

# Grace Management

Company Profile & Debt Recovery Process

Est. 2013 | 20 Years of Industry Excellence

# Company History

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## A Legacy of Trust

For 20 years, we have been a leader in collections and recovery. Originally operating under the brand Olive Management Group, a sister concern, we have built a reputation for reliability.

## Modern Operations

Grace Management formally commenced business in 2013 at Palghar, Maharashtra. Today, our national network offers comprehensive debt management solutions at all levels.



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"Our mission is to deliver efficient and effective debt recovery solutions to businesses of all shapes and sizes."

*Mission Statement*



# Strategy & Vision

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## Customized Recovery

We understand that each debt situation is unique. We develop customized programs to recoup your money while improving your business's cash flow.

## Ethical Approach

We employ friendly, non-invasive techniques. Our expert negotiators aim to avoid litigation costs, using a mix of telephone action and field visits.



# Core Specializations

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## Collections

Strategies tailored to various buckets and debt types.



## Verification

Thorough background checks and data validation.



## Skip Tracing

Locating "absconding" customers via digital footprints.



## Recoveries

End-to-end solutions for full debt resolution.



# Portfolio Expertise

We have extensive experience managing diverse financial portfolios across the industry.



- Credit Card
- Personal Loan
- Business Loan
- Educational Loan
- Auto Loan
- Consumer Loan
- NBFC Short Term Loan
- APP / Digital Loan



# Tele-Collections

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## The Contact Centre

Our centralized hub handles the delinquency lifecycle with precision.

- **Early Bucket (0-30 DPD):** Soft reminders, payment links, and dispute resolution.
- **Mid/Late Bucket:** Intense follow-ups focused on restructured plans.



# Field Operations

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## Door-to-Door Visits

We conduct professional negotiations directly at the borrower's residence or office, ensuring a personal yet firm approach to recovery.

## Skip Tracing

Our specialized team locates "absconding" customers using digital footprinting, neighbor references, and advanced data analysis.





# Infrastructure & Capabilities

## Technology

We invest extensively in computer technology to ensure efficiency:

- 100% Call Recording
- Predictive Dialers
- IVR Blasts

## Languages

Our team effectively communicates across India with diverse language capabilities:

English, Hindi, Marathi, Gujarati, Tamil, Telugu, & Malayalam.



# Our Clientele

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## Current Partners

I...Recur, Ram Fincorp, Auxilo, Kamakshi Money

## Past Relationships

- Reliance Comm.
- Barclays
- EarlySalary.com
- Niro
- DBS
- KreditBee
- Tata
- Bajaj Finance
- Kissht
- KredX
- Eduvanz





# Contact Information

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## Email

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## Phone

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## Registered Office

309 Kanchan Imperial, Behind Udipi Hotel, Opp. Kuber Shopping Centre, Vishnu Nagar, Mahim Road, Palghar West, Maharashtra 401404

## Branch Office

Shop No. 24, Dhanlaxmi Apt, Lokgram Road, Near KDMC Office J Ward, Kalyan East 421306