



ACTiVO Suite

SIMPLIFYING COLLECTIONS · INDIA | UAE | QATAR

ഫിനാൻഷ്യൽ ഇൻസ്റ്റിറ്റ്യൂഷനുകൾക്കുള്ള digital platform

+91 70225 45800

+91 73564 48114

info@metamatesgroup.com · www.metamatesgroup.com



Empowering Financial Institutions with Intelligent Tracking & Automated Recovery

Cooperative banks, credit societies, NBFCs & chit fund operators-ന് ആയി designed ചെയ്ത end-to-end digital collections & management platform.

Cooperative Banks · Credit Societies · NBFCs · Chit Fund Operators · India · UAE · Qatar · GCC

4 Modules

2 Apps

0 CBS API Needed

NRI Ready

ACTiVO Core Platform — Loan Recovery, Deposit Management & MDS are 3 modules within one integrated application (Web + Mobile). Zero CBS API dependency — works via secure file transfer.

ACTiVO ChitsPro — Standalone chitty management application

ACTiVO CORE PLATFORM — 3 MODULES, ONE APPLICATION

ഒരൊറ്റ platform-ൽ 3 modules

Loan Recovery

Precision Recovery · Zero System Friction

MISSION

Streamline collection of overdue accounts through intelligent field assignment and real-time tracking.

HOW IT WORKS

- Data Extraction** — Admin downloads loan report (Excel/CSV/XML) from CBS
- Upload** — Reports uploaded to ACTiVO Web App as "Consignments"
- Assignment** — Consignments assigned to field agents by location/priority
- Field Execution** — Agents receive tasks & customer details on Mobile App
- Live Monitoring** — Admin tracks recovery via interactive dashboard

Zero-Dependency Integration — No CBS API access required. Works with any legacy system via secure file transfer. Rapid deployment, universal compatibility.

Deposit Management

Effortless Scaling of Deposit Schemes

OBJECTIVE

Power the growth of Mini Deposit Schemes (MDS) and multi-deposit products through organised field collection.

HOW IT WORKS

- Data Extraction** — Admin exports agent-wise customer accounts from CBS
- Consignment Creation** — Lists uploaded, categorised by deposit scheme
- Strategic Assignment** — Leads distributed to agents for 100% area coverage
- Mobile Collection** — Agents update monthly deposits & new bookings instantly
- Growth Insights** — Admin tracks scheme-wise performance & downloads reports

Multi-Deposit Scheme Support — Native support for MDS allowing simultaneous management of various banking products in a single platform.

MDS Dashboard

Administrative Control & Real-Time Visibility

OVERVIEW

Centralised management dashboard giving admins full visibility over agents, collections and performance across all modules.

KEY CAPABILITIES

- Workload Overview** — Real-time view of assigned, unassigned & completed tasks
- Performance Benchmarking** — Identify top agents, optimise task distribution
- Collection ROI** — Track actual amounts collected vs agent activity counts
- Agent-wise Reports** — Consignment count and recovery amount per agent
- Recurring Cycles** — Designed for weekly or monthly operational rhythms

Operational Rhythm — Systematic process for recurring weekly/monthly cycles ensuring consistent NPA reduction and deposit growth.

ACTiVO CHITSPRO — STANDALONE DIGITAL CHITTY MANAGEMENT APP

ചിട്ടി മാനേജ്മെന്റ് — ഇനി Fully Digital

ACTiVO ChitsPro

ചിട്ടി മാനേജ്മെന്റ്

A complete standalone Android app for cooperative banks and chit fund operators to manage their entire chitty operations digitally.

Standalone App

Live Online Auction

ലൈവ് ലേലം

Real-time bidding from any device — phone, tablet or desktop.

UPI & Bank Transfer

UPI & ബാങ്ക്

Pay via UPI or bank. On approval, auto-added to passbook.

NRI Access

നരി ആക്സസ്

Gulf members join, pay and bid fully online from anywhere.

Digital KYC

ഡിജിറ്റൽ KYC

Aadhaar eKYC in under 2 minutes. No paperwork.

Real-Time Passbook

പാസ്ബുക്ക്

Full transaction history & auction results always live.

In-App Notifications

നോട്ടിഫിക്കേഷൻ

Push alerts on mobile app for all payments & approvals.

Secure Cloud

ക്ലൗഡ്

24/7 uptime, end-to-end encryption, auto backups.

Android App

ആൻഡ്രോയ്ഡ് ആപ്പ്

Simple member app — no technical knowledge needed.

ACTiVO OPERATIONAL CYCLE

A systematic 4-step process designed for recurring weekly or monthly cycles, closing the loop between strategy and field execution.

Admin Upload
Web App

Assignment
Web App

Field Execution
Mobile App

Monitoring
Web App

WHY META MATES GROUP?

- Regional Expertise**
Strong presence and localised support in India, UAE and Qatar with deep understanding of cooperative banking.
- Zero CBS API Dependency**
Secure file transfer method means rapid deployment — no months of backend development waiting.
- Client-Centric**
Tailored strategies for every size — from small co-operative banks to large enterprises.
- Continuous Improvement**
Recurring cycle design ensures consistent NPA reduction, deposit growth and field efficiency.