

Collections Strategy Builder

Banking, Finance & Fintech

Document type: Plan / SOP / strategy / guide · Generated 15 Oct 2026

This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Builds a bucket-wise collections strategy (pre-due, early 1–30, mid 31–90, hard 90+) with the approach and channels for each, risk-based segmentation, and a fair-practices guardrail covering RBI norms on recovery-agent conduct and no harassment. Use this to recover dues effectively and compliantly. For handling accounts that have already slipped to NPA use the NPA Management Plan.

Purpose of this tool & output

Recover dues fairly and effectively

How the output is used

Use the builder to recover dues fairly and effectively within the RBI fair-practice/recovery norms.

Important cautions

AI-generated strategy; follow RBI fair practices and recovery guidelines.

Companion documents

- Loan Origination SOP
- Credit Appraisal Framework
- Credit Policy Builder
- Loan Documentation Checklist
- NPA Management Plan
- Underwriting Checklist

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.