KEYNOTE DIGITAL PROCESS

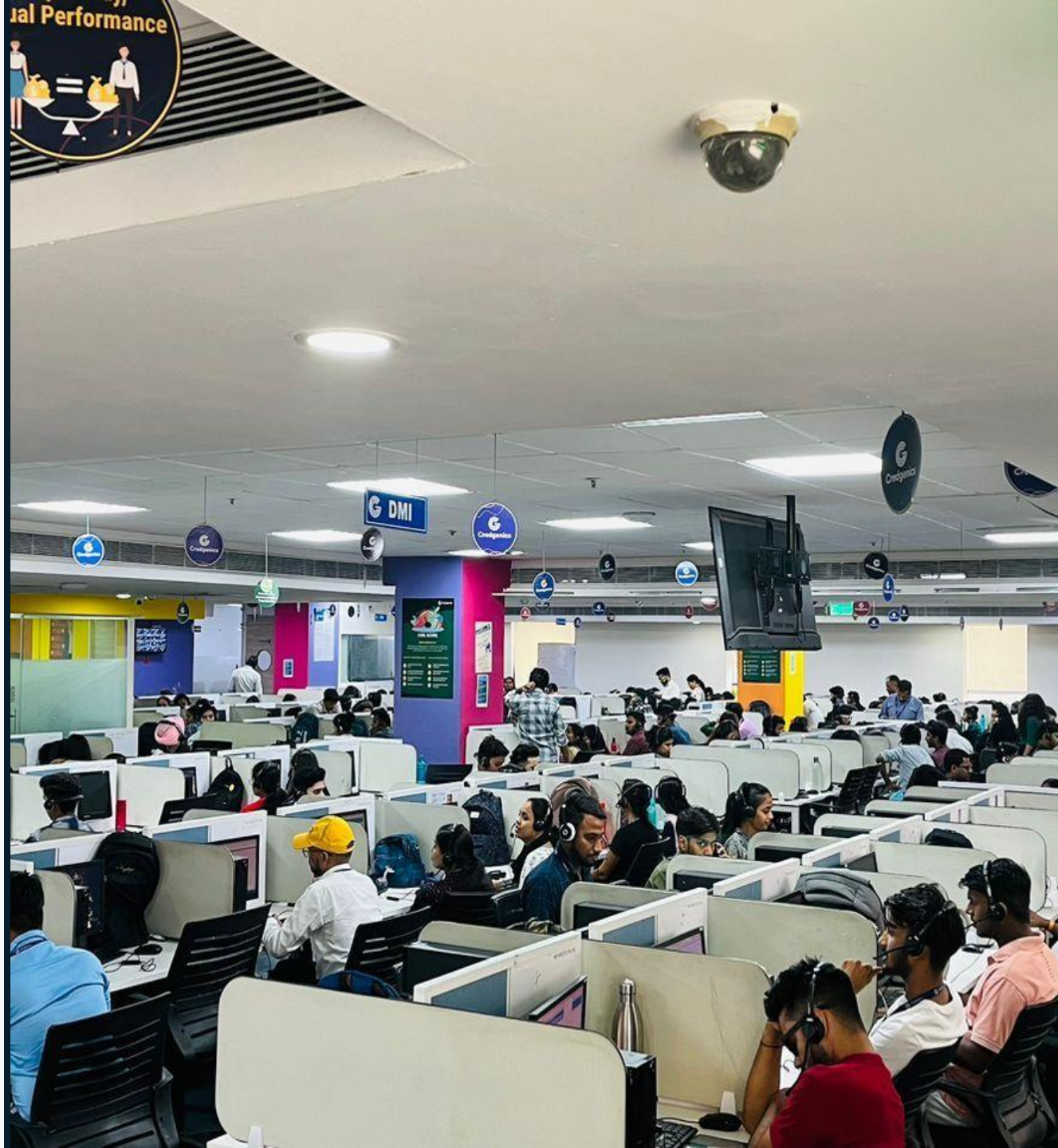
Professional Operating Deck

Keynote Digital Process Pvt. Ltd.

Responsible collections operations for modern lenders

MANAGE | RECOVER | GROW

60M+	11+	20
account patterns	associations	focused slides



OVERVIEW

Executive Snapshot

A concise view of service breadth, operating rhythm and control points.

60M+
account patterns referenced

11+
enterprise associations

20
focused operating slides

Digital
Templates, nudges, language rules and channel tracking.

Calling
Dialer queues, disposition controls and quality sampling.

Field
Route plans, geo-stamped visits, evidence and escalations.

Legal
Notice dispatch, ODR, mediation and litigation status.

Payments
Links, mandates, settlement approvals and reconciliation.

Analytics
Branch, bucket and agent-level visibility.

