EMERALD ASSOCIATES

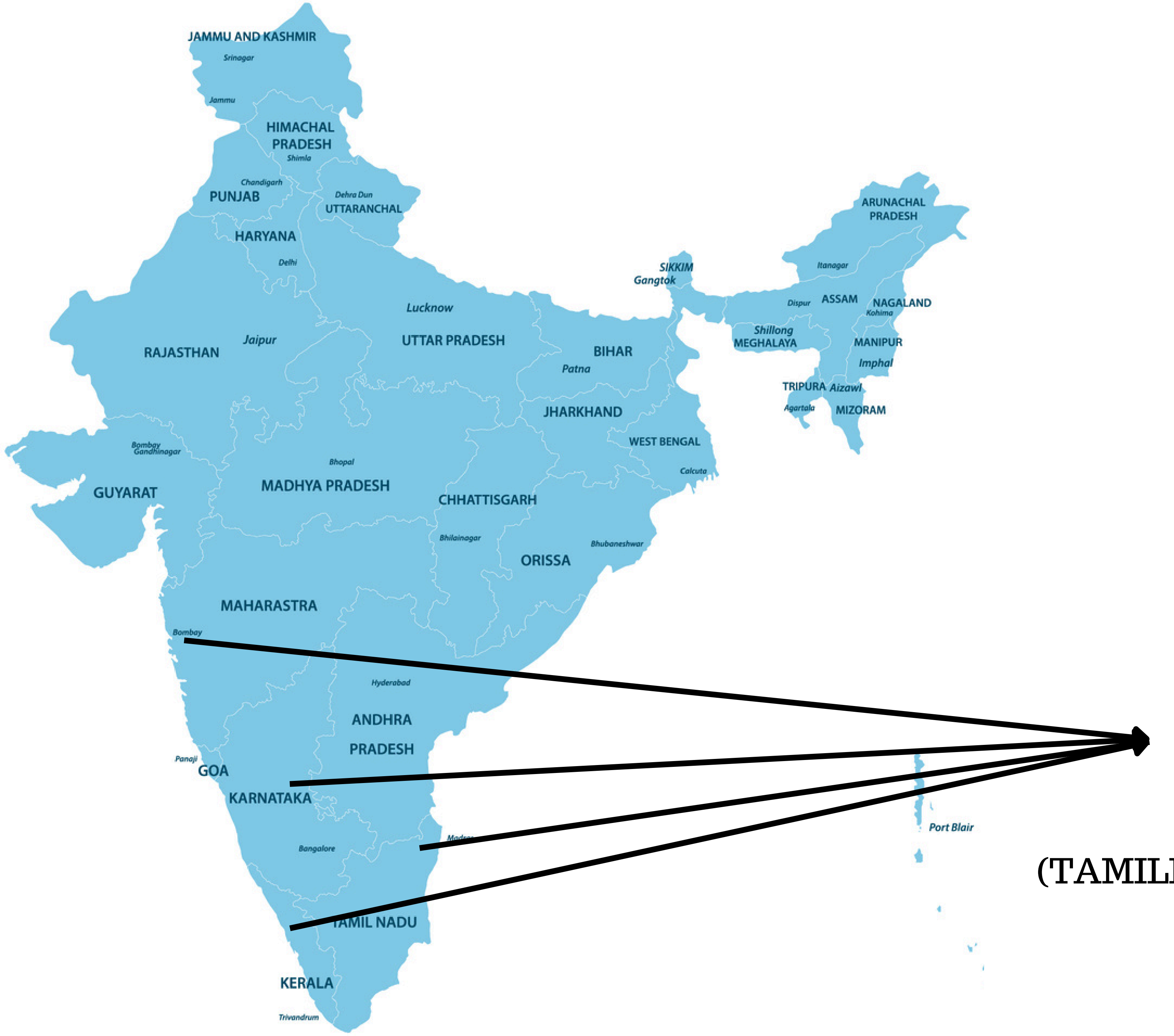
With a promise to collect. We succeed when others fail.

