



Full-Spectrum Hybrid Managed Services For **Bucket X Delinquency**

How Neowise's Integrated Approach Achieved
87% ROR on DPD 1-30 South India Portfolio
for a North India-Based NBFC

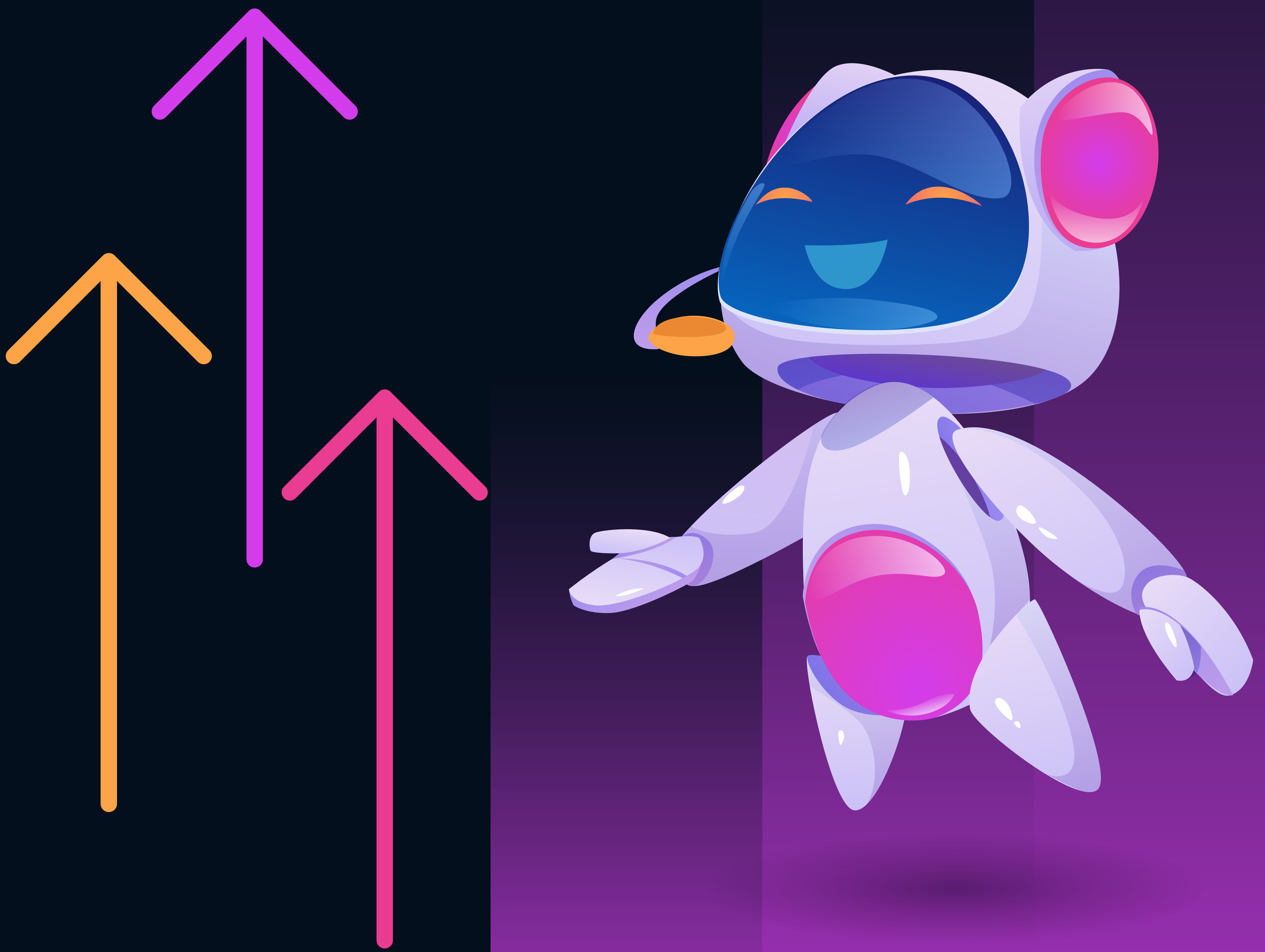


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The Advanced Collections Challenge In India



The **Indian lending market presents multifaceted challenges** for collections, particularly for accounts that have progressed beyond early delinquency stages:



Diminishing Returns

Recovery rates typically drop by **40-50%** after 30 days of delinquency



Cost Escalation

Collection costs increase **3-5x** for later-stage delinquencies



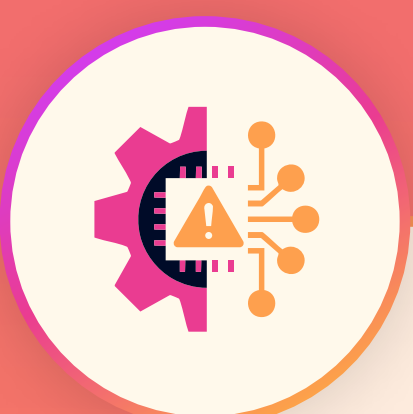
Regional Complexity

India's diverse linguistic and cultural landscape creates communication barriers



Channel Limitations

Single-channel approaches show significantly lower effectiveness



Resource Optimization

Balancing human and digital resources becomes critical for cost-effective recovery



