

Industry: BFSI

How **MapmyIndia's Workmate** is Powering Field Efficiency in Finance

Digitizing field operations to streamline loan origination, servicing, and collections.

Field Force Automation

Location Intelligence

Fraud Prevention



Increase in Field Productivity

Loan officers met more borrowers per day with **automated route planning**.

THEN

Unstructured Field Planning:

Loan officers manually decided whom to visit, leading to inefficient travel and low customer coverage.

No Visibility into Field Activity:

Supervisors lacked real-time data to track visits, monitor productivity, or evaluate effort.

Frequent Gaps in Visit Verification:

Loan sourcing and collections were not geo-validated, allowing fraud to go undetected.



Reduction in Sourcing & Collection Fraud

Real-time geo-verification of visits ensured every loan was attributed to a verified customer & location.

NOW

Optimized Beat Plans:

Route planning and task scheduling ensure structured visits and better territory coverage.

Real-time Field Monitoring:

Managers get live visibility into staff location, visit status and task completion.

Geo-tagged and Time-stamped Visits:

Every interaction is location-verified ensuring loan sourcing, verifications, and collections happen where and when they should.

The Sector

Finance institutions play a vital role in extending credit to underserved populations through high-touch, field-driven operations. As these organizations scale, they face growing pressure to digitize their loan origination and servicing workflows while keeping costs low and fraud under control.

The Challenge

No Visibility into Field Operations

Supervisors had no real-time view of field activities. Performance was judged on outcomes alone, not actual effort or customer interaction.

Fraud in Sourcing and Collections

Visits were marked without being made. Disbursals and EMI collections were approved without verification, leading to revenue loss and high delinquencies.

Poor Group Structuring and Risk Control

Group loans were assigned across distant locations, weakening peer accountability and increasing default risk.

Unstructured Planning and High Operational Costs

Loan officers planned visits manually, leading to missed customers, travel inefficiencies, and overlapping territories.

How MapmyIndia Helped

Geo-verified Field Visits

Workmate captured geo-coordinates and timestamps for every customer visit—whether for loan sourcing, verification, or collections. This ensured that all field interactions were verifiable and auditable.

Dual-layer Validation of Sourcing & Verification

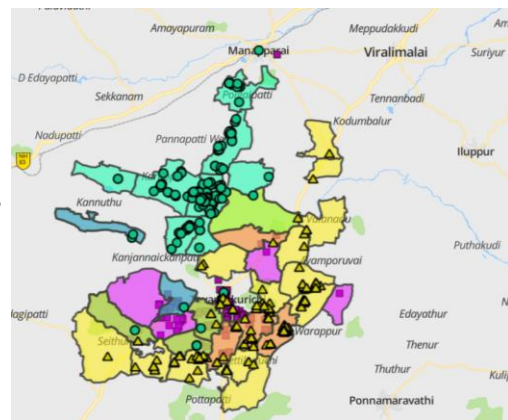
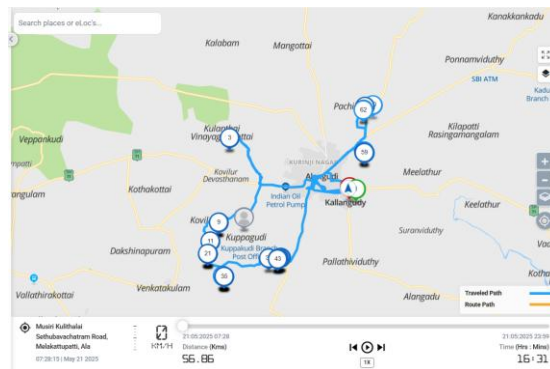
The platform recorded location data for both AGT (sales officer) and GVP (branch manager) visits. This helped detect fraud where approvals were issued without actual on-ground verification.

Smart Routing & Territory Optimization

Workmate planned daily routes based on geography, reducing overlap between officers and maximizing customer coverage. Serviceable areas were redesigned to lower travel inefficiencies and operational costs.

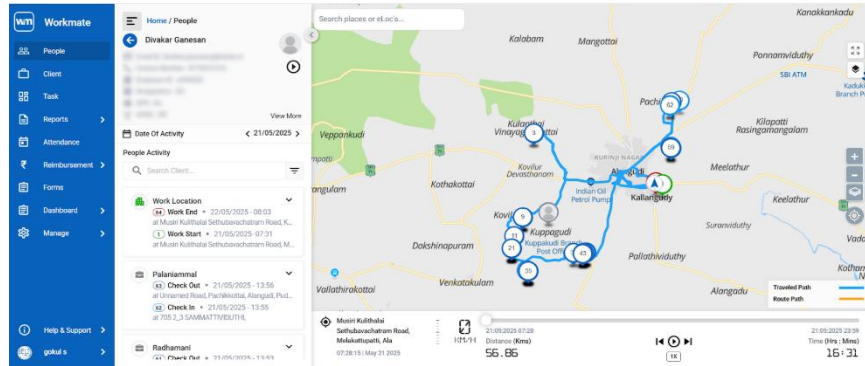
Group Rationalisation through Spatial Analysis

Borrower groups were often geographically scattered, weakening peer accountability and violating finance lending principles. Workmate flagged such groups using location intelligence, helping restructure them for better peer accountability.



Supervisors were alerted when repeat visits were made to the same address or when employees approved tasks without visiting the field. Fraud patterns—like sourcing multiple loans at the same location—were flagged early.

Supervisors tracked daily agent activity across thousands of field staff, including task completion, routes taken, and inactive users—enabling more informed decisions and performance-based evaluations.



By eliminating overlapping territories, identifying untapped areas, and automating visit planning, Workmate helped reduce the cost per borrower and improved overall field productivity.

MapmyIndia's Workmate has brought structure and accountability to a leading Microfinance institution's high-touch, field-led operations:

- **8 AM Logins Across Thousands of Field Agents**
A breakthrough in on-ground discipline, enabled through app-based attendance tracking.
- **Lakhs of Borrowers Geo-tagged**
Borrower identification is now location-based, reducing staff dependency in a high-attrition environment.
- **Daily Time-Spent Analytics**
Travel, task, and idle time are tracked daily, transforming field activity into actionable insights.

By replacing informal workflows with platform-driven visibility, Workmate is helping financial institutions scale securely without losing operational control.

As finance institutions scale, Workmate is helping them digitize field operations, reduce risk, and drive consistent borrower engagement. The focus ahead: deeper integration, smarter supervision, and scalable growth.