

Geldium

AI-Powered Collections Strategy

Leveraging Agentic AI for Scalable, Fair, and Effective Debt
Management at Geldium



Overview

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How the System Works



01

Input: Customer Data Ingestion

Age, Credit Utilization, Missed Payments, Account Tenure, etc.

02

Prediction Engine

Logistic regression model scores customers on delinquency risk

03

Automated Decision Logic

If risk > threshold, flag for action (outreach, reminder, support)

04

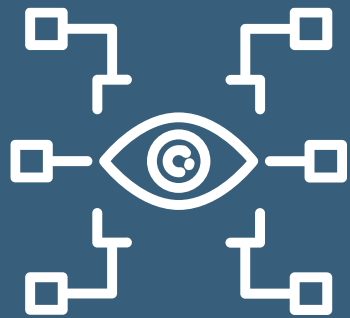
Action & Feedback Loop

Track repayment behavior → feed outcomes back into model to learn and adapt

ROLE OF AGENTIC AI

Autonomous Functions	Human Oversight Required
Risk scoring based on model	Reviewing edge cases or disputed scores
Triggering email/SMS reminders	Designing personalized intervention strategies
Segmenting high-risk customers	Auditing model bias and fairness
Logging repayment outcomes	Compliance reporting and threshold review

Responsible AI Guardrails



FAIRNESS MONITORING

Performance tested across employment, location, and tenure groups..



Explainability

Logistic Regression used to ensure transparent risk scores.



Human-in-the-Loop Audits

Human review of automated actions and feedback loops.



Compliance Checks

System aligns with lending regulations and customer data privacy standards.

Expected Business Impact

Business KPIs

20%

Reduction in delinquency among flagged customers

30%

Increase in early collections due to preemptive outreach

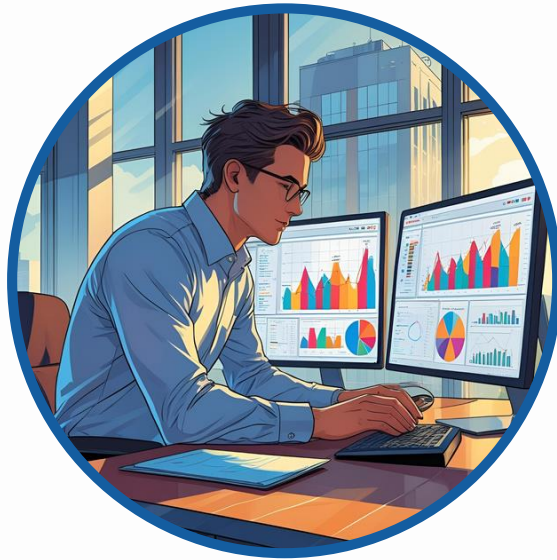
Reduced manual review workload (automation of 60% of segmentation)

Customer Outcomes

- Personalized, fair interventions before default
- Increased trust through transparent scoring
- Faster resolution and repayment guidance

Geldium

THANK YOU!



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