance	N/A	PKR 1,000,000	240	1	1

5 Showing rows 1 to 2 of 2

Total Amount of Limit PKR 2,000,000 Monthly Instalment of All Types of Loans Including Cr... Monthly Instalment of All Types of Loans Including Credit Cr... ✓

Branch LAP Date Title of Business Type of Organization / Legal Status

Branch LAP Date Title of Business Individual

Field Definition and Validation

Fields can be defined dynamically as part of this module and their associated details, including name, code, description, nature (required or optional), grouping, etc. New fields can be added without any development, and existing ones can be modified using the same methodology.

Similarly, all field validations that must be applied to a given field to ensure data quality and accuracy can be defined using the user interface. These validations may include basic ones like required/optional,

minimum/maximum length, and advanced ones like regular expressions and interdependent calculations like age, years in business, etc.

Dynamic forms

This module has the functionality of dynamic forms, enabling the organization to add new fields, stages, and validations to the data capturing form without needing development. The module automatically adjusts fields on the form and draws it on a web and mobile-based interface using the pre-defined configuration in the production factory. This removes the need for development in the event of changes in the data capturing fields because of a regulation or internal need.

Credit Initiation And Decision-Making

This module covers the process which involves credit initiation and decision-making of the loan application captured using the data capturing module. It covers all the aspects, including approvals, exposure, and bureau checks.

Profile Checks

This sub-module is responsible for checking the customer's profile against lists and checks, which include the following.

- Fraud
- Anti-money laundering
- Political exposure
- Anti-terrorism list
- Deduping – checking known associates of the customer against previously disbursed loans
- NADRA Verisys using API
- Defaulters list

Except for deduping and defaulters list (built-in), these checks require integrating relevant providers and lists. These lists and subscriptions can be separately acquired by relevant authorities. These checks ensure that only such customer which qualify for specific criteria go through the next stage.

If a match is found, the system can automatically reject the case or park it in a bucket for review and approval as per the defined process, in cases where co-borrowers and multiple shareholders in the company, these checks are performed for all individuals.

Check Name	SBFCACHKLIST	Status	Action
Business Proof	SBFCACHKLIST25	Not Applicable	Not Applicable
Memorandum and Arti...	SBFCACHKLIST26	Not Applicable	Not Applicable
Evidence of charge ove...	SBFCACHKLIST27	Not Applicable	Not Applicable
SECP Search Report	SBFCACHKLIST28	Not Applicable	Not Applicable
JCR / ICIL / etc. Report	SBFCACHKLIST29	Not Applicable	Not Applicable
Proper Utilization of Loa...	SBFCACHKLIST30	Not Applicable	Not Applicable
Recent photograph of P...	SBFCACHKLIST31	Not Applicable	Not Applicable
Member Certificate of a...	SBFCACHKLIST32	Not Applicable	Not Applicable
SME PR - 86 , Related Pa...	SBFCACHKLIST33	Not Applicable	Not Applicable
Property Tax and duties...	SBFCACHKLIST34	Not Applicable	Not Applicable
Rent Agreement of busi...	SBFCACHKLIST35	Not Applicable	Not Applicable
Others	SBFCACHKLIST36	Not Applicable	Not Applicable
Fraud Check	FRAUD	Completed	View / Refresh

Customer Details:

Customer Name: SYED HASBEE UR REHMAN	New Cnic: 422013776049	Old Cnic: NIL
Company Name: NIL	Company Address: NIL	Office Phone: NIL
Residence Phone: 0345-8802590, 0300-7884730, 0313-2477888	City Code: 021	Residence Address: HOUSE # B-25, SECTOR 35-A, ZAMAN TOWN, KORANGI # 4

Exceptions/Deviations:

Pending	1
Fraud	1

[Go Back to Stage](#)

Borrower Details:

Name of Bank: Habib Bank Limited	Full Name of Borrower: MERCURY GARMENTS INDUSTRIES	Status of Borrower: F
Name of Directors: MUHAMMAD ASIF	Father Name: MUHAMMAD RAFI	Address of Borrower: I-13 BLOCK-C-2/P-RAHAKARACHI
Province: SINDH	Directors Status: Year of Write Off: 2005	New Cnic: 423016683293
Old Nic: 735.321	Accrued Markup: 168.576	Total Outstanding Liabilities Before Adjustment: 603.897
Principal: 300.776	Interest Written Off: 0	Others1: 0
Principal Write Off: 1965.892	Borrower Code: 00568	Others2: 1256.185
Name of Branch: Cluth Market	Name of Region: 01-Karachi South	Management: Remedial Assets - Karachi Centre-I

Exceptions/Deviations:

Pending	1
Write off	1

[Go Back to Stage](#)

Bureau Check And Exposure

This sub-module is responsible for performing bureau checks and automatically generating the exposure sheet according to the defined criteria and product family mapping built in the system. Integration with Data Check ensures that the system automatically fetches the bureau and credit history of the customer and generates an exposure sheet using the product family configuration. The generated exposure sheet contains the following.

1. Secured exposure
2. Unsecured exposure
3. Details of previous loans
 - a. Product
 - b. Outstanding amount
 - c. EMI (if applicable)
 - d. Limit (if applicable)
 - e. Delinquency
 - f. Maturity (if applicable)

Using the exposure and information received from the bureau, DBR and DSR are calculated considering the income entered or calculated in the data capturing module.

Exposure Sheet

Aggregate DBL

PKR 12,500.00

Secured Exposure

PKR 150,000.00

EMI On Salary Slip

PKR 12,500.00

EMI Unsecured

PKR 10,000.00

Current Loan DBL

PKR 5,000.00

Unsecured Exposure

PKR 200,000.00

EMI Secured

PKR 7,500.00

Gross Payable

PKR 30,000.00

Previous Loans

PRODUCT FAMILY

RATE

AMOUNT

UTILIZED

START DATE

MATURITY DATE

TENURE (m)

EMI

ACTIONS

Credit Card

Unsecured

5

PKR 100,000.00

PKR 80,000.00

14 May, 2022

18 Sep, 2026

36.98

PKR 5,000.00

>

Secured Credit card

Secured

5

PKR 150,000.00

PKR 75,000.00

01 Dec, 2021

01 Dec, 2023

23.99

PKR 7,500.00

>

Cancel

Limit management

This sub-module governs the assignment of limits based on exposure, policies, and scorecard. Limits can be manually or automatically assigned based on pre-defined criteria. While setting limits, previously assigned limits and sanctioned loans also assist decision-making. These limits can be assigned multiple heads and products per the customer's need.

Policy engine

This sub-module is responsible for executing predefined policies automatically during the entire life cycle of the loan application. These policies include prudential SECP and State Bank regulations and those defined by the financial institution's internal risk management and compliance. The policies can be defined using the visual condition builder on any data element (entered or computed). The module also allows time-based policies to help financial institutions offer time-bound relaxation and waivers. This module's dynamic and flexible nature enables financial institutions to define policies on the fly without any complex development.

Policies have two types, mainly error and warning. The policies with type errors will prevent the application from being approved until a decision is made on the policy violation. At the same time, the ones with type warning don't need any approval; however, they are tagged with the application and reported in relevant reports.

For all such policies with type error, a deviation is tagged, which needs to be acted upon and approved before the case can proceed any further. In case of a policy violation, relevant deviations are automatically created and assigned to approval authorities.