INTRODUCTION OF OUR COMPANY

- We are one of the leading debt collection agencies in India. We are also important and productive members of the economy. We recover money that is rightfully owned by Principle (Bank & NBFCs). We negotiate and resolve disputes professionally and on time. We serve as well as continue our role as active and concerned corporate citizens in the communities.

LEARN MORE

OUR PRESENCE IN INDIA



EMERALD ASSOCIATES

(TAMILNADU, KERALA, KARNATAKA & MUMBAI)

OUR PRESENCE IN UAE

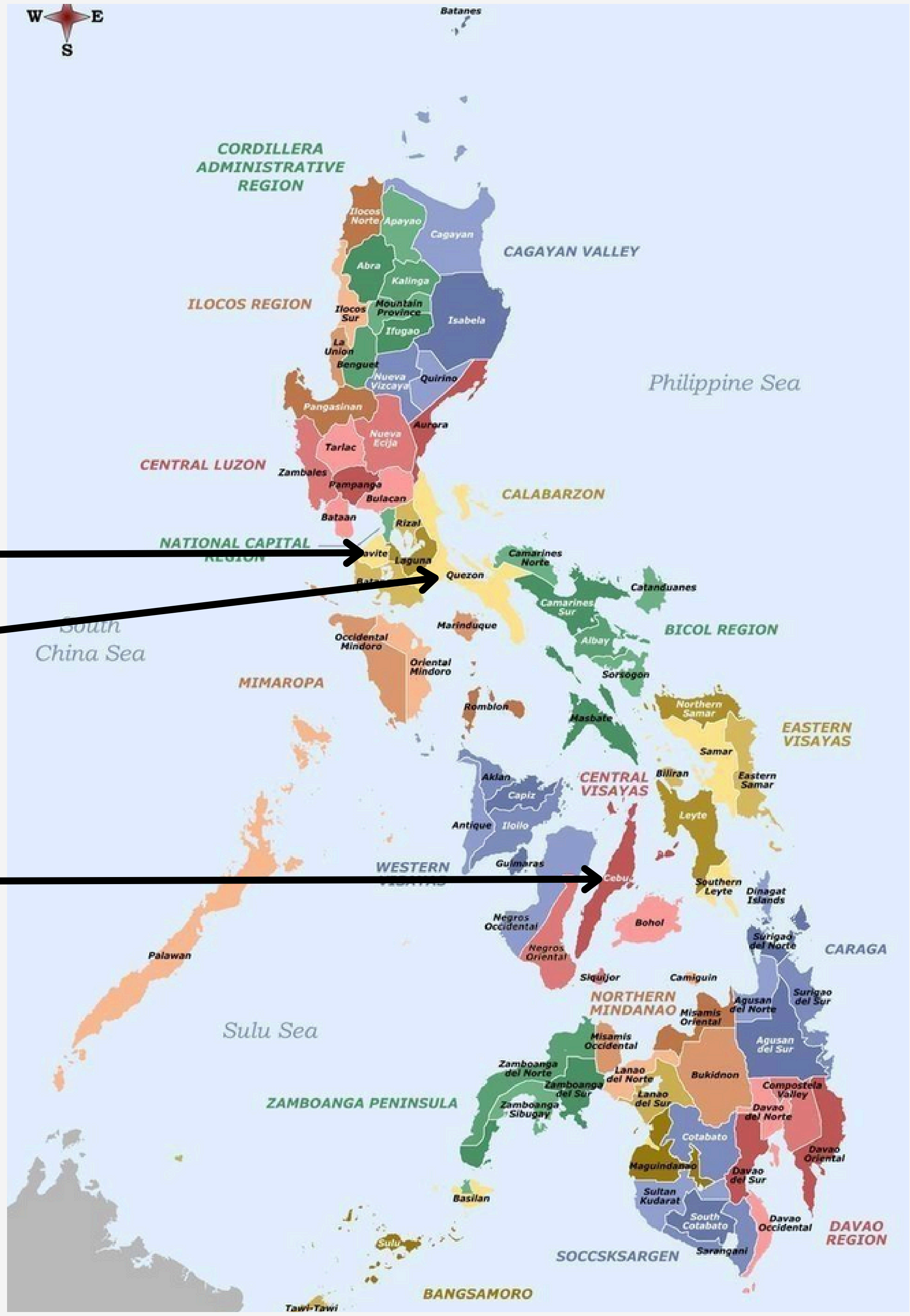
EMERALD ASSOCIATES

OUR PRESENCE IN PHILIPPINES

CAVITE (PROPOSED)

