



CollectAI

Collection intelligence. Resolution at scale.

CORPORATE BROCHURE

Agentic collections orchestration for lenders, agencies and field networks.

A governed collections operating system connecting portfolios, policy, partner networks, payments, evidence and AI-assisted decisioning across the full delinquency lifecycle.

Pre-due to NPA

Multi-agency control

Bounded AI autonomy





Why collections modernization cannot remain a dashboard project

The issue is not lack of activity. It is fragmented execution across policies, partners, channels, field teams and recovery outcomes.

01 Fragmented visibility

Internal teams, agencies, field teams and channels operate on disconnected views of the same customer.

02 Static allocation

Spreadsheets, branch logic and manual redistribution slow down action and weaken accountability.

03 Weak evidence discipline

Field visits, contact attempts, PTPs, notices and payments often lack one immutable case timeline.

04 AI without governance

Messaging automation alone does not solve collections. AI needs policy, approval and audit boundaries.

THE COLLECTAI POINT OF VIEW

Collections needs an operating system, not another silo.

The winning model is a single governed layer that unifies case state, customer context, contact policy, partner accountability, payment closure and AI recommendations.



What CollectAI is

A modular control plane for debt collection, recovery and resolution across digital, tele, field, agency, legal and payment journeys.

Control Plane

Tenant setup, policy rules, allocation, workflow, lead lifecycle and audit trail.

API first

Tenant safe

Execution Plane

Tele, WhatsApp, SMS, IVR, bot, email, field, legal, repo and payment actions.

API first

Tenant safe

Intelligence Plane

Propensity, segmentation, next-best-action, experiments and model monitoring.

API first

Tenant safe

Governance Plane

Consent, retry policy, QA, evidence, compliance guardrails and approvals.

API first

Tenant safe

One case timeline. Configurable policy. Partner accountability. Evidence-backed execution. Explainable AI recommendations.



From prevention to resolution

CollectAI is designed for the full lifecycle, not only post-delinquency calling or field visit logging.



The goal is controlled resolution velocity: faster cure, lower leakage and better evidence quality.



A command centre for cure, roll-rate control and governance

For banks, NBFCs and digital lenders, CollectAI converts dispersed activity into governed collections intelligence.

1 Portfolio control

Views by product, region, bucket, agency, channel, campaign and risk band.

2 Policy discipline

Contact caps, retry logic, consent rules and approval thresholds configurable by portfolio.

3 Resolution economics

PTP, payment, settlement, restructuring and legal outcomes in one performance view.

4 Partner transparency

Agency/FOS productivity, evidence, SLA, billing and exceptions visible without manual chase.





A governed workbench for agency productivity and commercial clarity

Agencies need assignment clarity, case context, SLA visibility, evidence discipline and transparent billing.

What improves for agency leaders

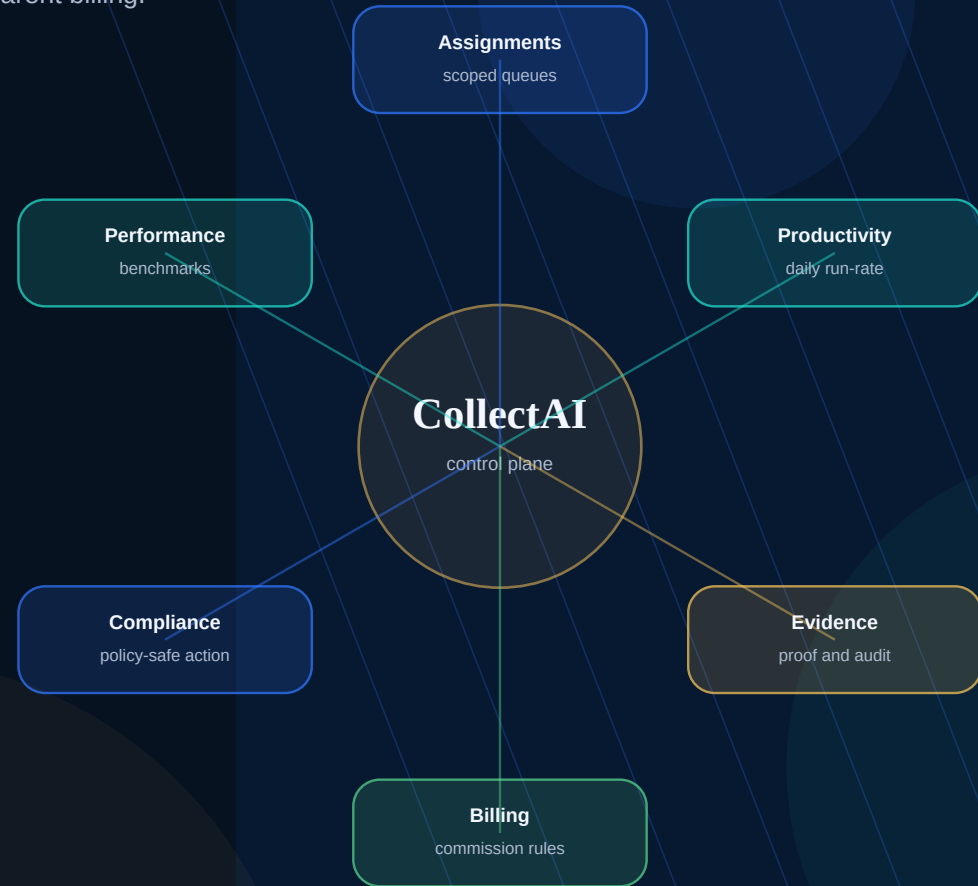
- Priority case queues with lender-approved context
- Agent login, productivity and outcome dashboards
- Commission, penalty and incentive calculations based on validated events

What improves for team leads

- Case-level playbooks and next-best-action cues
- SLA breach and exception alerts
- Controlled handoffs between tele, field and escalation teams

What improves for collectors

- Clear account context and permitted actions
- PTP follow-up discipline and reminders
- Less dispute over evidence, payout and performance





Field collections with proof-first execution

CollectAI treats field operatives as a governed network: trained, geo-mapped, policy-aware and evidence-backed.

