Speridian
TECHNOLOGIES

CMMIDEV/5 SM
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ITIL™   PM Project Management Institute®

Beacon

DELINQUENCY SOLUTIONS

Over **250+** Clients

25+ Years Experience

WORLD CLASS Customer Service

40k Concurrent users

Handles 10 Mn+ Transaction per day

10k+ No. of branches

BEACON FOLLOW-UP & COLLECTION SOLUTION

The problem of delays and subsequently defaulted loans turning into NPA is one that has plagued the industry for a long time. Introducing the Beacon Follow-up & Collection module for delays management. Our module provides you with the most rigorous & comprehensive client Follow-up & Collection system, which can help stop defaulted loans from becoming NPAs.

Beacon Follow-Up & Collection Key Features

Auto assignment of loans to end users, call centres, and third party agencies for follow up & Collection

Geo tagging

Auto follow up on customers via Email, SMS, IVR, WhatsApp Broadcast

Collection through Cash, Cheque, Digital payment

Client Response Recorder

Dashboard & MIS report.

Automate your Bulk Notice Generation through pre-defined template

Integration with call centre-diallers.

Multilingual notice generation

Future NPA Predication and NPA provision

Mobile application for field visit officers for scheduling regular visits & Collection

Alerts & Reminders along with escalation matrix

Beacon Follow-Up & Collection Benefits

1. NPA statement for submitting to regulatory compliance
2. Future NPA Predication and NPA provision
3. User based configuration for performing task
4. Alerts & Reminders along with escalation matrix
5. System driven follow up actionable based on Dynamic Risk Grading of the Customer
6. Back ward & Forward Movement of Loan Portfolio
7. Dashboard & MIS report

BEACON RECOVERY MANAGEMENT SOLUTION (RMS)

Recovery Management System (RMS) is an adaptive Case Management Framework designed to streamline Banking legal workflow by automating the Recovery and Litigation Process Life-Cycle.

- SARFAESI
- DRT
- Civil Suit
- Arbitration
- Revenue recovery
- Lok Adalat
- IBC & NCLT
- Valuation
- Insurance
- Auto Loan NPA
- Staff Accountability
- Engagement with Recovery Agent/ other agencies

- Classification and Reporting of Non-Cooperative Borrowers
- Write off
- Case file against the Financial Institution
- Insolvency Professionals
- Look for Circular
- Section 138
- One Time settlement
- Wilful defaulter
- Advocate performance
- Mobile Application for Advocate
- ARC
- E court Updates

Beacon RMS Key Features

Case Management
Store & Track
Centralized repository to have unified visibility on all Recovery resources & performance.

Reporting & MIS
Generate various KPI reports with a click and access your dashboard to efficiently monitor the performances &Activities

Assign & Tracking
Assign the Loans to Internal &External Team for follow-up and Collections and Performance Monitoring

Data Repository
Keep Legal documents, Agreements, Notes, and correspondences organized by matter, indexed, and searchable.

Customer Management
Time Line for Observation of Willful defaulters, No. Cooperative Customers & Dynamic Risk Profiling of Customer

Task Management
Organize, manage, and collaborate on (Legal tasks). Track your tasks with intuitive interface/mobility App.

Alerts & Notifications
Get instant notification for any update and be alerted on-time to achieve your legal tasks & proper Alerts → Reminders →Escalations

Mobility Solutions
Fully integrated & Mobile optimized interface designed for Advocates, Field/Law Officers & Filed Officers and Agents

Beacon RMS Benefits

- Seamless Integration with any Core Banking Solution (CBS)and Loan Management Solution

- Provides Dashboard and MIS reports for real time review

- TAT alarm: alerts Reminders and Escalations

- Real time access to case documents

- Monitoring at every stage of legal process

- E-Court (by NIC) details

- Customized Templates for intimation letters and Newspaper Advertisements

- Advocate's billing and performance Management

- Virtual File (E-File) concept

- Generates auto-reminders for all important dates and deadlines

- Repository: capture the compliances and pending issues against any customer with proper alerts and reminders

- One Time Settlements with multi-level approval. Virtual file with attached photos, documents, Court and Legal Expense Management, and Real Time Tracking updates (STP) with CBS

BEACON EARLY WARNING SIGNAL

EWS is a comprehensive analytical solution offering Default Prediction Models that use Machine Learning (ML) to support Early Resolution and Loss Mitigation. EWS helps lenders, servicers and investors identify EWS loans early in the process, and assists in recovery and management of Non-Performing Assets

To minimize loss accrued from loan default, periodically reviewing and assessing Loan portfolios is crucial. Typically, loans deemed risky are eligible for terms renegotiation or other Early Resolution measures. We help leading banks, non-bank lenders and servicers to manage their EWS accounts with cost-effective, intelligent solutions.
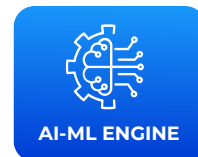
EWS Offers Two Key Modules

Default Prediction + Early Resolution

Internal Data + External Data → AI-ML ENGINE →

LOAN DEFAULT PROBABILITY

RISK CATEGORY
- HIGH
- MEDIUM
- LOW
- NO