

neobot

AI-Driven Early-Stage Collections



How Neowise's No-Touch
Solution Achieved **60%**
Recovery Rate for DPD 1-5



Table Of Contents



02 The Indian Collections Challenge

03 Client Challenge

- Client Challenge
- Need for Scale & Speed
- Customer Experience Constraints

04 Our Solution: NeoBot

- Overview of NeoBot
- Communication Channels
- AI Capabilities & Languages

05 The Results

06 Why It Worked: The Neowise Difference

- Automation & AI-Driven Engagement
- Multilingual, Multi-Channel Outreach
- Real-Time Analytics & Insights
- Payment Convenience
- Secure & Scalable Infrastructure

07 Client Testimonial

The Indian Collections Challenge



The **Indian lending market** faces a significant collection challenge. Financial institutions lose billions annually to inefficient collection processes with over **₹14 lakh crore** in outstanding retail loans and industry-wide NPA rates between **1.8-4.5%**.

This gap is particularly pronounced in early-stage delinquency management:



Traditional call centre approaches reach only **20-25%** of borrowers on the first attempt



Each 1% improvement in early collections translates to approximately **₹14,000 crore** in recovered capital nationwide

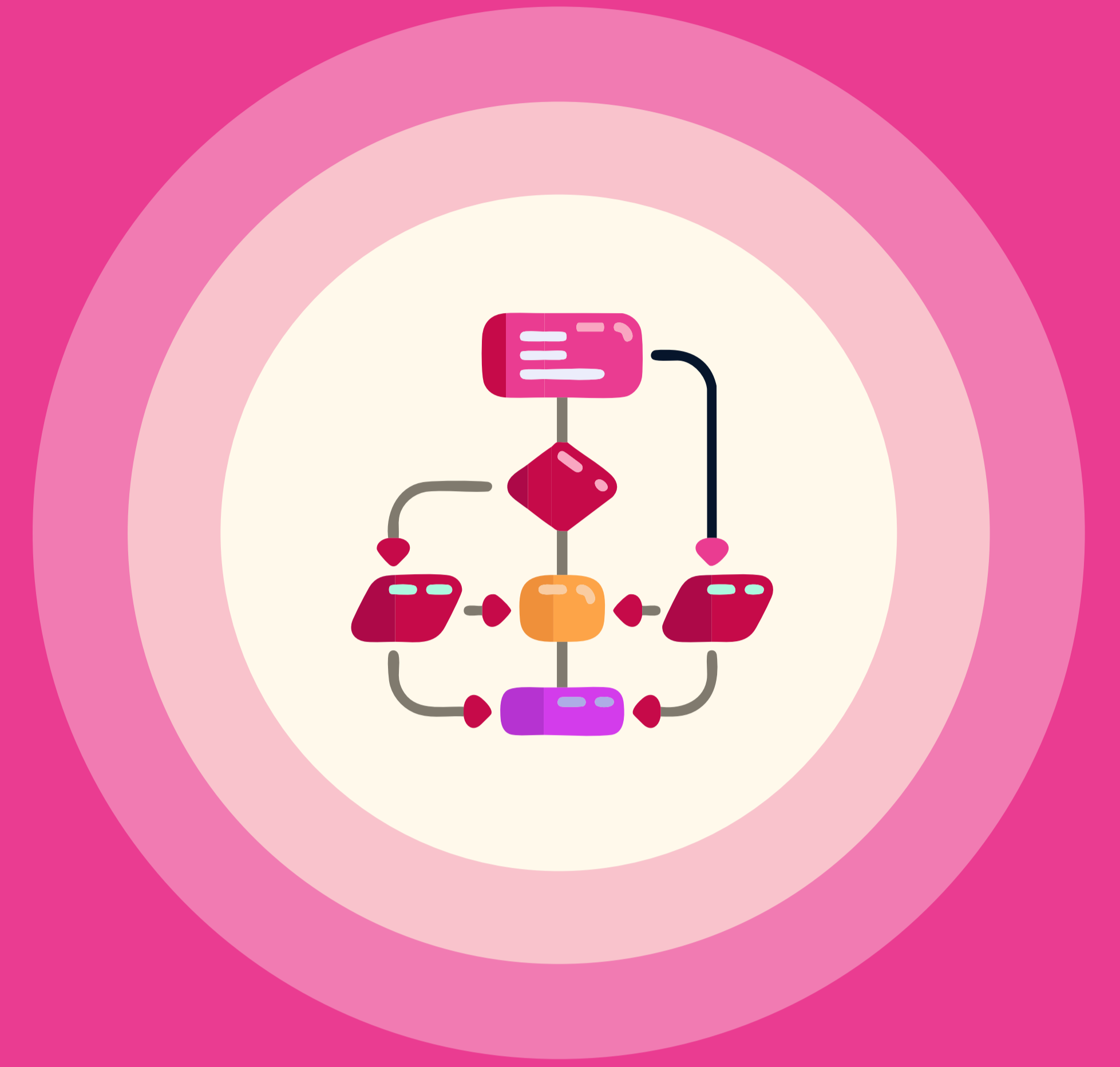


Beyond DPD 7, it becomes increasingly difficult to collect, even on a Bucket X book