Edit Small Business Finance (SBR)

Basic Information

Quick Views

Stages

Check List

Conditions

Rules

Scoring Criteria

Deviation

Pear Benchmark

Pie Chart

Modify Template

Back

Submit & Save

Rules

Import from Excel

Bulk Operations

+ Add Rule

PRIORITY	NAME	CODE	STAGES	CHECKLIST TYPE	CONDITION	MESSAGE	CAN DEVIATE	DEVIATION CODE	OVERRIDE
1	<div><div></div><div>Shareholding Limit</div></div>	ShareholdingLimit	Credit Analyst	Warning	SBRDataShareholding = 100	Total shareholding sum must be equal to 100	No	N/A	0
2	<div><div></div><div>Funded Invalid Existing</div></div>	FundedInvalidExisting	Credit Analyst	Warning	SBRFundedInvalidTotalCountExisting = 0	In case of nature of facility RUNOFF Type of Facility should only Demand Finance or Running Finance	No	N/A	0
3	<div><div></div><div>Non Funded Invalid Existing</div></div>	NonFundedInvalidExisting	Credit Analyst	Warning	SBRNonFundedInvalidTotalCountExisting = 0	In case of Nature of Facility NON FUNCED Type of Facility should only UK or LC in Existing Facility	No	N/A	0
4	<div><div></div><div>Funded Invalid Proposed</div></div>	FundedInvalidProposed	Credit Analyst	Warning	SBRFundedInvalidTotalCountProposed = 0	In case of Nature of Facility FUNDED Type of Facility should only Demand Finance or Running Finance	No	N/A	0
5	<div><div></div><div>Non Funded Invalid Proposed</div></div>	NonFundedInvalidProposed	Credit Analyst	Warning	SBRNonFundedInvalidTotalCountProposed = 0	In case of Nature of Facility NON FUNDED Type of Facility should only UK or LC in proposed facility	No	N/A	0
6	<div><div></div><div>Minimum years of experience</div></div>	MinimumyearsOfExperienceAll	Credit Analyst	Warning	SBR0035 >= 3	Invalid Minimum years of experience	No	N/A	0
7	<div><div></div><div>Max exposure will be booked under SBR</div></div>	MaxexposureWillBeBookedUnderSBR	Credit Analyst	Error	SBR0463 <= 15000000	Invalid max exposure will be booked under SBR	No	N/A	0
8	<div><div></div><div>High Risk Business</div></div>	HighRiskBusinessAll	Credit Analyst	Warning	(SBR0645 = MC OR SBR0645 = CST OR SBR0645 = PD OR SBR0645 = SBFWM OR SBR0645 = SE OR SBR0645 = AGRICULTURE OR SBR0645 = AVIMC1 OR SBR0645 = UC OR SBR0645 = NEP OR SBR0645 = JEWELLERSEVANT)	Invalid high risk business	No	N/A	0
9	<div><div></div><div>Date of Birth (Directors / Partners / Proprietors / Members / Senior Management)</div></div>	DateOfBirthDirectors	Credit Analyst	Warning	DirectorBirthInvalidTotalCount = 0	Invalid Date of Directors / Partners / Proprietors / Members / Senior Management	No	N/A	0
10	<div><div></div><div>Date of Birth (Borrower)</div></div>	DateOfBirthBorrower	Credit Analyst	Warning	SBR0025 <= CurrentSubmittalDate&70Days	Invalid Date of Birth of borrower	No	N/A	0

<

<

1

2

3

>

>

10

Showing rows 1 to 10 of 21

Rule Validations
Deviations/Exceptions
Field Wise Scoring
Check List

Credit Analyst

Shareholding Limit

Total shareholding sum must be equal to 100

Minimum years of experience

Invalid Minimum years of experience

High Risk Business

Invalid High Risk Business

Date of Birth (Directors / Partners / Proprietors / Members / Senior Management)

Invalid DOB of Directors / Partners / Proprietors / Members / Senior Management

PEP check

PEP marked

Segregation of SE and ME

Invalid SE and ME Segregation

Credit Proposal (CP)

Please add document

NTN

Please add document

ECIB

Please add document

Legal Opinion

Please add document

Valuation Report

Please add document

Market Check Report / Income Estimation Report

Please add document

Call Report

Please add document

Score Card

Please add document

JCR VIS / ICIL / PARCA (approved on panel)

Please add document

Trail

No action perform yet

Region name

Prashant

Total Proposed Amount

PKR 434,353

DBR

35

Branch name

1666-ESTU KALAN

PEP

Yes

Proposed amount

PKR 156,000

Applicants Name

Jaffer Hamid

Loan to Value

5.88

Description of other facilities

ACCOUNT NUMBER	NATURE	LIMIT AMOUNT	TERM (in months)	EXPIRY DATE	NEXT REVIEW DATE	REPAYMENT FREQUENCY	CRIB	SPREAD (in BPS)	OUTSTANDING - REGULAR	OUTSTANDING - OVERDUE
2730437340234	Running Finance	344,353	2	July 20, 2023	October 26, 2023	Half Yearly	DNK	2	2	2

Showing rows 1 of 1

Total Existing Amount

PKR 344,353

Approved Loan Amount

PKR 150,000

Comments*

Normal

Exceptions/Deviations/Discrepancies

Applied

Financing to Politically Expo...

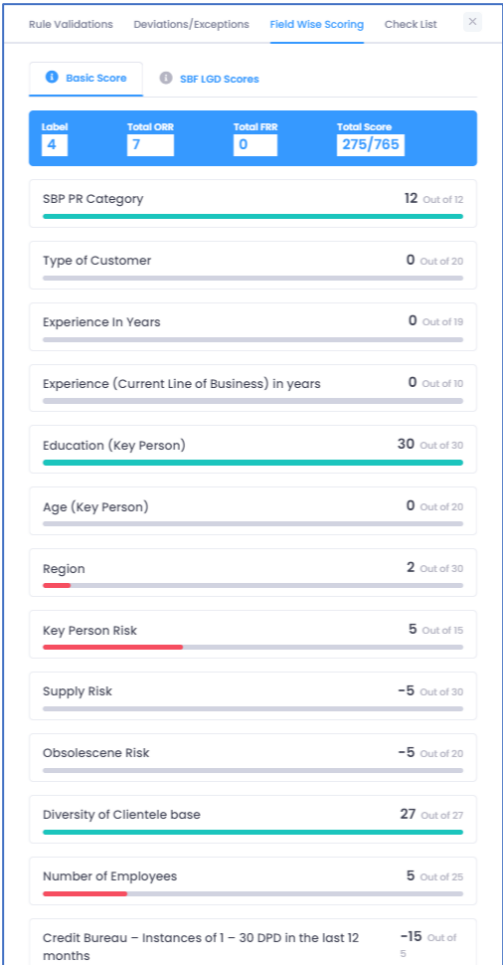
Pending

Markup Pricing reduction M...

Scoring engine

This sub-module is responsible for automatically generating the scorecard using the pre-defined conditions that execute on the data elements (either entered or computed). Cut-offs and labels can be assigned for decision-making purposes based on the calculated scorecard. Cases are automatically categorized as per the scoring result. Scoring can either be done using a predefined static scorecard or a machine learning-based scorecard trained on historical data of loan origination and delinquencies.

The module also allows for time-based scoring criteria to help financial institutions offer time-bound relaxation and waivers and experiment with a few tweaked parameters.



Peer benchmarking

As part of the scoring process, the module can generate peer benchmarks and percentiles for evaluating the customer with respect to others in the same sector. Data needs to be fed into the system, which can be arranged separately by the financial institution via different data agencies.