QUEZON

CEBU (PROPOSED)



STAFF DETAILS

- Varies location-wise depending on the number of customers allocated per region.
- Adequately staffed to ensure customers could be reached within a maximum of 72 hours if based in tier 2 or 3 towns or villages.
- Visits in all major cities could be initiated within a few hours from allocation.
- The Total number of employees in the Domestic process is 500.
- The total number of employees in the International process is 100.

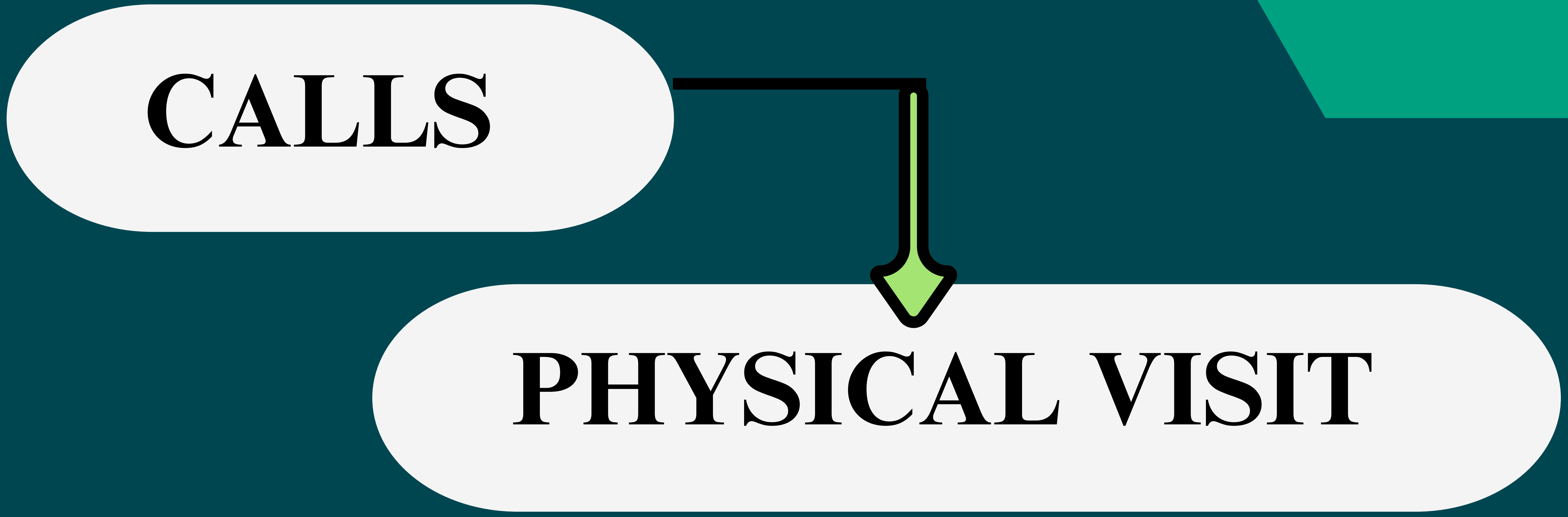
KEY COMPENTENCIES

- Deficiency Balance collection
- Transportation repossession collection
- A soft call for accounts from 30 days payment due
- Skip locating
- Co-ordination of Door knocks(agents visit)
- Asset checks
- Installation and coordination of legal remedies
- Pre-collect services
- Charge off recoveries
- Legal Filings/Collections
- Receivables management
- Segment-based –SME, Corporate, Retail, Financial institutions, and individuals