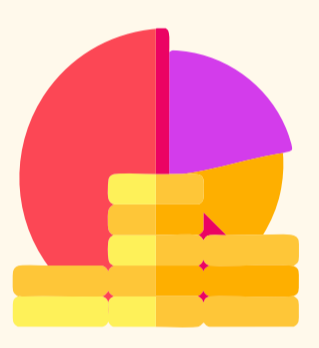


60-70% of all delinquencies occur in the first **30 days**

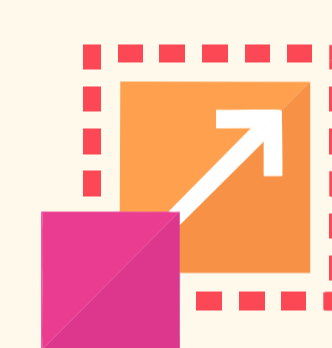
Client Challenge



A **leading digital lender** faced **critical challenges** in their early-stage collections process:



High volume of early-stage delinquencies requiring immediate attention



Manual processes couldn't scale to handle growing loan volumes while maintaining recovery rates



Need for rapid response times to prevent progression to later delinquency stages



Requirement to maintain positive borrower experience during collections

Our Solution

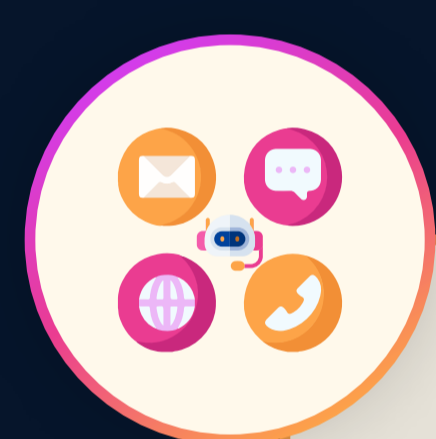
NeoBot

The AI-Powered Collection System



NeoBot is our unified AI-driven platform for debt collections and borrower engagement, managing over **₹500 Cr+ Annual AUM** across **5Mn+ Loan Accounts**.

We deployed this **sophisticated solution** for borrowers who had just missed their payment:



Multi-Channel Communication

Seamless engagement across multiple touchpoints - SMS, WhatsApp, Email, IVRS, and, AI bots



Instant Engagement

Automated WhatsApp messages sent by the bot in near-real time (during the conversation) to help drive payments efficiency



Multilingual Capabilities

Natural language processing in 10+ Indian languages and English, allowing borrowers to interact in their preferred language



Zero Human Intervention

Fully automated resolution process from initial contact to payment confirmation



Seamless Payments

Direct payment links embedded within the conversation flow



Secure & Compliant

Fully encrypted interactions ensuring regulatory compliance

The Results



Our AI-powered collection approach delivered remarkable results:

60%

Of resolution efficiency by DPD 5 achieved through WhatsApp + AI bot engagement alone

10X

Faster response time, ensuring immediate borrower assistance and query resolution

20%

Boost in customer engagement through personalised, multilingual outreach

10%

Increase in recovery rates through proactive AI-driven reminders

20%

Efficiency boost with 10% higher recovery rates through our AI-driven collections system that streamlines processes while proactively engaging customers



Improved borrower experience with convenient, non-intrusive digital communication



Scalable solution that maintained performance even as loan volumes increased



Zero human agent intervention required for the majority of accounts



Why It Worked

The Neowise Difference



The success of our **NeoBot solution** can be attributed to several key factors:



Automated Collections

Reduced manual follow-ups with AI-driven conversations



Multi-Channel Engagement

Reaching borrowers where they are and in their preferred language



Early Intervention

Immediate engagement at the first sign of delinquency



Conversational Experience

Natural dialogue flow that feels helpful rather than punitive



Fraud Prevention & Compliance

Ensuring every borrower is verified and meets regulatory standards



Real-Time Insights

Tracking engagement, repayment likelihood, and risk factors instantly



Frictionless Payments

One-click payment options removing barriers to resolution



Scalable & Secure

Handling high volumes seamlessly with robust, compliant APIs



Data-Driven Optimization: Continuous refinement based on success patterns and borrower behavior analytics



What Our Customers Say



"Neowise's NeoBot has transformed our early-stage collections. The AI automation captures most delinquencies before they advance, significantly reducing our overall delinquency rates.

The multilingual capabilities have been particularly valuable for our diverse customer base across India, and the no-touch approach has improved customer satisfaction while reducing our operational costs." — **Collections Head, Leading Digital Lender**

Trusted by 30+ Leading
Lenders & NBFCs

Transform your early-stage collections while
improving borrower relationships.



Sign Up Now