The screenshot displays the 'Peer Benchmark' interface. At the top, there are tabs for 'Basic Information', 'Quick Views', 'Rings', 'Check List', 'Conditions', 'Rules', 'Scoring Criteria', 'Deviation', 'Peer Benchmark' (selected), 'Pre Check', and 'Locally Template'. Below the tabs, there are several input fields for 'Name', 'Code', 'Status', 'Primary Criteria Field', and 'Secondary Criteria Field'. Below these fields, there is a table with the following data:

PRIORITY	NAME	CODE	VALUE FIELD	PERCENTILE VALUE FIELD	PERCENTILE RANK FIELD
1	R_001	R_001	R_001_01 (R_001_01)	N/A	R_001_02 (R_001_02)
2	R_002	R_002	R_002_01 (R_002_01)	N/A	R_002_02 (R_002_02)
3	R_003	R_003	R_003_01 (R_003_01)	N/A	R_003_02 (R_003_02)

PERFORMANCE MARKFIELD: Peer De... Approved Pending Request Score Back New Action Export

NAME	Enter Name...	CODE	Enter Code...	TYPE	STATUS	MODIFIED
#_000 Retailers 3	#_000Retailers3			Active	Approved	14th Sep 2021, 10:09 pm • Admin Shabbab Access
#_000 Wholesalers 2	#_000Wholesalers2			Active	Approved	14th Sep 2021, 10:09 pm • Admin Shabbab Access
#_000 Services 4	#_000Services4			Active	Approved	14th Sep 2021, 10:09 pm • Admin Shabbab Access
#_000 Retailers 1	#_000Retailers1			Active	Approved	14th Sep 2021, 10:09 pm • Admin Shabbab Access
#_000 Others 3	#_000Others3			Active	Approved	14th Sep 2021, 10:09 pm • Admin Shabbab Access
#_000 Services 2	#_000Services2			Active	Approved	14th Sep 2021, 10:09 pm • Admin Shabbab Access
#_000 Others 4	#_000Others4			Active	Approved	14th Sep 2021, 10:09 pm • Admin Shabbab Access
#_000 Wholesalers 4	#_000Wholesalers4			Active	Approved	14th Sep 2021, 10:09 pm • Admin Shabbab Access
#_000 Others 2	#_000Others2			Active	Approved	14th Sep 2021, 10:09 pm • Admin Shabbab Access
#_000 Contracting 3	#_000Contracting3			Active	Approved	14th Sep 2021, 10:09 pm • Admin Shabbab Access

Showing rows 101 to 170 of 170

Security-wise LGD

This module can compute variables to arrive at security-wise LGD (loss given default). These variables are calculated using earlier parameters during the scoring and data capturing phase. Currently, the following variables are calculated:

1. Haircut percentage
2. Pre haircut collateral coverage
3. Secured portion.
4. Unsecured portion
5. Weighted average

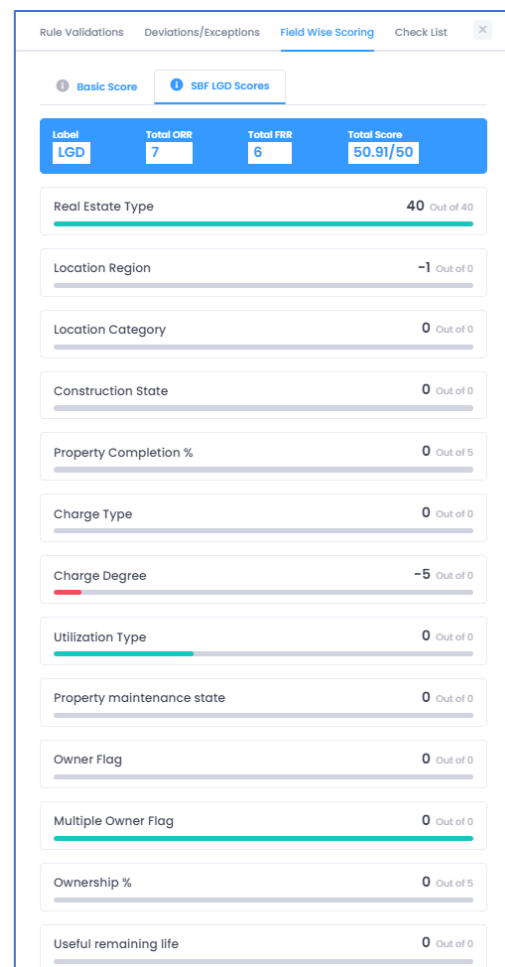
Pricing

This module is responsible for managing pricing and fees for the loan approved using the process and stages mentioned earlier. It includes the computation of the following elements. More can be added if needed:

1. Markup
2. KIBOR
3. Spread
4. Processing fees
5. FED

The module also allows for time and condition-based markup and processing, which can help financial institutions offer time-bound offers and relaxations. It will enable conditions, special markup rates, and processing fees for specific segments based on any data elements captured during the lifecycle.

The module can have fixed or variable rates, which can be helpful while designing products for the end customer. Similarly, FED is defined based on the province to which the loan application belongs.



edit Small Business Finance (SBF)

Basic Information Quick Views Stages Check List Conditions Rules Scoring Criteria **Computations** Deviation Peer Benchmark Pre Check Discrepancy Modify Template

Markup

Processing Fees

Debt Burden Ratio

Debt Service Ratio

Exposure Sheet

Name* SBF Markup ✓

Code* SBF ✓

Description

Markup Field* PQ0000 Markup Percentage X | v

Type* 0-Fixed X | v

Value (%)* 0%

KBOR Type

KBOR Type

Stages

Stages

Import From Excel Bulk Operations Add Override

PRIORITY	NAME	CODE	TYPE	VALUE	KBOR
1	Type of application(Under regular PF)	st01	Fixed	36	12 - Months
2	Type of application(Under test set)	st02	Fixed	36	
3	Type of application(Under test set 1000000-3000000)	st03	Fixed	33	
4	Type of application(Under test set 3000000-5000000)	st04	Fixed	30	

Showing rows 1 to 4 of 4

edit Small Business Finance (SBF)

Basic Information Quick Views Stages Check List Conditions Rules Scoring Criteria **Computations** Deviation Peer Benchmark Pre Check Discrepancy Modify Template

Processing Fees

Debt Burden Ratio

Debt Service Ratio

Exposure Sheet

Name* Processing Fee ✓

Code* PF ✓

Description

Processing Fee Field* DCUBF Nationality X | v

Type* Percentage X | v

Percentage (%)* 5 ✓

Criteria

Criteria

Stages

Stages

Import From Excel Bulk Operations Add Override

PRIORITY	NAME	CODE	TYPE	PERCENTAGE	AMOUNT	CRITERIA
----------	------	------	------	------------	--------	----------

Showing rows 0 to 0 of 0

Approvals And Recommendations

This module governs the process of approvals and recommendations that a loan application goes through during its lifecycle. This includes automatic application routing, approval hierarchy, and escalation levels.

Application Routing And Approval Hierarchy

This sub-module manages the application routing for approval and processing purposes during the lifecycle of the loan application. It automatically routes the application to a relevant user or group of users for approval and recommendation based on certain conditions and parameters predefined in the production factory. It also considers the deviations and limits on top of other parameters from the data capturing stage. Condition builder and product factory can define complex routing hierarchies and levels.

A given approval level has the following decisions based on its application assessment, including its data, exposure, limits, etc. Detailed comments can be mentioned during the approval process for later reference and action.

1. Recommend
2. Approve
3. Reject
4. Review

Small Business Finance (SBF) 00000001 Creating Authentication

Back

Print

Cancel

Approve

National Identifier: 4020-930270-5

Customer Name: Jaffer Hussain

Mobile Number: 9300000007

City: ---

Branch Code: 1000-4070000000

Region: Pakistan

Attempt 1

Current Activity Registered Next: Level 1 (0)

Go Back to Stage

Trail

No action perform yet

RFI

Yes

Region name

Pakistan

Loan to Value

0.88

DOB

25

Proposed amount

PKR 150,000

Branch name

1000-4070000000

Applicant's Name

Jaffer Hussain

Exceptions/Deviations/Discrepancies

Applied (1)

Financing In Politically Exposed (1) 00000002 Rejected

Pending (3)

Markup Pricing reduction M... (1) 00000000

Markup Pricing reduction M... (1) 00000000

Markup Pricing reduction M... (1) 00000000

Description of Other Facilities

Export

ACCOUNT NUMBER	NATURE	LIMIT AMOUNT	TERM (IN MONTHS)	EXPIRY DATE	NEXT REVIEW DATE	REPAYMENT FREQUENCY	EBOR	SPREAD (IN BPS)	OUTSTANDING - REGULAR	OUTSTANDING - OVERDUE
222424242424	Burning Finance	344353	2	July 26, 2023	October 26, 2023	Half yearly	3M	2	2	2

