

TRACKOD – A Complete Overdue Management Solution

The software comes with an inherent tracking mechanism that monitors the OD history & current status of customers, within different bucket categories. TrackOD enables financial institutions to proactively identify risk, act swiftly on overdue accounts, and significantly reduce non performing assets.



The Problem We Solve



Rising Defaults & Unchecked NPAs

Financial institutions struggle with mounting overdue accounts that go undetected until it is too late. Without a structured tracking system, defaults escalate and recovery becomes costly and time consuming.



Fragmented Field Recovery Operations

Field staff lack the real-time visibility and tools needed to prioritise their collection efforts. Disjointed data and manual processes result in missed follow ups, inconsistent recoveries, and increased operational overhead.

Core Platform Capabilities

TrackOD delivers a purpose built overdue management platform that equips your institution with the intelligence, workflows, and field tools needed to drive recovery at scale.



Intelligent Data Mining & Customer Bucketing

Extracts OD data from multiple Core LMS databases and classifies customers into defined buckets – PTP, Non Starter, Chronic, First Time, and Regular ODs.



Real Time Geo Located Field Recovery

Equips field staff with onfield recovery updates and recommendations. GPS geotagging verifies every field visit and logs it for compliance tracking.



Smart Customer Engagement Tools

Enables field officers to send SMS and call notifications directly from the field, with built in credit bureau checks for instant repayment behaviour assessment.

The Solutions

TrackOD enables comprehensive loan tracking with full overdue status details and early default triggers. By combining intelligent data mining, real time field tools, and multi bucket classification, it transforms collections – shifting institutions from reactive recovery to proactive overdue management.

Key Benefits



Higher operational efficiency and collection rates



Complete OD track history for every customer



Fewer defaulters through early PTP intervention



Significant reduction in NPAs

Trusted By X+ Financial Institutions Across Asia



To Know More About Our Products And Services, Reach Out To Us

Contact Us

Request a Demo

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Empowering financial institutions to proactively manage overdues, reduce NPAs, and maximise loan recovery through intelligent tracking and field ready technology.

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