PROCESS FLOW FOR COLLECTIONS

CPV PROCESS FLOW

(CPV - CONTACT POINT VERIFICATION)



BACKGROUND VERIFICATION

RESIDENCE CHECK

EMPLOYMENT CHECK

ACADEMIC CHECK

CRIMINAL CHECK

REFERENCE CHECK

IDENTITY CHECK

SOCIAL MEDIA CHECK

FINANCIAL DEFAULT CHECK

NOTE: A CRIMINAL CHECK ONLY FOR FIELD EXECUTIVES

COLLECTION STRATEGY

- The extended arm of the bank is working in the home country.
- Selection of the best method depends upon cost and benefit, days past due, and probability of total debt collections.
- Telephone, Email,
- Legal Team
- Familiarity with local law enforcement agencies
- Experienced field team

COLLECTION STRATEGY

- Defaulter Segmentation
- Attitude
- Capacity to pay
- Solvency
- Location
- Past due status
- Defaulters who are willing and able to pay
- Defaulters who are willing unable to pay
- Defaulters who are able but not willing to pay
- Defaulters who are neither willing nor able to pay

COLLECTION STRATEGY

- Training – Successful loan collections

TYPES OF DEFAULTERS

- Profiling of the defaulter
- How to address the concerns of the defaulters
- Relate to difficult people
- Tips and cues for verbal communication
- Negotiation techniques
- Accurate training on the collection tools
- Staff Incentives

COLLECTION TOOLS

- An Efficient Information and Support Systems
- To maintain quality and confidential client information
- To properly analyze collections activities
- To facilitate the monitoring of past-due clients
- Produce clear and precise reports
- To maintain a history of actions taken and collections activities implemented.
- To ensure continuity in terms of collections activities carried out by each participant and avoid duplication of efforts and contradictions.
- SKIP tracing tools
- Maker checker arrangements
- Excellent contacts with local government agencies

TYPES OF REPORT

Management reports

- Daily Report
- Lists of visits by field collection executive
- List of defaulters by amount and days late

Monitoring reports

- Weekly or monthly.
- Ratios of efficiency on collections
- Summaries of the portfolio by ageing and zone,
- Portfolio performance

SYSTEM & ALLOCATION MECHANISM

- In-house developed smart collection system
- Centralized data management team
- Dedicated team for each portfolio depending on the size of the portfolio

Basic team - Five collectors with a dedicated team leader apart from the field collection officers assigned across all locations.

COMMUNICATION WITH OFFICERS

Emails

Telephonic conversations

Customer calls are recorded and retained for a specific period.

CLIENT LIST (INTERNATIONAL)

- AL GHANIM FINANCE (KUWAIT)
- AL RAJHI BANK (SAUDI ARABIA)
- COMMERCIAL BANK OF DUBAI
- COMMERCIAL BANK INTERNATIONAL
- DOHA BANK
- DUBAI FIRST BANK
- EMIRATES NBD
- EMIRATES ISLAMIC BANK
- FIRST ABUDHABI BANK (FIRST GULF BANK)
- MASHREQ BANK
- RAK BANK

CLIENT LIST (DOMESTIC)

AXIS BANK

- CREDIT CARD (RECOVERY)
- PERSONAL LOAN (RECOVERY)
- TWO WHEELER

NPA

- CREDIT CARD
- PERSONAL LOAN

HDFC BANK

- CREDIT CARD (RECOVERY & FLOWS)
- PERSONAL LOAN (RECOVERY &FLOWS)
- CONSUMER DURABLE (RECOVERY & FLOWS)
- TWO WHEELER

ICICI BANK

- PERSONAL LOAN (RECOVERY & FLOWS)
- CREDIT CARD (RECOVERY)

BANK OF BARODA

- ALL PRODUCT (FLOWS)

KOTAK BANK

- CREDIT CARD (RECOVERY)
- CONSUMER DURABLE (FLOWS)
- PERSONAL LOAN (RECOVERY)

SBI BANK

- CREDIT CARD (RECOVERY)

YES BANK

- CREDIT CARD (FLOWS)