Showing rows 1 to 1 of 1

Total Existing Amount

PKR 344,353

Total Outstanding Overdue

2

Total Outstanding Regular

2

Total Proposed Amount

PKR 494,353

Approved Loan Amount

PKR 150,000

Comments*

Normal

Please enter Comments

Small Business Finance (SBF) 00000001 Creating Authentication

Back

Print

Cancel

Approve

National Identifier: 4020-930270-5

Customer Name: Jaffer Hussain

Mobile Number: 9300000007

City: ---

Branch Code: 1000-4070000000

Region: Pakistan

Attempt 1

Current Activity Registered Next: Level 1 (0)

Go Back to Stage

Trail

No action perform yet

RFI

No

Region name

Pakistan

Loan to Value

0.88

DOB

25

Proposed amount

PKR 150,000

Branch name

1000-4070000000

Applicant's Name

Jaffer Hussain

Exceptions/Deviations/Discrepancies

No exception found against this authentication

Description of Other Facilities

Export

ACCOUNT NUMBER	NATURE	LIMIT AMOUNT	TERM (IN MONTHS)	EXPIRY DATE	NEXT REVIEW DATE	REPAYMENT FREQUENCY	EBOR	SPREAD (IN BPS)	OUTSTANDING - REGULAR	OUTSTANDING - OVERDUE
222424242424	Burning Finance	344353	2	July 26, 2023	October 26, 2023	Half yearly	3M	2	2	2

Showing rows 1 to 1 of 1

Total Existing Amount

PKR 344,353

Total Outstanding Overdue

2

Total Outstanding Regular

2

Total Proposed Amount

PKR 494,353

Approved Loan Amount

PKR 150,000

Comments*

Normal

Please enter Comments

Small Business Finance (SBF) 00000001 Creating Authentication

Back

Print

Cancel

Approve

National Identifier: 4020-930270-5

Customer Name: Jaffer Hussain

Mobile Number: 9300000007

City: ---

Branch Code: 1000-4070000000

Region: Pakistan

Attempt 1

Current Activity Registered Next: Level 1 (0)

Go Back to Stage

Trail

No action perform yet

RFI

No

Region name

Pakistan

Loan to Value

0.88

DOB

25

Proposed amount

PKR 150,000

Branch name

1000-4070000000

Applicant's Name

Jaffer Hussain

Exceptions/Deviations/Discrepancies

No exception found against this authentication

Description of Other Facilities

Export

ACCOUNT NUMBER	NATURE	LIMIT AMOUNT	TERM (IN MONTHS)	EXPIRY DATE	NEXT REVIEW DATE	REPAYMENT FREQUENCY	EBOR	SPREAD (IN BPS)	OUTSTANDING - REGULAR	OUTSTANDING - OVERDUE
222424242424	Burning Finance	344353	2	July 26, 2023	October 26, 2023	Half yearly	3M	2	2	2

Showing rows 1 to 1 of 1

Total Existing Amount

PKR 344,353

Total Outstanding Overdue

2

Total Outstanding Regular

2

Total Proposed Amount

PKR 494,353

Approved Loan Amount

PKR 150,000

Comments*

Normal

Please enter Comments

Based on these actions, the application is routed to the relevant authority. Additionally, the administrative user can bypass the application or assign it to a temporary approval authority if the primary authority is absent.

During this phase, the module allows for a synopsis window. The approval authority can provide approvals and recommendations with specific changes in limits, tenure, and other data elements related to the customer's offer. It generates an end-to-end trail and modifications made by each approval level during the lifecycle. This trail contains details that can serve both internal and external audit requirements.

The screenshot displays the 'Small Business Finance (SBF)' application interface. At the top, there's a header with the application name and a 'Pending Authentication' status. Below this, a form contains fields for National Identifier, Customer Name, Mobile Number, City, Branch Code, and Region. A 'Trail' section on the left shows a list of actions. The main form area includes fields for PEP, Region name, Loan to Value, DER, Proposed amount, Branch name, Applicant's Name, and a table for 'Description of Other Facilities'. A summary window on the right shows the application details, including the account number, nature, limit, tenure, expiry date, next review date, repayment frequency, spread, and outstanding amounts. The window also displays the status 'Awaiting Authentication' and the stage 'Credit Analyst'.

Escalations

This sub-module handles the escalations and related matrix, which may be followed during the approval and application processing. A detailed escalation matrix can be configured with a hierarchy and groups handling the escalations. When an escalation occurs, a notification is sent to the higher authority along with relevant details. Similarly, the entire application can also be moved to the bucket of pertinent users or groups to handle the escalation.

Disbursement And Client Documentation

This module covers the process that manages the disbursement-related activities, including financial and documentation-related activities, including the movement of funds, and getting legal documentation.

Documentation

This sub-module allows the financial institution to automatically generate all kinds of documents from the system with predefined templates, including offer letters, agreements, sanction-related documents, and other necessary documentation as defined by the internal process. It also allows the users to get the documents signed and upload signed and stamped copies for later referencing and compliance requirements. These documents can also be emailed to the customer for reference if configured. The steps at which the documents get generated along with the relevant stakeholders can be configured as per the business process of the financial institution.

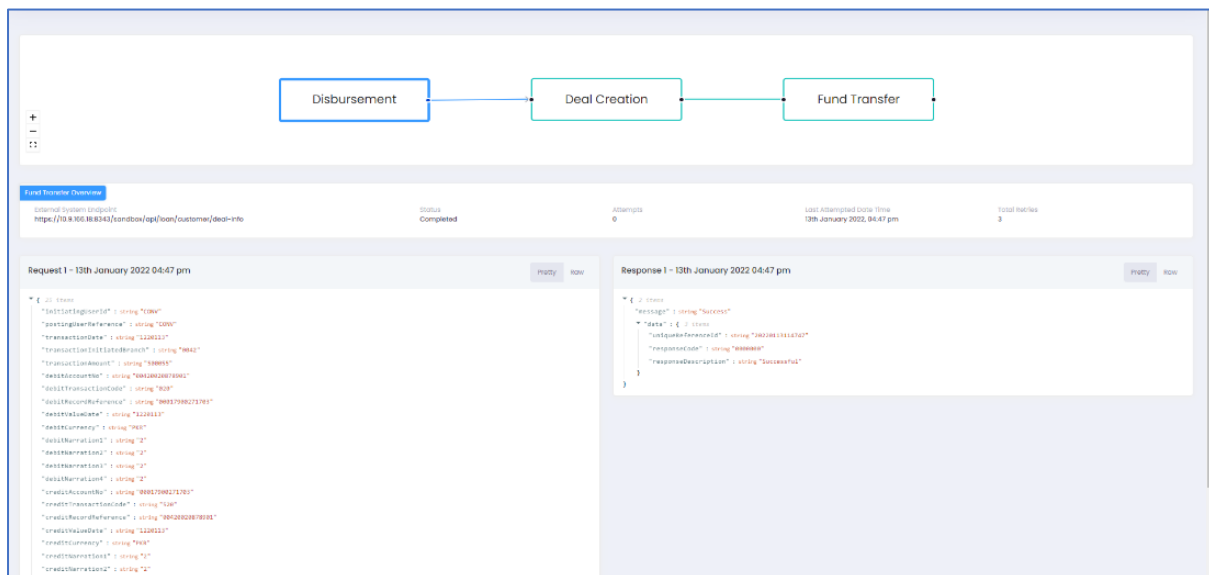
Disbursement And Funds Movement

This sub-module makes the actual transaction of funds movement or limit creation once the loan is approved using the steps mentioned above based on the approved limits during the approval phase. Based on the nature of the approved loan, either movement of funds can take place, or a limit can be assigned which can be utilized later. In both cases, communication with relevant systems is done using APIs or other integration methods to perform the task.

In disbursement, there are two steps involved in the process.

1. Creation of a loan – A new loan is created in the core banking or accounting system using the predefined GL codes and account heads. It ensures that relevant bookkeeping is done before the movement of actual funds. This also includes creating a repayment account using which repayments would be handled at a later stage.
2. Movement of funds – Once a new loan account is created, funds are moved to the customer's account using the integration with the internal core banking system or other financial institutions using REST APIs or a similar integration channel. SAF (store and forward) mechanism ensures robustness at this stage.

