How India's Leading NBFC Achieved The Unthinkable:

# 600% Higher Collection Through Collection Calls

| 70% | 100% | 300% | 600% |
|---|---|---|---|
| Lower Operational Costs. | Contact-ability. | Call Pickup Rate. | Increase in Collection Efficiency. |

These aren't just numbers; they reflect the powerful impact Datacultr's TruCall has made in digital debt collection, setting a new standard for efficiency and results in the industry.

Imagine maximizing collections while significantly boosting borrower response rates. That's exactly what one of India's top NBFCs achieved with TruCall. Struggling with low pickup rates and ineffective traditional communication methods, the company needed a smarter, more efficient way to drive repayments.

The solution? Smart digital collection calls eliminated the challenge of unreachable customers and ensured consistent borrower connectivity.

**Let's get into it!**

## About:

The NBFC has been a pioneer in providing accessible and flexible financing solutions. As a trusted financial partner for millions of customers, this NBFC serves diverse segments, including two-wheeler loans, consumer durable loans, and personal financing.

## The Challenge

### High Servicing Costs & Inefficient Traditional Methods

| 45% | 28% | 80% |
|---|---|---|
| WhatsApp and SMS Open Rates | Email Open Rate | Collection Calls Go Unanswered |

The company faced high loan servicing costs due to the inefficiencies of traditional collection methods like SMS, WhatsApp, and phone calls. While WhatsApp and SMS generally have better open rates (around 45%) than emails (25-28%), they still come with challenges, such as undelivered messages due to incorrect or outdated phone numbers.

Traditional collection calls are especially inefficient for relatively small loan sizes, as most borrowers ignore or block them. Over 80% go unanswered, making it even harder to reach borrowers and recover payments. These manual, labor-intensive methods drive up costs and fail to scale effectively, further impacting overall recovery rates.

### Adding to the problem,

# 70%

Adding to the problem, 70% of borrowers changed their phone numbers after taking a loan, making them even harder to contact. Missed payment reminders led to further delays and increased collection costs.

To address these challenges and boost borrower engagement, the company adopted Datacultr's Digital Debt Collection platform.

## Datacultr's Solution:

A fully digital collection call strategy using

# TruCall

Datacultr's TruCall is a breakthrough solution that redefines how collection calls are delivered. No number? No problem. TruCall directly reaches the device, and not the phone number. Whether it's skip tracing challenges or unreachable numbers, TruCall eliminates these barriers by delivering bank-branded, authentic calls straight to the borrower's smartphone, ensuring visibility and engagement.

TruCall also seamlessly integrates automated payment reminders and welcome calls, helping maintain consistent and personalized communication throughout the customer journey.

No more unreachable borrowers.
No more wasted efforts.
Just results.

### How Our Approach Delivered Tangible Gains

01 — **70% Pickup Rate**
TruCall streamlines recovery, leading to faster repayments.
70%

02 — **6X Collections Efficiency**
6X higher than traditional collection calls.
6X

03 — **70% Reduction in Operational Costs**
**Cost savings because:**
- 100% reach
- No skip tracing required.
- No agents required
- No fixed infrastructure

70%

## Key Advantages of TruCall

1 **Guaranteed Customer Reach**
No dependence on mobile numbers; communication remains unaffected even if the borrower changes their number or if the device is offline.

2 **Call-Back Option**
Borrowers can return missed calls, improving engagement and response rates.

3 **Branded Calls**
Ensures a clear context for the call, increasing customer trust and engagement.

4 **Secure & Scam-Free**
Customers can trust that calls are legitimate, eliminating spam and fraud risks.

## Smarter Collections, Better Results

### Success Stories

"Partnering with Datacultr has expanded our business. By automating key processes, we have reduced operational costs and achieved a notable increase in repayment rates. The integration of the TruCall feature has been particularly beneficial, addressing our primary challenge of customer outreach. With TruCall, we can now ensure seamless and effective customer engagement. Datacultr has truly transformed our collections process for the better."

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