Client Context & Challenge



A **rapidly growing** North India-based NBFC had successfully expanded their lending operations into South India but faced a complex collections challenge:



Portfolio Diversity

₹ 2,495+ crore loan book spread across multiple states with varying repayment behaviors



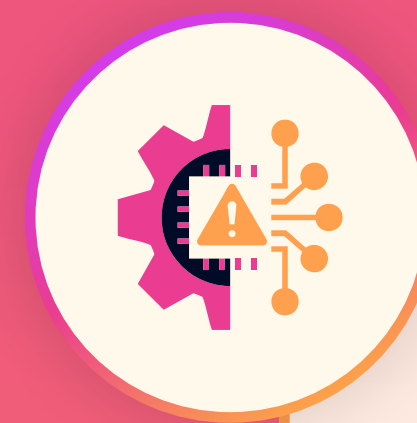
Channel Inefficiency

Previous single-channel approaches yielded low recovery rates



Resource Constraints

Internal team lacked both regional expertise and multichannel capabilities



Technology Gap

Existing digital-only and voice-only solutions fail to engage borrowers effectively



Full Spectrum Need

Required a solution that could adapt across delinquency stages, borrower profiles, and regions



Regional Disconnect

DPD 30+ rates **1.8x higher** in South India compared to their home market, so preventing these loans from going into this cycle of delinquency was crucial

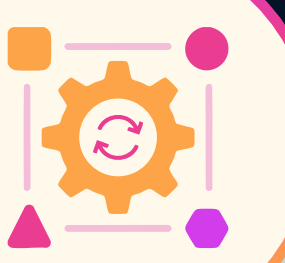
The NBFC needed an integrated approach to harmonise multiple collection channels while addressing regional nuances.

Our Solution

Full-Spectrum Hybrid Managed Services



Recognising that advanced delinquency requires orchestrated engagement across channels, we **implemented** a **comprehensive, multi-faceted strategy**:



Integrated Channel Strategy

- **Unified Outreach Coordination:**
Synchronized engagement across all channels through a central management platform
- **Cross-Channel Data Sharing:**
Insights from each interaction informing subsequent touchpoints
- **Unified Borrower View:**
Complete interaction history available to agents regardless of previous channel



Regional Optimization

- **Linguistic Customization:**
Communications in Tamil, Telugu, Kannada, and Malayalam
- **Cultural Context Adaptation:**
Approach tailored to regional financial behaviors
- **Geo-Targeted Messaging:**
Content relevant to specific locations and communities



Data-Driven Intelligence

- **Predictive Channel Selection:**
AI-determined optimal channel mix per borrower
- **Behavioral Response Analysis:**
Real-time adjustment based on engagement patterns
- **Performance Dashboards:**
Granular visibility into channel effectiveness by region
- **A/B Testing Framework:**
Continuous optimisation of messaging and channel approaches



Multi-Channel Touchpoints

- **Professional Telecalling:**
Native-speaking agents trained in negotiation and resolution techniques
- **Strategic Digital Campaigns:**
Personalized messaging through WhatsApp, SMS, and email
- **NeoBot Integration**
AI-powered conversational intelligence deployed for specific segments
- **IVR Campaigns:**
Interactive voice response systems with regional language capabilities

The Results The Power Of Integrated Engagement



Our hybrid approach delivered exceptional results for the South India portfolio:

8%

Increase in recovery rate for the South India portfolio despite geographical challenges

87%

ROR delivered through the combination of telecalling and digital campaigns



Improved borrower experience with convenient, non-intrusive digital communication



Scalable solution that maintained performance even as loan volumes increased



Why It Worked The Neowise Advantage



The success of our **hybrid managed services approach** can be attributed to several key factors:



Cultural Context

Understanding regional nuances in communication and financial behavior



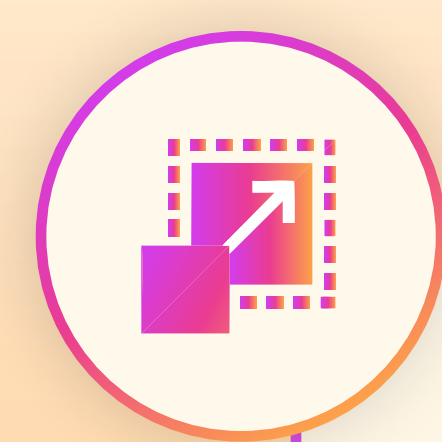
Multi-Channel Coordination

Synchronized approach across digital and voice channels



Language Expertise

Native-speaking agents create comfort and trust with borrowers



Scalable Architecture

Solutions designed to handle growing loan volumes without compromising on performance



Data-Driven Approach: Continuous optimisation based on success patterns and borrower behavior analytics



What Our Customers Say



"Neowise's hybrid approach to managing our South India portfolio has been transformative. Despite being a North India-based operation, their regional expertise and multilingual capabilities have helped us achieve recovery rates we previously thought impossible for DPD 1-30 loan + accounts.

The combination of human expertise and digital efficiency has not only improved our recovery numbers but has done so at a lower operational cost." — **Collections Head, Leading NBFC**

Trusted by Leading
NBFCs Across India

Transform your regional collections while
enhancing borrower relationships.



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