OVERVIEW

Enterprise Association Ecosystem

Client associations, training checks and premises are normalized into one cleaner view.

Training

DRA-certified and product trained teams.

Verification

Background and police verification for agents.

Premises

Modern call centre infrastructure for execution.

Call centre premises

Modern infrastructure designed for high-performance service delivery.

OPERATING MODEL

Collections Platform Overview

A connected execution layer across data intake, decision rules, action modules and review.

01 Portfolio Data

Loan book, borrower, branch and payment history fields.

02 Decision Rules

Risk bucket, contact policy and SLA rules.

03 Action Modules

Allocation, digital, calling, field, legal and payments.

04 Review Layer

Analytics, MIS and exception desk for governance.

Allocation | Digital | Calling | Field | Legal | Payments | Analytics

Control point

The review layer is deliberately separated so managers can govern contact quality, exceptions and settlement approvals without slowing frontline action.

OPERATING MODEL

Borrower-Centric Recovery Loop

The workflow starts with segmentation and ends with accountable resolution tracking.

01 Intake

Clean portfolio and classify buckets.

02 Segment

Risk, balance, location and response history.

03 Strategy

Digital first; then calling, field or legal.

04 Action

Owner-led actions with captured evidence.

05 Review

Payment, settlement or next legal step.

Better timing

Move from repeated pressure to response-led contact cadence.

Clear ownership

Every next action has owner, timestamp and status.

Borrower sensitivity

Communication becomes firmer only when risk and non-response justify the next step.

SERVICES

Service Capability Map

Clear workstreams reduce repeated effort and improve portfolio control.

01 Digital Collections

Pre-approved templates, channel cadence, multilingual variants and response tracking.

02 Calling Desk

Dialer queues, recording references, disposition discipline and callback aging.

03 Field Execution

Route visibility, geo-tagged visits, evidence capture and supervisor review.

04 Legal Support

Notice, ODR, mediation and litigation-stage tracking with document control.

05 Payments & Settlement

Payment links, mandates, offer approvals, proof and reconciliation.

06 Analytics & MIS

Branch, bucket, agent and client-level dashboards for daily review.

GOVERNANCE

Quality Checks and Agent Training

Audits, coaching and script governance keep borrower interactions consistent.

Script adherence

Approved script, tone and borrower language rules checked regularly.

Disposition accuracy

Outcome codes verified against call notes and recordings.

Call sampling

Recorded interactions sampled for quality and coaching.

New-hire nesting

New agents pass through supervised practice before full load.

Supervisor coaching

Focused feedback improves difficult conversations.

Escalation hygiene

Sensitive cases move to the right team quickly.

Control point

Quality management is built into the weekly review rhythm, not handled as a one-time audit exercise.

Calling as a Service

Dedicated resources, dialer controls and a daily performance review rhythm.

1. **Queue**
2. **Dial**
3. **Dispose**
4. **Review**
5. **Escalate**

Dialer modes

Click-to-call for sensitive accounts; preview for context; auto-dialer for volume; predictive only when compliance tolerance allows.

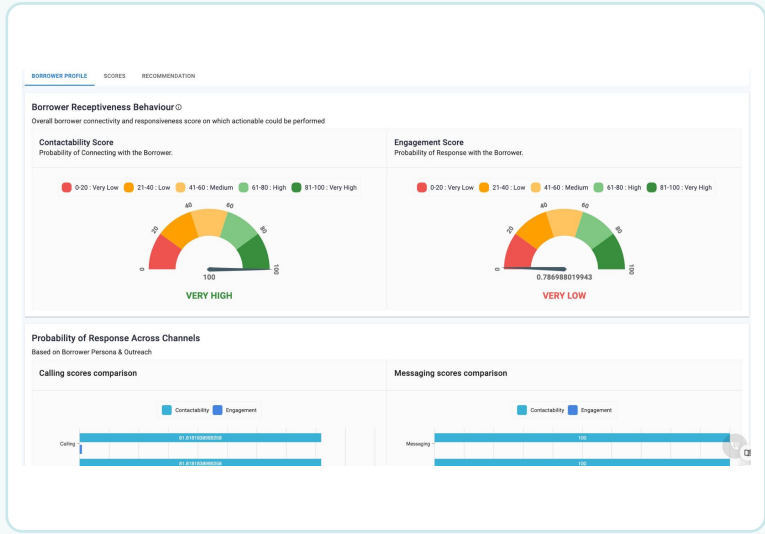
Calling Performance Dashboard

Connect rate, response rate and resolution intent are monitored as separate signals.

47%
connect focus

31%
callback share

18%
PTP intent



Low risk
Digital nudges and payment links

Medium risk
Calling queue and callback control

High risk
Supervisor review and field trigger

NPA
Legal / settlement assessment

Legal
Notice, mediation or litigation stage

Managers see funnel health, contact trend and exception queues together.