01 Verified presence

GPS, time stamps, route adherence and disposition timeliness.

02 Better earning logic

Assignments can consider skill, language, geography and validated outcomes.

03 Respectful conduct

Policy-safe scripts, visit instructions and escalation boundaries.

04 Daily visibility

Operatives, agencies and lenders see work done and work pending.

Today's Route

Loan A / PTP due

High priority

Loan B / Visit proof

Geo check

Loan C / Pay link

Low risk

Loan D / Escalate

Supervisor

Capture Proof



Agentic AI, but bounded by policy and auditability

CollectAI should not behave as an uncontrolled autonomous recovery agent. It assists, proposes, acts within limits and escalates material decisions.

L0

Assist only

Recommendations, scripts, prompts

L1

Low-risk execution

Reminders, scheduling, insight generation

L2

Bounded operations

Channel switch, reallocation, FOS escalation

L3

Approval-bound decisions

OTS, restructure, legal or repo initiation

RECOMMENDED AGENT CLASSES

Portfolio Risk

monitors EWIs and slippage

Strategy Planner

proposes treatment paths

Allocation Agent

balances skills and capacity

PTP Follow-up

tracks promises and breaks

Compliance Sentinel

guards language and retry rules

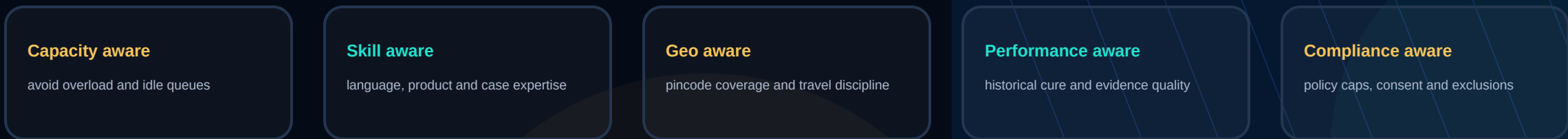
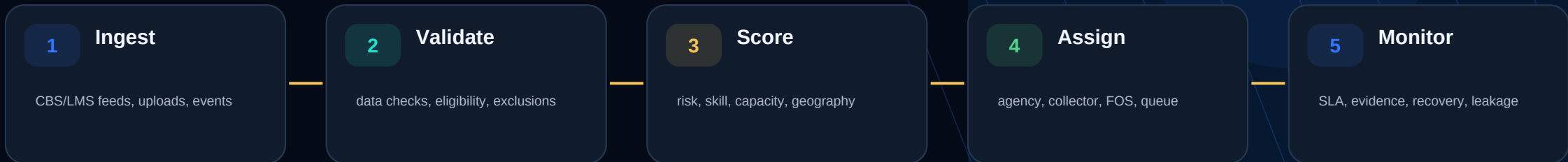
Model Risk Monitor

detects drift and failure



Allocation becomes a governed decision engine

The platform should assign work based on policy, risk, geography, skill, capacity, performance and exclusions - not just spreadsheets.





Metrics that connect effort to outcomes

CollectAI provides role-appropriate views for CXOs, collections heads, agencies, field supervisors, QA and AI governance teams.



KPI FAMILIES

Cure & slippage Cure rate, roll rates, delinquency migration

Contact efficiency RPC, channel conversion, PTP rate

Field productivity Visits, FCR, geo accuracy, collections/visit

Partner governance SLA, leakage, certifications, incentives

Compliance & QA Contact policy, voice QA, grievances

AI monitoring Strategy lift, drift, acceptance, rollback alerts



A practical, phased route to adoption

Start with control, evidence and governance. Add intelligence and deeper automation once operational baselines are reliable.

0-30 days

Discovery and baseline

Portfolio selection, data mapping, stakeholder workshops, agency/FOS mapping and KPI baseline.

31-60 days

Pilot configuration

Policies, allocation logic, users, channels, dashboards, evidence workflows and pilot controls.

61-90 days

Controlled pilot

Run selected buckets with daily review, exception handling, compliance checks and business impact tracking.

90+ days

Scale and intelligence

Expand portfolios, introduce predictive models, champion-challenger experiments and governed AI actions.

ADOPTION PRINCIPLES

- Pilot with one portfolio before enterprise-wide scale
- Prove evidence quality before advanced automation
- Keep financial, legal and settlement decisions approval-bound
- Use baseline KPIs to measure lift rather than anecdotal success



Build the collections operating layer your ecosystem can trust.

CollectAI is built for lenders that need governance, agencies that need productivity, and field networks that need proof-first execution.

For lenders and NBFCs

Request a portfolio diagnostic, platform walkthrough and phased pilot design.

sales@collectai.in

For collection agencies

Explore partner onboarding, assignment workflows, SLA views and commercial controls.

sales@collectai.in

For field operatives

Join a governed field network with route plans, proof capture and transparent work visibility.

support@collectai.in

General enquiries: info@collectai.in | Website: www.collectai.in