IDFC BANK

- COMMERCIAL VEHICLE LOAN)
- CONSUMER DURABLE (FLOWS)

NBFC CLIENT LIST

L&T FINANCE

- TWO WHEELER LOAN (FLOWS)

CLIX CAPITAL SERVICES

- PERSONAL LOAN (FLOWS & RECOVERY)
- BUSINESS LOAN (FLOWS & RECOVERY)

DMI FINANCE LTD

- PERSONAL LOAN (FLOWS)
- CONSUMER DURABLE (RECOVERY & FLOWS)

NBFC CLIENT LIST

CREDGENICS

- VARTHANA
- RELIANCE IOB
- HINDHUJA
- SRIRAM
- STANDARD CHARTERED BANK
- MONEYVIEW
- MAHINDRA COMMERCIAL VEHICLE
- JANA SMALL FINANCE

MOBIKIWIK

- NPA PERSONAL LOAN (FLOWS)

NBFC CLIENT LIST

STUCRED

- EDUCATION LOAN

IARC

- COMMERCIAL VEHICLE LOAN
- PERSONAL LOAN

ONE CARD

- CREDIT CARDS (ALL BKTS)

JAIKISAN

- BUSINESS LOAN

NBFC CLIENT LIST

PHEONIX ARC

- PERSONAL LOAN (RECOVERY)

GROSREE

- PERSONAL LOAN (RECOVERY)

COLLEKTO

- PERSONAL LOAN (RECOVERY)

TATA CAPITAL

- HOUSING LOAN (FLOWS)

OUR TAMILNADU & PONDICHERRY BRANCH ADDRESSES

NUGAMBAKKAM

DOOR.NO: 14/17, 1st Main road,
Sowrashtra nagar,
Choolaimedu, Nungambakkam railway station Near,
Chennai - 600094.

PARRY'S

No: 3, Venkat Lingam street,
3rd Floor, 3B CLIVE battery,
Chennai - 600001.

PONNERI

No: 235, 1st Floor,
KSB Complex,
Gowri Theater near,
Ponneri, Chennai - 601204.

MARTHANDAM

No: 28/3 , 3rd Floor,
Lawrence Building North Street,
Marthandam - 629165.

PONDICHERRY

No: 3, ECR Road,
Bell Hospital,
Lawspet, Pondicherry - 605008

OUR KERALA BRANCH ADDRESSES

KOZHIKODE

NO: 68/2057c1,c2 ORYX CALICUT BUILDING,
BILATHIKULAM ROAD,
WEST NADAKKAVU,
VANDIPETTA,
KOZHIKODE, KERALA-673011

PALAKKAD

ROOM NO.17/319H,OASIS TOWER,
OPP.SBI BANK,
CHANDAPURA, PARALI PO ,
PALAKKAD -678612

MANJERI

ROOM NO.Z5 KOORI BUILDING,
RAJIV GANDHI BYE PASS,
NEAR MALABAR HOSPITAL,
MANJERI – 676123.

COCHIN

NO: 66/6376 A 3RD FLOOR,
SALIH ARCADE,
CONVENT ROAD, COCHIN-682035.

THRISSUR

RAYS COMPLEX
21/653/31 FIRST FLOOR,
SANKARAIYYER ROAD
THRISSUR- 680004.

KANNUR

RP COMPLEX THIRD FLOOR,
NEAR ASHOKA HOSPITAL,
SOUTH BAZAR, KANNUR-670002.

OTHER STATE BRANCH ADDRESSES

BANGALORE (INDRA NAGAR)

No: 806, 7th floor, Oxford Tower,
New municipal No 139,
Old Airport Road,
Bangalore - 560008.

MUMBAI

Solitaire 2 , Building Number 5,
Office Number 05 ,
Near Brilliant Tutorial,
Poonam Garden, Mira Road - 401107

HYDERABAD

610, Block A, Chandralok
Complex, Nr. Paradise Hotel,
Secunderabad - 500003.

CONTACT DETAILS

PROPRIETOR DETAILS

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Mobile:+919884318452
EmailID:prakash@emeraldassociates.net

THANK YOU