FIELD

Field Collections App

Geo-tagging, route plans and activity capture help managers see field progress.

01 Allocate

Branch, bucket and distance guide daily route allocation.

02 Route

Visits are grouped by location and priority.

03 Visit

Start/end time and borrower response captured.

04 Close

Supervisor reviews status before MIS closure.

Evidence-backed closure

Photos, notes, payment status and next action are captured against the account.

Route visibility

Progress and unresolved visits are checked before end-of-day reporting.

FIELD

Field Operations Control

Route planning, training and live status review support coverage expansion.

86%
visit capture

69%
same-day update

21%
exceptions flagged

- Branch command: portfolio aging and route load reviewed together.
- Agency capacity: beat plans matched with agent availability.
- Evidence control: visit proof, borrower response and next action stored centrally.
- Training: conduct, safety protocol, receipt discipline and data privacy.

Manager rhythm

Daily review separates effort, contact and resolution rather than mixing them into one number.

CAAS MODULES

Modules That Drive Operating Decisions

Each module supports a specific action path, not a generic feature list.

01 Allocation

Map, assign, tag, reallocate and audit movement.

02 Digital Comms

Templates, language variants, cadence and suppression rules.

03 Calling

Smart queues, notes, PTP reminders and escalation links.

04 Settlement

Bands, maker-checker approvals and verified closure.

05 Analytics

Effort, contact, resolution and exception dashboards.

06 Performance

KRA/KPI cohorts, scorecards and incentive automation.

CAAS MODULES

Digital Communications and Analytics

Templates, channels and languages are managed for consistent borrower contact.

Template approval

Product and stage-wise tone is controlled before dispatch.

Channel cadence

SMS, WhatsApp, email and IVR rules sequence contact.

Response tracking

Delivery, click, reply and promise signals are captured.

Suppression rules

Sensitive segments are protected under policy.

92%
signal capture

45%
response lift

38%
queue clarity

LEGAL

Legal and Resolution Workflows

Connected notices, tracking, mediation and settlement documentation.

01 Prepare

Notice templates and case documents.

02 Dispatch

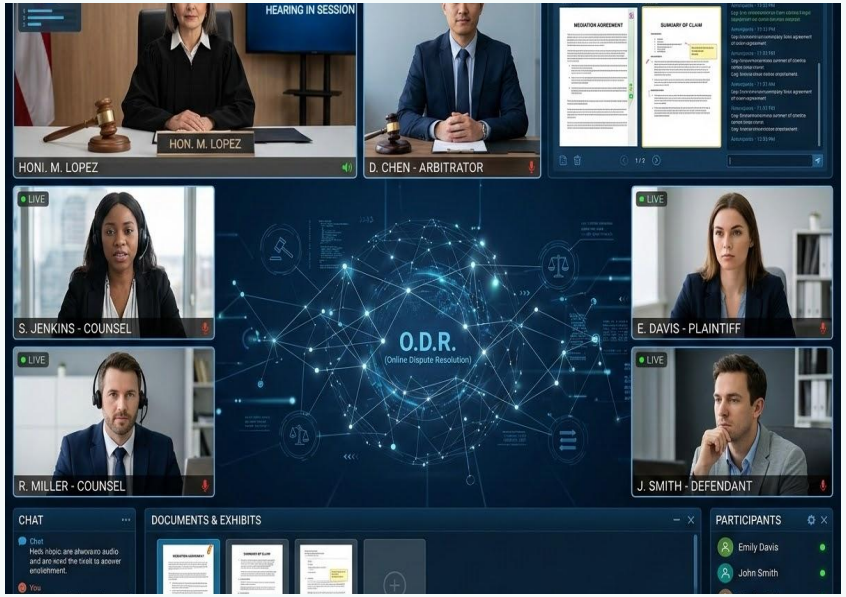
Physical and digital references recorded.

03 Track

Delivery proof and failed dispatch exceptions.

04 Review

Borrower response, dispute or legal next step.



Litigation Management

Document checklist, hearing ownership, stage aging, cost and closure.

Online Dispute Resolution

Scheduling, mediator notes, document packets and outcome tracking.

Credit Counselling

Respectful situation notes, option clarity and plan recommendation.

E-Mediation

Invite parties, prepare packets, document offers and track outcomes.

PAYMENTS

Payments and Settlement Control

Simple borrower actions with tight approval, reconciliation and audit controls.

Payment links
Controlled route, auto reminders and receipt reference capture.

E-Mandates
Eligibility, consent, schedule, failure handling and review closure.

Settlement module
Bands, maker-checker approval, borrower acceptance and verified closure.

