CASE STUDY

AI-led Digital Collections

NBFC / LENDING

NBFC - Risk-aware, Compliant, Customer-centric collections workflow

KEY HIGHLIGHTS

- Reduce DPD and roll-forward rates
- Increase early-stage self-cure rates
- Improve collection efficiency per agent
- Lower cost per collected rupee
- Ensure RBI-compliant, non-coercive collections

↓ 30%	↑ 40%	↓ 60%	100%
Days Past Due	**Self-Cure Rate**	**Cost per Collection**	**RBI Compliance**
reduced via early intervention	early-stage resolution	AI-driven outreach	non-coercive collections

AI AGENT WORKFLOW

Powered by Avintra

1 PORTFOLIO INGESTION

Loan Master and Repayment Schedules

- Real-time DPD tracking
- Customer segmentation by risk, product, geography
- Early warning signals (missed EMI, low balance)

2 DELINQUENCY PREDICTION

Risk Agent

- Probability of default (PD) estimation
- Roll-forward risk prediction
- Vulnerability detection (job loss, medical stress)

3 COLLECTIONS STRATEGY

Rules + AI Engine

- RBI-compliant contact frequency rules
- Product-specific collection playbooks
- Risk-based treatment paths

4 AI-DRIVEN ENGAGEMENT

Communication Engine (WhatsApp, SMS, Email)

- Personalized payment reminders
- Context-aware messaging (reason, tone, language)
- Smart payment link generation & multilingual support

5 PAYMENT HANDLING

Payment Facilitation and Reconciliations

- Auto-generation of payment links
- Real-time payment confirmation
- Auto-reconciliation against loan accounts

6 EXCEPTION HANDLING

Human Work-bench

- Repeated PTP failures escalated
- Customer disputes or grievances
- Vulnerable customer flags & regulatory sensitivity

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