



smartNPA strikes balance between managing risk & bad debt...

In competitive markets, where acquisition costs and consumer demands are increasing, organizations are recognizing the need for effective customer retention. The Collections and Recoveries activities are a balance between managing risk and bad debt with the need for customer rehabilitation and retention.

SmartNPA is a 100% web based highly scalable, functional NPA Management Software. SmartNPA tracks the list of delinquent customers (debt customer list) with auto prioritization flag for rapid tracking and enables collections & recovery in a standardized way. Customers based on their geographical locations and product of their subscription will be allocated to the nearest NPA specialist (Sales Team / Collection Team or Direct Collection Agent of the institution). System maintains complete history of all delinquent customers for future review and track.



"SmartNPA enables you in managing your collection and debt recovery activity to balance collection with retention..."

Product Features
◆ Upload of Delinquent Customer
◆ Intelligent Allocation
◆ Collection / NPA Targets
◆ Reminders / Escalations
◆ Collection Incentive Management
◆ Transfer of Customer List
◆ Reassign / Rechurn of Customers
◆ DCA Can access online and update
◆ Email / SMS Notification
◆ Support Multi-Corporate Data
◆ NPA Analysis
◆ Collection Performance Monitor
◆ Branch collection Performance
◆ Multi Lingual Enabled
◆ Extensive Reports
◆ Reminder eLetters to Customers
◆ Complete Audit Trail
◆ Business Dash Board
◆ Intranet Features

SmartNPA will ensure that all your recoveries and collections are properly planned and tracked for positive results. Reminder and Escalation manager ensures any deviations are properly escalated to hierarchies. Targets are set on collection for Sales team and track the same till it is achieved. Direct Collection Agents can also access the product online and update status of allocated customer list. At any point of time, top management will be notified proactively by SmartNPA system about status of collection information against NPA geography-wise (branch, region, zone etc.). With SmartNPA, special attention will be given to NPA management that results into reduced NPA and increased turn-over and Profit.

SmartNPA is designed in such a way that companies that are involved in collection business for multiple clients can directly use SmartNPA for tracking collection activities of all these clients. Extensive reports (graphical and data) gives insight into the collection & recovery activities.



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