In case of limit creation, relevant entries are passed in the core banking or accounting system, along with creating a running finance account used to withdraw and move funds based on the assigned limit. The actual movement of funds is on-demand when the user utilizes the limit assigned to them.

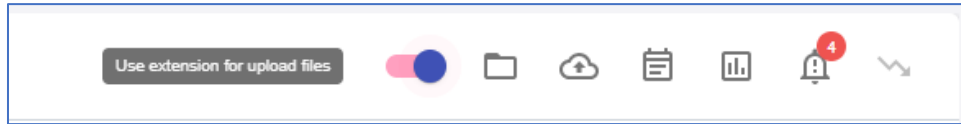


Document Management

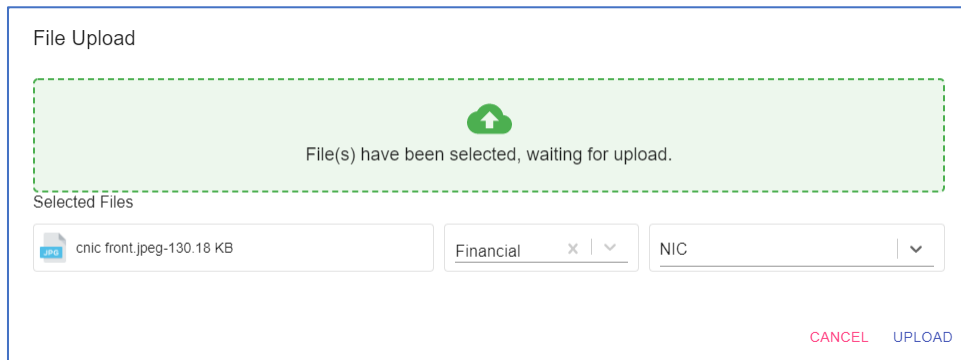
This module covers the complete functionality of document management in Cascade suite. It includes end to end management of document, along with its lifecycle, storage archiving and retrieval using indexing. Due to flexible nature of the module, it can be enabled using configuration at any stage of the loan application lifecycle. This module has the following features which enable users to utilize complete functionality while working on Cascade suite.

1. Document upload using file upload or browser extension.

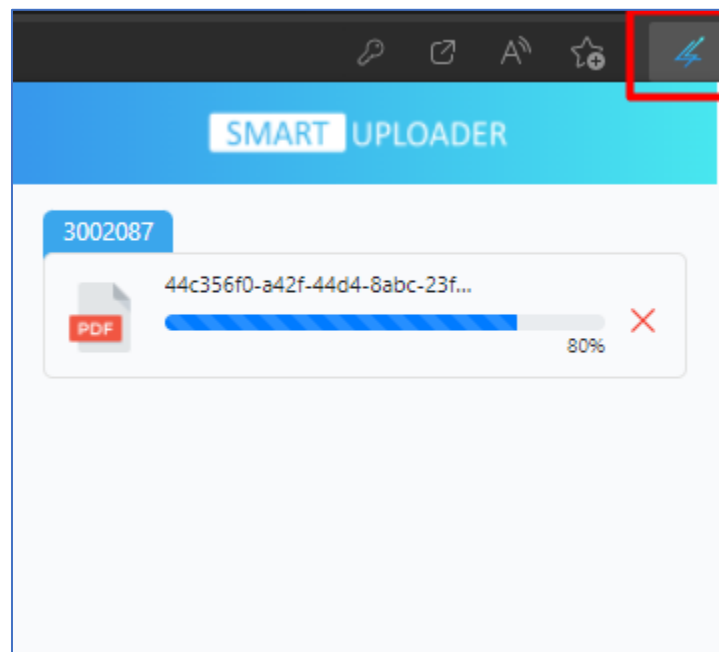
2. Document versioning and retrieval
3. Document tagging with respect to the type.
4. Document preview with rotate, zoom and search.
5. Document thumbnail and search for easy access
6. Association of documents with checklist and discrepancy resolution



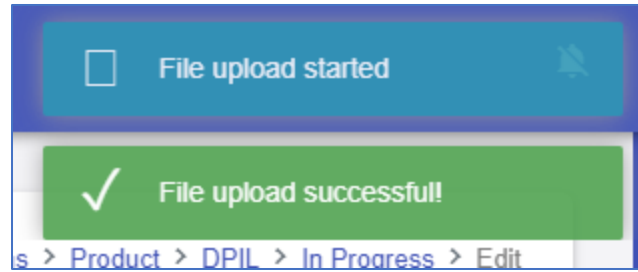
Toggle for uploading file via extension or browser



Document Upload File Selection



Document Upload Via Extension



Document Upload via browser

Name	Uploaded by	Uploaded at	Document Type	Version	Actions
cnic front.jpeg	Ahmed Ali	17 May, 2022 03:59:48 PM	NIC	1.9	
Junaidd_Mazhar_Muhammad.pdf	Ahmed Ali	10 May, 2022 06:30:00 PM	Bank Statement	1.8	
Junaidd_Mazhar_Muhammad.pdf	Ahmed Ali	10 May, 2022 05:54:09 PM	Bank Statement	1.8	
AT_Generation_Bulk (3).pdf	Ahmed Ali	10 May, 2022 05:51:56 PM	Miscellaneous	1.8	
AT_Generation_Bulk (3).pdf	Ahmed Ali	10 May, 2022 05:51:56 PM	Miscellaneous	1.9	

Rows per page: 5 1-5 of 71

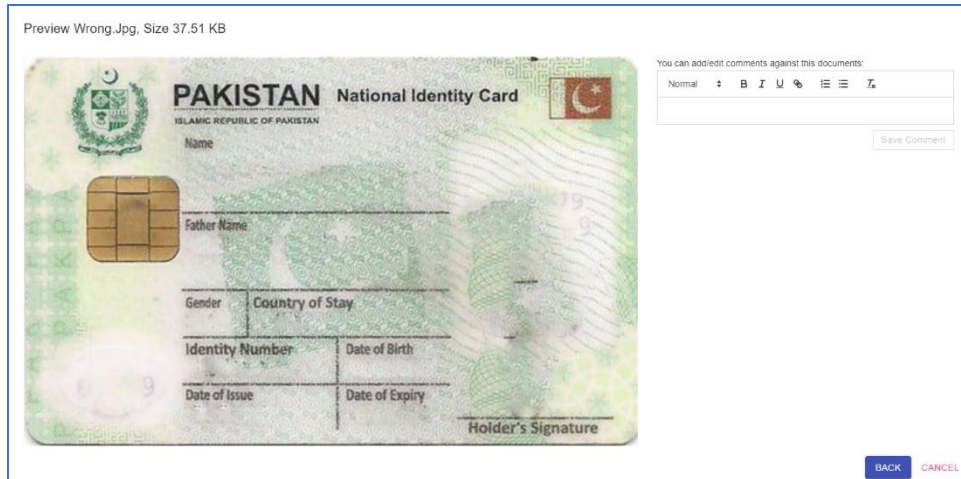
Documents List in Grid View

	OTHER Demo1.pdf Ahmed Ali 07 Apr, 2022 05:35:20 PM Download Upload Version Delete	Version 1.9
	OTHER Demo2.pdf Ahmed Ali 07 Apr, 2022 05:35:15 PM Download Upload Version Delete	Version 1.9
	OTHER Demo3.pdf Ahmed Ali 07 Apr, 2022 05:35:13 PM Download Upload Version Delete	Version 1.9
	OTHER Demo4.pdf Ahmed Ali 07 Apr, 2022 05:35:12 PM Download Upload Version Delete	Version 1.9
	OTHER Demo5.pdf Ahmed Ali 07 Apr, 2022 05:35:10 PM Download Upload Version Delete	Version 1.9
	OTHER Demo6.pdf Ahmed Ali 07 Apr, 2022 05:35:08 PM Download Upload Version Delete	Version 1.9