Repossession
Approval request, assignment, asset verification, movement update.

Skip tracing
Alternate signals, verification, source tagging and routing.

Control point
Closure only happens after payment proof, settlement approval or legal next step is verified.

DATA INTELLIGENCE

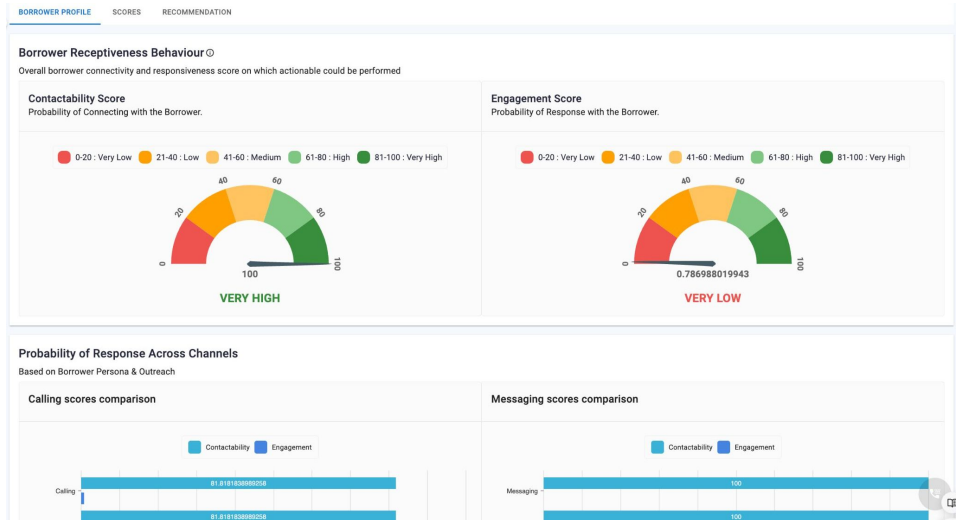
Predictor Module and Smart Recommendations

Data science modules help understand borrower behaviour and intent.

5
risk signals

3
action paths

1
review layer



- Scalable visibility at individual borrower and portfolio level.
- Optimizes channel, language, timing and contact intensity.
- Separates effort, contact and resolution to avoid misleading recovery views.
- Routes high-risk or no-contact accounts into supervisor review.

Manager view

Funnel health, contact trend and exception queues stay visible together.

GOVERNANCE

Governance and Compliance

Audit trails, contact discipline and escalation logs support responsible operations.

Audit trail

Every status change is traceable.

Consent control

Sensitive segments follow policy rules.

Policy scripts

Approved borrower communication.

Data access

Role-based operational visibility.

Exception logs

Non-standard cases are escalated.

Client MIS

Review-ready reporting cadence.

Responsible operating principle

Calmer borrower engagement does not mean weaker recovery; it means controlled communication, clearer ownership and verifiable proof.

VALUE

Business Value and Case Patterns

Value is tracked through recovery quality, cost discipline, connect visibility and governance.

42%
recovery uplift focus

58%
cost discipline

47%
borrower connect

85%
resolution visibility

Bank Portfolio

Large secured and unsecured portfolio with branch-wise buckets and mixed responsiveness.

NBFC Portfolio

High-touch portfolio requiring branch coordination, field action and supervisor oversight.

Fintech Portfolio

Large number of smaller accounts where manual prioritization becomes slow and expensive.

ROLLOUT

30–60–90 Day Rollout

A phased launch protects quality while improving daily visibility.

30 days

Phase 1: Stabilize

Data hygiene, portfolio mapping, dashboards setup and pilot queues.

60 days

Phase 2: Go live

Calling operations, digital journeys, field app workflows and supervisor routines.

90 days

Phase 3: Scale

Legal and settlement workflows, analytics scale-up, governance reporting and advanced modules.

Rollout principle

Start with data and governance, then scale workflows once daily review routines are stable.

Partnership

Why Partner With Us

End-to-end execution, calmer borrower engagement and stronger portfolio visibility.

Execution + platform

Operations are linked to technology, not handled as separate layers.

Borrower-sensitive approach

Contact cadence is controlled and aligned with risk and response.

Governed recovery

Approvals, evidence and settlements stay audit-ready.

Management visibility

Daily and weekly dashboards improve leadership review.

GET IN TOUCH

Contact Keynote Digital Process

Reach out to our teams for implementation, support or partnership queries.

Sales & Partnership
info@keynoteone.com

Phone
+91-9833 4566 66

Address
53/B, Kamgar commercial space,
Kurla(E), Mumbai 400 024

Website
www.keynoteone.com

Our Response Commitment
All inquiries are routed to relevant department heads within 4 business hours for a detailed review.

Thank You