



CollectAI

Collection intelligence. Resolution at scale.

CollectAI for Banks, NBFCs and Digital Lenders

A recovery control tower for cure, slippage prevention,
partner governance and resolution economics.



**Portfolio control. Governed
recovery. Auditable AI.**



What lender leaders are buying

Control over slippage, partner execution, compliance evidence and recovery economics.

- ✓ Multi-portfolio visibility across products, regions, buckets and agencies.
- ✓ Policy-led outreach with consent, retry windows and approval thresholds.
- ✓ Common timeline across tele, digital, field, payment, legal and settlement.
- ✓ CXO dashboard for cure, roll rate, CEI, DSO, partner performance and leakage.

Lender value narrative

The platform helps shift collections from after-the-fact MIS to a controllable operating system across internal teams and external partners.



Capability stack for lenders

Built around prevention, cure, recovery and governance.

Pre-due / D0

EWI, reminders, PTP, payment links and broken-PTP handling

SMA buckets

Soft dunning, dispute CRM, hardship, field escalation and allocation logic

NPA and resolution

OTS, restructuring, legal packet, repossession readiness and approval workflow

Payments

UTR capture, reconciliation, leakage detection and billing inputs

Partner governance

Agency scorecards, SLA, proof, incentives and penalties

AI governance

Reason codes, guardrails, MRM and human approval boundaries



Pilot use cases to start with

A narrow but meaningful portfolio is better than an unfocused enterprise-wide launch.

Unsecured retail

Allocation, digital nudges, PTP and agency dashboarding

Digital lending

Pre-due, payment-date prediction and bot-assisted follow-up

Secured lending

FOS routing, evidence, legal packet and repo readiness

Agency governance

Partner scorecards, proof, billing and leakage control

Compliance

Consent, retry, QA and grievance workflow

Analytics

CXO cockpit and champion-challenger testing



Why it reduces operating risk

The value is not only recovery lift; it is defensibility.

- ✓ Defined policy and approval hierarchy before automation.
- ✓ Immutable logs for allocation, contact, payment, evidence and AI recommendations.
- ✓ Partner-scoped access instead of uncontrolled data sharing.
- ✓ Audit-ready evidence vault for disputes, legal and executive review.

Governance stance

AI is introduced after policy, data and operating controls are made explicit.



90-day adoption path

A phased deployment reduces risk and improves adoption.

0-30 days

Data mapping, portfolio baseline, policy inventory, KPI agreement

31-60 days

Tenant setup, users, allocation, agencies, FOS and dashboards

61-90 days

Pilot, proof capture, payment reconciliation and command cadence

90+ days

AI planners, MRM, settlement simulation and lifecycle expansion



Recommended next step

A structured discovery discussion can map current gaps, target controls and first pilot scope.

Profile

who you are

Scope

portfolio or coverage

Pilot

first use case

Plan

30-60-90 days

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