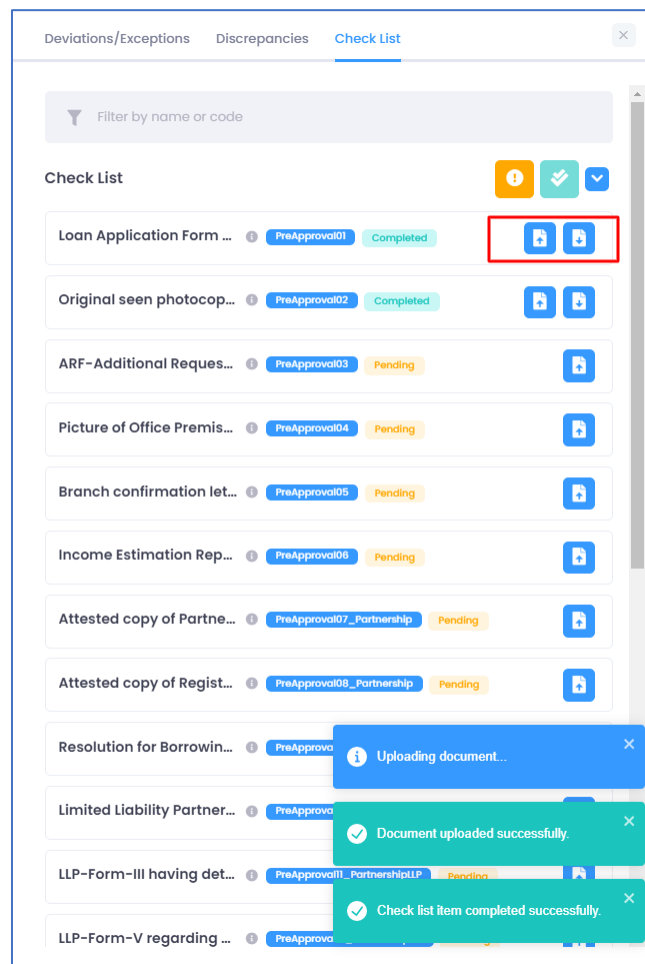
Documents List in Thumbnail Preview Mode

cnic front.jpeg	Ahmed Ali	17 May, 2022 04:10:52 PM	NIC	2.9	
-----------------	-----------	--------------------------	-----	-----	--

Version of file and actions (view, version upload, download, delete) against a file



Individual Document Preview Mode



Documents can be uploaded against a checklist item

Available 49

Branch code not in list POS_DC1 Document

Upload a new file X ▼ ECIB X ▼

Normal ↕ **B** *I* U ~~S~~ ” ≡ ≡ ≡ ≡ *ℒ*

Creating Discrepancy

Create

Document based Discrepancy can be created

Pending 1

Branch code not i... POS_DC1 ECIB 🗑️

Junaaid Mazhar ● 17th May 2022, 04:30 PM

Creating Discrepancy

Normal ↕ **B** *I* U ~~S~~ ” ≡ ≡ ≡ ≡ *ℒ*

Enter Comment*

Attach document

📎 Approve

Discrepancy with document example

Cascade™ Collections – Optional Module Offered

The product consists of an end-to-end loan collections system that covers all aspects of the collection-related processes and procedures. These aspects are mentioned in detail in the following sections.

Data Ingestion

This module governs the process which feeds the data from the Core Banking System or Cascade Asset Management module, whichever the case may be. In the case of Core Banking System, ETL is used to ingest the data, whereas, for Cascade Management, data can natively travel to the collection module for onward processing.

The data is fed for individual loan types to provide the flexibility of defining separate processing rules and conditions as per the product. The data includes particulars of each loan account that is active in the loan management system with respect to the following attributes:

1. Basic product information
2. Customer details
3. Contact details
4. Limits and collaterals
5. Installments (in case of term finance)
6. Withdrawals (in case of running finance)
7. Repayments

This data is extracted, transformed, and loaded in a staging area where the computations regarding DPD (days past due) and delinquency are performed and further used in subsequent stages of the collection process. At the same time, other CASA relationships of the customer are also fetched from the core banking system for the presentation of the customer's 360-degree view on the collector's screen. Only linkages with other relationships are drawn at this stage; the account balance is fetched in real-time at the collector's request.

Customer Name

Enter Customer Name

Customer ID

Enter Customer ID

National ID

Enter National ID

DPD Range

0 500

Product

MCB Credit Card Collections

Strategy

All

Queues

All

Cycle Cut

Enter Cycle Cut

Age Code

Enter Age Code

Status

All

Tags

All

Reset Filters

	NATIONAL ID	CARD COUNT ID	NAME	PRODUCT	DPD (DAYS)	TOTAL OVER DUE (PKR)	TOTAL AMOUNT DUE (PKR)	CYCLE CUT	AGE CODE	STATUS
<input type="checkbox"/>	35303-4685859-5	3077	SQALAM ASAM	Credit Card Collections	809	3,850,385.52	3,850,385.52	01	13	Unassigned
<input type="checkbox"/>	41004-6585769-1	27436	M ABO KOBAL KHAN	Credit Card Collections	909	1,409,903.93	1,409,903.93	05	13	Unassigned
<input type="checkbox"/>	41003-1836836-1	8058	MUHAMMAD IQBAL	Credit Card Collections	809	1,081,085.40	1,081,085.40	08	13	Unassigned
<input type="checkbox"/>	33300-3181356-1	65556	USMAN QAKH	Credit Card Collections	406	1,616,375.46	1,616,375.46	08	13	Unassigned
<input type="checkbox"/>	17901-5618849-9	65884	GHULAM MUHAMMAD	Credit Card Collections	21	987,772.76	987,772.76	05	1	Unassigned
<input type="checkbox"/>	35301-1634336-3	14080	MUHAMMAD ASHRAF	Credit Card Collections	3379	500,805.90	500,805.90	01	13	Unassigned
<input type="checkbox"/>	41004-2988902-7	167060	MUSSEMAN AD	Credit Card Collections	818	904,945.70	904,945.70	04	13	Unassigned
<input type="checkbox"/>	33303-2481729-7	8705	ADIL MAJID	Credit Card Collections	4045	635,605.02	635,605.02	01	13	Unassigned
<input type="checkbox"/>	35302-2281054-3	41935	KIMTAN AHMED SUTT	Credit Card Collections	3771	616,424.18	616,424.18	05	13	Unassigned
<input type="checkbox"/>	34600-8884724-7	41980	GHULAM MUHAMMAD	Credit Card Collections	4002	800,404.32	800,404.32	01	13	Unassigned

10

Showing rows 1 to 10 of 10

Activate Windows
Go to Settings to activate Windows.

Junaid Mazhar Muhammad Un-verified

Card Customer ID: 211

National ID: 42401-*****-1

Minimum Payment
PKR 575,752.72

Total Over Due
PKR 490,796.3

Bucket Partial
PKR 33,422.40

Last Payment Amount
PKR 0.00

Total Amount Due
PKR 575,752.72

Payment Due Date
8th June 2022

EPD
313

Last Payment Date
18th July 2020

One
Supplementary Cards

VISA GOLD CARDS
Scheme

Basic
Card Indicator

RESTRICT
Card Status

Recovery Default
CJABUR

Recovery
Strategy

Activity Log

Please assign collection to perform any activity

Overview
Demographic, Contact, References

Memo
Memo from Card Zone

Statements
Card statements & customers payments

Installment Plan
With Paid & Unpaid Installments

Supplementary Cards
Supplementary cards of customer

Linked Accounts
Linked account of customer

History
Previous interactions with agents

Age
AGE 13

Date of birth
15th Jan 1974

Marital Status
Single

Designation
PROFESSIONAL

Customer Category
BCS [NF]

Joining Date
19th Mar 2007

Assigned Credit Limit
PKR 350,000.00

Credit Card Expiry Date
Nov 2022

Fee Due
PKR 84,958.00

Min. Over Due Due
PKR 145,234.12

Min. Over Due Due
PKR 345,562.60

Min. Mobile
923003027247

Min. Phone Number
3869398

Work Mobile
53003027247

Home Address
KISAN MARKETTING SHOP NO 2 NEAR NADRA OFFICE BLOCK NO D UNIT NO B LATARAB

Home Address
H NO 98 BLOCK NO C UNIT NO B LATARAB

Work Address
-

City
Hyderabad Region: South

Overview
Demographic, Contact, References

Memo
Memo from Card Zone

Statements
Card statements & customers payments

Installment Plan
With Paid & Unpaid Installments

Supplementary Cards
Supplementary cards of customer

Linked Accounts
Linked account of customer

History
Previous interactions with agents

Reports
Available reports & dunning letters

DUE DATE	STATEMENT DATE	STATEMENT MONTH	BILLING START DATE	NEXT STATEMENT DATE	DUE MINIMUM PAYMENT	BILLING CYCLE	OPENING BALANCE	CLOSING BALANCE
6th Sep 2021	15th Aug 2021	August 2021	15th Jul 2021	15th Sep 2021	0 PKR	15	575752.72 PKR	575752.72 PKR
6th Aug 2021	15th Jul 2021	July 2021	15th Jun 2021	15th Aug 2021	0 PKR	15	556142.76 PKR	575752.72 PKR
7th Jul 2021	15th Jun 2021	June 2021	15th May 2021	15th Jul 2021	0 PKR	15	540448.1 PKR	556142.76 PKR
6th Jun 2021	15th May 2021	May 2021	15th Apr 2021	15th Jun 2021	0 PKR	15	518055.91 PKR	540448.1 PKR
7th May 2021	15th Apr 2021	April 2021	15th Mar 2021	15th May 2021	0 PKR	15	98660.62 PKR	518055.91 PKR
6th Apr 2021	15th Mar 2021	March 2021	15th Feb 2021	15th Apr 2021	0 PKR	15	52591.55 PKR	98660.62 PKR
9th Mar 2021	15th Feb 2021	February 2021	15th Jan 2021	15th Mar 2021	0 PKR	15	6881.98 PKR	52591.55 PKR
6th Feb 2021	15th Jan 2021	January 2021	15th Dec 2020	15th Feb 2021	0 PKR	15	283929.67 PKR	6881.98 PKR
6th Jan 2021	15th Dec 2020	December 2020	15th Nov 2020	15th Jan 2021	0 PKR	15	244344.74 PKR	283929.67 PKR

Overview
Demographic, Contact, References

Memo
Memo from Card Zone

Statements
Card statements & customers payments

Installment Plan
With Paid & Unpaid Installments

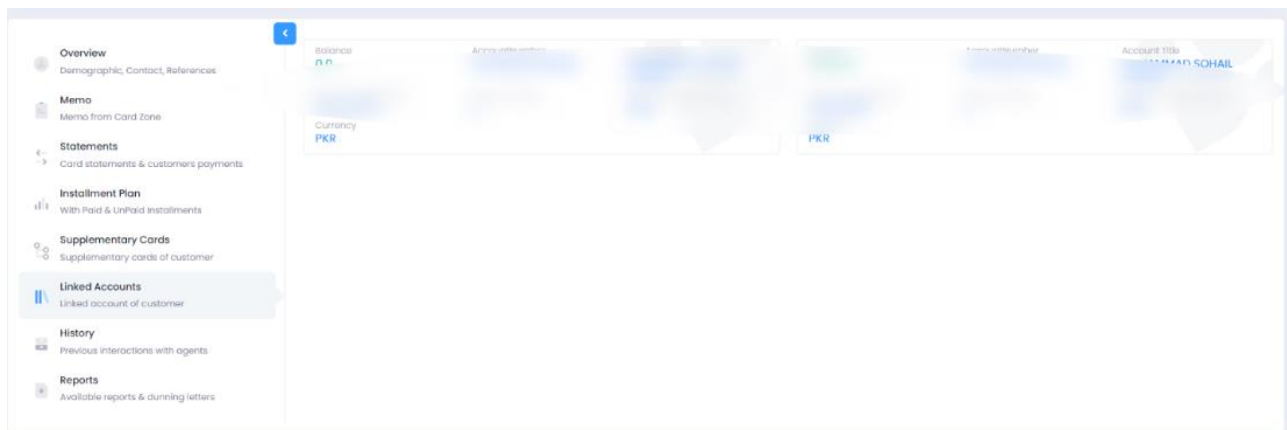
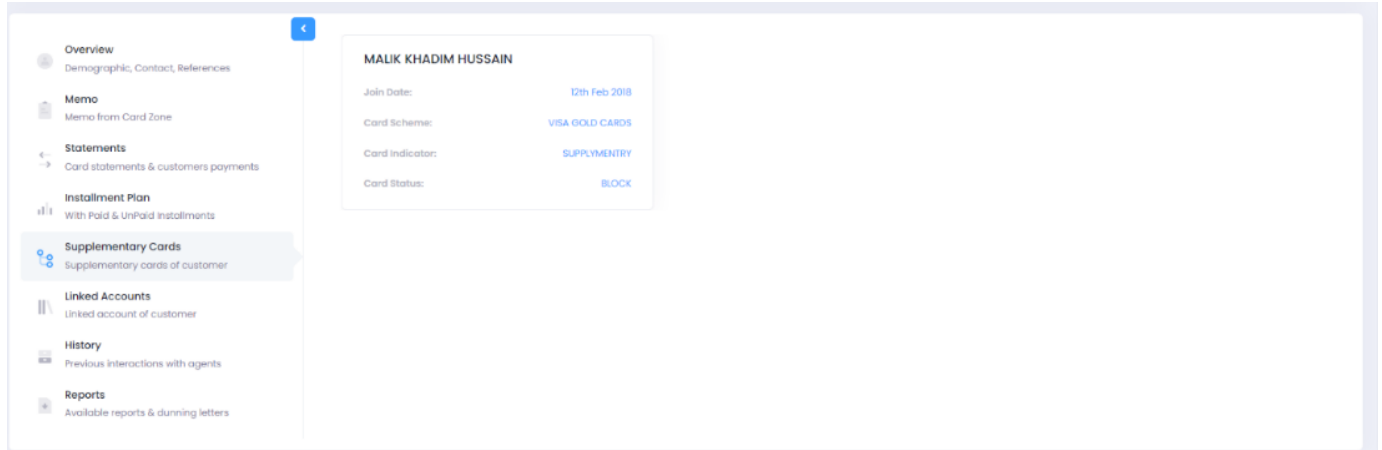
Supplementary Cards
Supplementary cards of customer

Linked Accounts
Linked account of customer

History
Previous interactions with agents

Reports
Available reports & dunning letters

CARD PRODUCT PLAN	PLAN ID	STATUS	INSTALLMENT NUMBER	NUMBER TO DATE	CAPTURE DATE	PROCESSING DATE	START DATE	END DATE
COVID 18 18% INST PRINCIPAL WITH MARKUP	CDINR1812M	X	12	3	14th Jan 2021	18th Mar 2021	14th Feb 2021	17th Mar 2021
SERVICE FEE MARKUP 0% FOR 12M	CDMP_R01T2	X	12	3	14th Jan 2021	18th Mar 2021	14th Feb 2021	17th Mar 2021
COVID 18 0% MARKUP & FEE 12M	CDINR012M	X	12	3	14th Jan 2021	18th Mar 2021	14th Feb 2021	17th Mar 2021
COVID 18 18% INST PRINCIPAL WITH MARKUP	CDINR1812M	X	12	8	10th Jun 2020	13th Jan 2021	10th Jul 2020	12th Jan 2021
I-PLAN M36T06	105_R36T6	C	6	6	30th Sep 2019	31st Mar 2020	30th Oct 2019	30th Mar 2020
I-DIAL M36T06	DAL_R36T6	C	6	6	13th May 2019	14th Nov 2019	13th Jun 2019	13th Nov 2019
I-PLAN M36T03	105_R36T3	C	3	3	11th Dec 2018	12th Mar 2019	11th Jan 2019	11th Mar 2019
I-PLAN M36T03	105_R36T3	C	3	3	2nd Aug 2018	4th Nov 2018	3rd Sep 2018	3rd Nov 2018
I-PLAN M36T03	105_R36T3	C	3	3	6th Jul 2018	7th Oct 2018	6th Aug 2018	6th Oct 2018



Strategy And Queues

This sub-module manages the assignment of strategies and queues to the incoming accounts via the data feeding module. Further actions and allocations of the loan accounts are done based on the assigned strategies and queues.

Strategy

Strategy is a way of categorizing loan accounts using the DPD primarily along with other parameters. It governs what kind of action a collector takes on such accounts and how such a customer will be dealt with during the collection process. This also determines the options given to the customer, such as a promise to pay for a partial amount. These can be configured using the product factory using any data element ingested or calculated by the data feeding module. Generally, the following strategies are used in the industry based on DPD:

1. Preemptive
2. Frontend
3. Mid-range
4. Hardcore
5. Recovery

Edit Credit Card Collections V. 12 06 Jan 2022, 06:41 pm

← Back Submit & Stay

Basic Information Strategies Queues Modify Template

Strategies

Import From Excel Bulk Operations Add Strategy

PRIORITY	NAME	CODE	USE CYCLE CUTS	ESCALATIONS	CONDITION
1	Presumptive	XDAYS	No	0	XDAYS > 0
2	Frontend X-29	FE	No	0	(TotalCPD > 0 AND TotalDPD <= 29)
3	Mid range	MR	No	0	(TotalCPD >= 30 AND TotalDPD <= 89)
4	Hard core	HC	No	0	(TotalCPD >= 90 AND TotalDPD <= 179)
5	Recovery	RC	No	0	TotalCPD >= 180

10 Showing rows 1 to 5 of 5

Queues

Queues are the second level of categorization after strategies, and it mainly assists in assigning loan accounts to the relevant collector with a specific skill set and experience. They are generally made using characteristics that a charge may possess, such as geographical hierarchy, tags (deceased, skip, legal, and others), past payment behavior, etc. A queue can span across multiple strategies, which allows the financial institution to use collectors effectively based on their core competency. A few examples of queues can be:

1. Low balance
2. Skip
3. Deceased
4. Fraud
5. Legal
6. Nonstarter

The queue configuration can also be found in the product factory, using which queues can be flexibly developed without the need to develop.

Edit Credit Card Collections V. 12 08 Jan 2022, 08:48 pm

← Back Submit & Stay

Basic Information Strategies Queues Modify Template

Queues

Import From Excel Bulk Operations Add Queue

PRIORITY	NAME	CODE	ALLOCATION
1	Low Balance	LB	0
2	Skip	SKIP	0
3	Deceased	DECEASED	0
4	Fraud	FRAUD	0
5	Legal	LEGAL	0
6	Non Starter - No Spend	NS	0
7	Default	DEFAULT	0

10 Showing rows 1 to 7 of 7

Allocations

This sub-module handles the allocations and assignment of the loan accounts to collectors and their reassignment and escalations. It has the functionality to provision manual and automated allocation as per the need of the financial institution. Each strategy has a TAT which this module tracks. In case of escalation, a notification is sent to the supervisor, and if configured, the loan account is automatically assigned to the supervisor.

The allocation amongst collectors can be done in any manner based on the configuration for that product.

1. Manual allocation by the supervisor – In this mode, all loan accounts are parked in a staging area from where a supervisor can assign them to collectors manually in bulk.
2. Round robin allocation – In this model, the system assigns loan accounts to the pool of collectors, ensuring a consistent workload amongst all collectors in a round-robin fashion.
3. Shared pool allocation – In this model, the system parks relevant accounts to a shared pool of collectors from where accounts can be picked, assigned, and worked upon

Assignment / Re-Assignment										
NATIONAL ID	CARD CUST ID	NAME	PRODUCT	ASSIGNED TO	DPO (DAYS)	TOTAL OVER DUE (PKR)	TOTAL AMOUNT DUE (PKR)	CYCLE OUT	AGE CODE	STATUS
6101-618780-5	5628	MUHAMMAD SEED	Credit Card Collections	Nave	3771	767,746.85	767,746.85	76	18	On hold

Example of manual allocation

Assignment / Re-Assignment										
NATIONAL ID	CARD CUST ID	NAME	PRODUCT	ASSIGNED TO	DPO (DAYS)	TOTAL OVER DUE (PKR)	TOTAL AMOUNT DUE (PKR)	CYCLE OUT	AGE CODE	STATUS
35202-4658508-5	3072	SCHAL ASUM	Credit Card Collections	Javed Mutor	8308	3,862,386.52	3,862,386.52	08	18	Assigned

Example of manual reassignment

Actions

This sub-module enables collectors to perform actions and record reactions against the loan accounts assigned to them for collection and recovery purposes. The actions available to the collector are governed by the given strategy and its associated configuration in the production factory. All actions performed are recorded in the activity log, which can be viewed and exported for audit purposes. Every time an action is performed, an associated reaction must be recorded along with remarks (if applicable). Generally, the following actions are available, and more can be added if required:

1. Outgoing call
2. Incoming call
3. Customer visit

Based on these actions, the following reactions can be configured, and more can be added if required:

1. Promise to pay –the customer promises to make a full or partial payment based on the dues. The system automatically tracks if the customer paid on the promised date and marks it as kept or broken
2. Phone not responding – in this case, a counter is marked against the customer
3. Talked to a relative – in this case, a counter is marked against the customer, and information is logged in the digital diary
4. Special conditions (Deceased, skip, fraud, etc.) – in this case, a tag is marked against the loan account, and it is assigned to the relevant collector for further action

The actions and reactions marked against the account generate counters that eventually determine the customer's historical responses, showing their behavior.

<div>Overview</div> <div>Demographic, Contact, References</div> <div>Memo</div> <div>Memo from Card Zone</div> <div>Statements</div> <div>Card statements & customers payments</div> <div>Installment Plan</div> <div>With Paid & Unpaid Installments</div> <div>Supplementary Cards</div> <div>Supplementary cards of customer</div> <div>Linked Accounts</div> <div>Linked account of customer</div> <div>History</div> <div>Previous interactions with agents</div> <div>Reports</div> <div>Available reports & dunning letters</div>	<div>0 Follow Up</div> <div>3 Unreachable</div> <div>0 Broken Promise</div> <div>1 Home Visit</div> <div>0 Kept Promise</div> <div>1 Pending Promise</div>			
	4th Oct 2021 05:20 PM	Make a Reminder (Jusaid Mshar)	Unreachable	Comments (23123)
	4th Oct 2021 06:16 PM	Make a Reminder (Jusaid Mshar)	Unreachable	Comments (good)
	4th Oct 2021 07:15 PM	Make a Reminder (Ahmed Ali)	Unreachable	Comments (good)
	13th Oct 2021 10:30 AM	Make a Reminder (Jusaid Mshar)	Unreachable	Comments (23123)
	13th Oct 2021 06:16 PM	Incoming Call (Jusaid Mshar)	Unreachable	Comments (wqeqwe)
	13th Oct 2021 06:24 PM	Sent Email (Jusaid Mshar)	Promise to Pay (PKR 123.00)	Comments (2312)
	10th Nov 2021 01:04 PM	Outgoing Call (CMS Collector)	Unreachable	Comments (Couldnt contact)
	10th Nov 2021 01:04 PM	Outgoing Call (CMS Collector)	Visit Required	Comments (ok)

Performance Management

This sub-module manages collectors' performance as they perform actions and record reactions. The system determines the repayments and recoveries that the customers have done according to the actions performed by the collectors and promises taken by them. Every action of the collector is logged, and pre- and post-analysis are done based on which the performance and effectiveness of the collector are determined.

Based on this data, commission structure can also be configured, using which the commission and payouts of the collectors can be determined monthly. The performance and commission of supervisors and heads will be that of collectors with a particular factor who are working under their supervision and leadership.